

**Truth in Savings Disclosure  
Commerce Savings**

*A limited use variable rate commercial account*

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

<b>Rate Information</b>	Your interest rate and annual percentage yield (APY) may change. The interest rate and APY associated with your Commerce Savings account is documented in our <i>Deposit Rate Schedule</i> .
<b>Frequency of Rate Changes</b>	We may change the interest rate on your account at any time. Please refer to our <i>Deposit Rate Schedule</i> for tiered rates and balances.
<b>Determination of Rate</b>	At our discretion, we may change the interest rate on your account.
<b>Compounding and Crediting Frequency</b>	Interest will be compounded every month. Interest will be credited to your account every month on the last business day of the statement cycle.
<b>Effect of Closing Account</b>	If you close your account before interest is credited, you will not receive the accrued interest.
<b>Daily Balance Computation Method</b>	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day for the period. The period we use is the statement cycle.
<b>Accrual of Interest and Noncash Deposits</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest paid on such deposits is subject to reversal if the item is not ultimately paid. Please refer to the <i>Business Deposit Accounts Fee &amp; Information Schedule</i> for minimum balances and service charges.
<b>Transaction Limitations</b>	Transfers from a Commerce Savings account to another account or third parties by preauthorized, automatic, computer, or telephone transfer or by check or draft, debit card, or similar order and payable to third parties are limited to six (6) per statement cycle. <i>Excessive Activity Fee: \$12.00 per debit in excess of transaction limit during statement cycle.</i>
<b>Minimum Deposit to Open</b>	\$100

**Overview of Commerce Savings Accounts**

Commerce Savings accounts offered by BAC Community Bank (BAC) are business accounts with a minimum balance requirement to avoid a monthly service charge. 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 limited use business account. This account is not to be used as a general purpose transaction account or 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 deposit account or closed altogether. If converted, the different deposit 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 Savings 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. Fees may reduce earnings.**