

**Truth in Savings Disclosure**  
**Commerce Analyzed Checking**

*An analyzed non-interest commercial checking account*

This disclosure contains the rules that govern your deposit account as of April 4, 2015.

<b>Rate Information</b>	This account does not earn interest.
<b>Earnings Credit Information</b>	An Earnings Credit is used to offset certain fees noted in the <i>Business Deposit Accounts Fee &amp; Information Schedule</i> . The Earnings Credit is calculated by applying an earnings credit rate to the investable balance. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion.
<b>Service Charges</b>	When your fees exceed your Earnings Credit, a service charge will be assessed for the excess amount.
<b>Minimum Deposit to Open</b>	\$100

**Overview of Commerce Analyzed Checking Accounts**

Commerce Analyzed checking accounts offered by BAC Community Bank (BAC) are business accounts designed for medium to large sized commercial organizations with high transaction volume. Please refer to *Your Deposit Account Agreement & Disclosure* for important information and the *Business Deposit Accounts Fee & Information Schedule* for minimum balances, service charges, and other fees that may apply to this account. There are no fees to open or close this account.

**Some Phrases Explained**

Statement Cycle: The period of time for which BAC provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

Business Day: Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

**Purpose and Expected Use of Account**

This is a commercial account intended as a general business checking account. This account is not to be used for personal banking purposes.

BAC reserves the right to determine if the account is being used appropriately. Accountholders who persist in not using their account properly may have their account converted to a different checking account or closed altogether. If converted, the different checking account may have a different monthly service charge and/or require a different minimum account balance.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed for any reason, you will forfeit any interest that has not been credited to your account. A BAC check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Commerce Analyzed checking account, any optional add-on products / services associated with this account will also be terminated at the same time.

**At any time and at BAC's discretion, rates and features may change after account is opened.**