First Commerce Bank

SERVICE FEE SCHEDULE AND RELATED INFORMATION

Effective March 2, 2022

Account Closeout within 90 Days of Opening	$25.00	Levy	$100.00
Bill Payment	Free	Overdraft Transfer *	$5.00
Cashier's Check *	$10.00	Positive Pay	$35.00 per account per month
Check Image Copy *	$5.00	Remote Deposit Capture Terminal	$500.00
Collection Item *	$25.00	Research Request	$30.00
Counter Check *	$1.00	Returned Deposit Item	$15.00
Debit Card Replacement *	$7.00	Safe Deposit Box Drilling	$150.00 plus related expenses
Dormant Account	$10.00 per month	Safe Deposit Lost Key Replacement	$25.00 per key
Escheatment Processing	$50.00	Statement Copy *	$5.00
Internet Banking	Free	Stop Payment *	$30.00
IOLTA Remittance Processing	$35.00	Subpoena Response	$100.00 per hour
Legal Research	$100.00 per hour	Telephone Transfers	Free
Wire Transfer Fees:			
Domestic - Incoming *	$15.00		
Domestic - Outgoing *	$25.00		
International - Incoming *	$20.00		
International - Outgoing *	$40.00		

** Waived with VIP qualifying relationship*

Insufficient Funds Fee - Overdraft Fee - Unavailable Funds Fee - $15.00

If an electronic or paper debit item is presented for payment when you do not have sufficient available funds in your account to pay the item, we may pay the item and create an overdraft in your account or we may dishonor and return the item unpaid. In either event, we may charge you a $15.00 fee each time the item is presented or re-presented for payment. You may be assessed more than one $15.00 fee as a result of the same item being presented for payment more than once against insufficient or unavailable funds.

Please see Related Information on reverse side.

POSTING ORDER OF ITEMS

The law permits us to pay items (also referred to as "the process of posting") drawn on your account in any order. The term "items" includes checks you issue, drafts you've authorized, electronic transfers, transactions that clear through the Automated Clearing House system (ACH), debit card purchases, withdrawals and various other authorized or preauthorized withdrawals or debits. Preauthorized withdrawals include preauthorized or automatic transfers you initiate by telephone, online banking or similar order made by you and payable to third parties. When we post your transactions to your account at the end of each day, the items do not always post in the order in which the transactions occurred. Instead, we group your transactions into categories and post items within those categories, as described below. The posting order will not matter if the available balance in your account does not fall below zero. If the available balance in your account falls below zero, however, the posting order determines which items may overdraw your account and/or be returned unpaid. You should be aware that we do not display deposit "holds" or distinguish between "available" and "unavailable" funds in your account balance on your monthly statement. When you review your statement at a later date, it could appear that you had enough available funds in your account to cover a debit for which we charged a fee when, actually, sufficient funds were not available.

Posting Order	Transaction Type	Order In which They Post
First	Deposits	For information on the availability of funds in your deposit, please refer to our Funds Availability Schedule
Second	Bank Fees	Highest to lowest amount
Third	ATM Withdrawals, ATM Transfers, Debit Card transactions, Outgoing wires, Checks cashed at theteller line, Internal Transfers	These transactions are generally not returnable,and are posted in date/time order as received
Fourth	ACH Debits	Highest to lowest amount
Fifth	Checks	Highest to lowest amount

DEBIT CARDS - PENDING TRANSACTION HOLDS

The rules of Visa and Mastercard and other payment processing networks permit merchants to place holds on your account for pending electronic transactions such as hotel or rental car deposits, and/or purchases using your debit card. These holds reduce your available balance and may cause your account to become overdrawn. When using your debit card - with or without your signature - to make a purchase, a hold will be placed on your account for the amount of the pending transaction. We will consider pending transactions as funds spent and unavailable to be used to pay for other items drawn on your account. "Pending" debit card transactions will usually post to your account within 1 to 3 business days after the transaction.