

Summary of Changes

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Changes to Accounts								
	Effective June 1, 2023				Amounts Before Update			
	Commerce 100	Commerce 500	Commerce Analyzed	Commerce 500 Plus	Commerce 100	Commerce 500	Commerce Analyzed	Commerce 500 Plus
Monthly Service Charge	\$12	No Change	No Change	No Change	\$10	No Change	No Change	No Change
Average Monthly Balance to Waive Monthly Service Charge	\$3,000	No Change	No Change	No Change	\$2,500	No Change	No Change	No Change
Cash Deposit Charge (when amount is over)	\$5,000 per Month	\$10,000 per Month	No Change	\$20,000 per Month	\$5,000 per Deposit	\$5,000 per Deposit	No Change	No Change
Online Bill Pay	No Fee (Requires Cash Management)				\$12 per Month			
Positive Pay	Included with Cash Management \$25 per Month per Account if not enrolled in Cash Management				\$20 per Month per Account			
In-Office Deposit Single Feed / Multi Feed Scanner	Varies				\$480 / \$720			

Other changes to the Personal Deposit Accounts Fee and Information Schedule, effective June 1, 2023:

- Grammatical changes for clarity
- Layout and flow of page content for easier use
- Clear definition of services included with Cash Management
(Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination)

Changes for Deposit Account Agreement & Disclosure, effective June 1, 2023:

- Grammatical changes for clarity

(continued on next page)

Summary of Changes

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Change in Business Service Fees	Effective June 1, 2023	Amount Before Update
Bill Payment Online Bill Pay Monthly Service Fee (Cash Management required)	No Fee	\$12/month
Checking Account Inactivity and Escheatment Inactive Account Fee	\$2/month	Not Assessed
<i>This fee is assessed when there have been no customer-initiated transactions on a checking account for more than 6 months.</i> Escheatment Notification Fee	\$2/each	Not Assessed
In-Office Deposit Scanner Purchase – Single Feed	Varies	\$480
Scanner Purchase – Multi-Feed.....	Varies	\$720
Other Service Fees Telebank Transfers	\$2.50/each transfer	\$1.50/each transfer
Telephone Transfer, Non-Automated	\$5/each transfer	\$4/each transfer
Positive Pay Positive Pay Monthly Service Fee.....	\$25/account This monthly fee is waived when subscribed to Cash Management.	\$20/account