

Truth in Savings Disclosure
Commerce Certificate of Deposit
A fixed rate, fixed term commercial time deposit account

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

Rate Information	Your interest rate and annual percentage yield (APY) is fixed for the term of this account. The interest rate and APY associated with your Commerce Certificate of Deposit account is documented in our <i>Deposit Rate Schedule</i> .
Compounding and Crediting Frequency	Interest will be compounded when credited to the account. Interest will be credited to your account monthly, quarterly, semi-annually, or annually per your instructions.
Daily Balance Computation Method	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.
Accrual of Interest and Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest credited during the term before maturity of that term without penalty.
Withdrawal of Interest PRIOR TO Maturity	The annual percentage yield (APY) assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
Automatically Renewable Time Account	This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity, or within the grace period mentioned below, or if we receive notice from you at least 30 calendar days before maturity. If you prevent renewal, interest will not accrue after maturity. Each renewal term will be the same as the original term beginning on the maturity date. The interest rate will be the same as offered on new time deposits on the maturity date, which have the same term, minimum balance (if any) and other features as the original time deposit.
Grace Period	You will have ten (10) calendar days after maturity to withdraw the funds without a penalty on accounts with terms 32 days or greater. You will have one (1) calendar day after maturity to withdraw funds without penalty on accounts with terms of 7-31 days.
Early Withdrawal Penalties	A penalty may be imposed for withdrawals before maturity. <ul style="list-style-type: none"> • If the account has an original maturity of 7-31 days: The fee we may impose will equal seven (7) days interest on the amount withdrawn subject to penalty. • If your account has an original maturity of 32-364 days: The fee we may impose will equal one (1) month's interest on the amount withdrawn subject to penalty. • If your account has an original maturity of 365 days or more: The fee we may impose will equal three (3) months' interest on the amount withdrawn subject to penalty. <p>In certain circumstance, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of this early withdrawal penalty.</p>
Minimum Deposit to Open	\$2,500

Overview of Commerce Certificates of Deposit

Commerce Certificates of Deposit offered by BAC Community Bank (BAC) are fixed rate commercial time deposit accounts with a minimum term to earn interest and avoid an early withdrawal penalty. 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.