

Personal Accounts Schedule of Fees

Effective July 20, 2026

As part of our banking system upgrade implemented on July 20, 2026, several fees are temporarily disabled through September 30, 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 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 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. 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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Canadian Check Deposit (Cash Letter)		Other financial institutions' fees may apply.
Foreign Clearing	Canadian Check Clearing Fee	\$10.00 Per Item
	USD Check Clearing Fee	\$25.00 Per Check
	Foreign Collection Clearing	
	Foreign Collection Item	\$50.00 Per Item
Foreign Exchange	Foreign Currency Shipping	\$25.00 Per Transaction
Legal Processing	Legal Process	\$125.00 Per Order 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. •Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. 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 Includes Check and Bill Payment Laser Drafts
	Cashier's Check	\$25.00	Per Stop Payment
	Check	\$25.00	Per Stop Payment 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 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 Service is available for The Commerce Bank Northwest customers - performed at Seattle location by appointment only.
	Notary Fee	\$0.00	Per Stamp 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