THE COMMERCE BANK
NORTHWEST

# Personal Accounts Schedule of Fees

**Effective July 20, 2026**

Deposit accounts are subject to the following charges for services in addition to applicable monthly service fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

| | | | |
|---|---|---|---|
| Account Verification | Client Verification Letter | **$10.00** | Per Letter |
| | Third Party Requested Account Verification | **$20.00** | Per Request |
| Visa® Debit Card Services | Debit Card Replacement | **$0.00** | Per Card |
| | Debit Card Replacement Overnight Card Fee (Expedited Card Delivery) | **$25.00** | Per Request, 2-3 Business Day Fed-Ex Delivery |
| | Debit Card Replacement Same Day Card Fee (Expedited Card Delivery) | **$39.00** | Per Request, 1-2 Business Day Fed-Ex Delivery |
| | TCBNW Networks ATM Transaction[1] | **$0.00** | Per Transaction |
| | Non-TCBNW Networks ATM Transaction[1] | **$0.00** | Additional surcharges may be assessed by other ATM operators |
| | TCBNW Networks ATM Inquiry[1] | **$0.00** | Per Inquiry |
| | Non-TCBNW Networks ATM Inquiry[1] | **$0.00** | Per Inquiry |
| | ATM Mini Statement Fee | **$0.00** | Per Mini Statement<br>This service may not be available at all ATMs. |
| | International ATM/Debit Transaction | **3.00%** | Per Transaction |
| Cashier's Checks | Cashier's Checks \|Customer | **$10.00** | Per Check |
| | Cashier's Checks \| Non-Customer | **$10.00** | Per Check<br>Non-Customers can exchange a check drawn on The Commerce Bank Northwest for a Cashier's Check. |
| Charged Off Accounts | Interest Rate | **18%** | Annual interest rate on the overdraft balance of a charged-off account. See the Deposit Account Agreement for additional details. |
| Dormant Accounts | Dormant Account | **$5.00** | Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 consecutive days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed.<br><br>CD accounts are not assessed a dormant account fee. |
| Excessive Withdrawal | Excessive Withdrawal Fee - Savings | **$5.00** | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |
| | Excessive Withdrawal Fee - Money Market | **$15.00** | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |

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| Foreign Clearing | **Canadian Check Deposit (Cash Letter)** | | **Other financial institutions' fees may apply.** |
| | Canadian Check Clearing Fee | **$10.00** | Per Item |
| | USD Check Clearing Fee | **$25.00** | Per Check |
| | **Foreign Collection Clearing** | | **Other financial institutions' fees may apply.** |
| | Foreign Collection Item | **$50.00** | Per Item |
| Foreign Exchange | Foreign Currency Shipping | **$25.00** | Per Transaction |
| Legal Processing | Legal Process | **$125.00** | Per Order<br>Refer to the Deposit Account Agreement for details on Legal Process. |
| Online & Mobile Banking | **Online Banking** | | |
| | Online Access | **No Charge** | |
| | Online Access with Bill Pay | **No Charge** | |
| | **Bill Pay** | | |
| | Expedited ACH | **$10.00** | Per item |
| | Expedited Bill Payment | **$20.00** | Per item |
| | Overnight Check | **$35.00** | Per Check |
| | **eStatements & eNotices** | | |
| | eStatements & eNotices | **No Charge** | Receive electronic statements and notices. Must be enrolled in Online Banking |
| | **Mobile Banking** | | |
| | Mobile Banking | **No Charge** | Message and data charges from service provider may apply. |
| | Mobile Banking with Bill Pay | **No Charge** | Message and data charges from service provider may apply. |
| Overdraft Transactions | Overdraft Fee - Paid Items | **$29.00** | •Per check, ACH, or wire transaction that overdraws your account.<br>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.<br>•Per multiple-use debit card transaction that overdraws your account.<br>•Per non-debit card transaction that overdraws your account.<br><br>We will charge your account no more than five per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn $30 or less after all credit and debit transactions are posted to your account following the close of the business day. |
| | Insufficient Funds (NSF) Fee - Returned Items | **$0.00** | For any transaction the bank returns or declines that will overdraw the account. |
| | Overdraft Deposit Transfer Fee | **$10.00** | A transfer fee will be charged every time a transfer over $10 is made from your linked Deposit Account. |
| | Flex-Line Transfer Fee | **$10.00** | A transfer fee will be charged every time an advance over $10 is made from your Flex-Line Account. |

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| Statement & Research Services | Additional Statement Copy | **$5.00** | Per Statement Copy |
| | Check Copy | **$5.00** | Per Copy |
| | Check Images | **$0.00** | Check Images are provided by request only. Please contact any branch for more information. |
| | Paper Statements | **$2.00** | Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged, the amount, and how it may be waived. |
| Stop Payments | **Stop Payment** | **Requested through a Branch or Customer Service** | |
| | ACH | **$25.00** | Per Stop Payment<br>Includes Check and Bill Payment Laser Drafts |
| | Cashier's Check | **$25.00** | Per Stop Payment |
| | Check | **$25.00** | Per Stop Payment<br>Includes Check and Bill Payment Laser Drafts |
| | Pre-Authorized Debit Card | **$25.00** | Per Stop Payment |
| | **Online Stop Payment** | **Requested through Digital Banking** | |
| | Online | **$20.00** | Per Stop Payment<br>Includes Check and Bill Payment Laser Drafts |
| Wire Transfers | Domestic Incoming | **$15.00** | Per Wire |
| | Domestic Outgoing | **$35.00** | Per Wire |
| | Online Domestic Outgoing | **$15.00** | Per Wire |
| | International Incoming | **$15.00** | Per Wire |
| | International Outgoing | **$50.00** | Per Wire |
| | Wire Notification - Email | **$2.00** | Per Notification |
| Additional Account Fees & Services | Check Cashing Fee - Non Customer | **$8.00** | Per check if amount is $100 or more. |
| | Check Printing | **Varies** | Fee varies based on check style and quantity. |
| | Medallion Stamp | **$25.00** | Per Stamp<br>Service is available for The Commerce Bank Northwest customers - performed at Seattle location by appointment only. |
| | Notary Fee | **$0.00** | Per Stamp<br>Service is available for The Commerce Bank Northwest customers - by appointment only. |
| | Temporary (Counter) Checks | **$2.00** | Fee charged per sheet of 4. |

[1] The Commerce Bank Northwest (TCBN) Networks ATM: ATMs owned by other divisions of Zions Bancorporation, N.A.

| | **VISA® Debit Card Limits** | | |
|---|---|---|---|
| | ATM (Customer Withdrawal) | **$1,020** | Per 24-Hour Period |
| | POS | **$15,000** | Per 24-Hour Period |
| | Cash Advance | **$15,000** | Per 24-Hour Period |
| | Signature Purchase | **$15,000** | Per 24-Hour Period |