

# Summary of Changes

Page 1 of 1

Changes to Accounts								
	Effective November 1, 2023				Amounts Before Update			
	Commerce 100	Commerce 500	Commerce Analyzed	Commerce 500 Plus	Commerce 100	Commerce 500	Commerce Analyzed	Commerce 500 Plus
<b>Transaction Fees</b>								
Number of Transactions in a Month with No Fee.....	100	500	No Change	No Change	100	500	No Change	No Change
Additional Transactions.....	\$0.30 Each	\$0.30 Each			\$0.25 Each	\$0.25 Each		

Change in Business Service Fees		
	Effective November 1, 2023	Amounts Before Update
<b>Enhanced Due Diligence</b>		
High Risk Business (HRB) Designation Fee.....	\$250/month	Not Assessed
<b>Other Service Fees</b>		
Plastic Coin Bag.....	\$1.50/each	\$0.50/each (9x12, Discontinued)
Plastic Currency Bag.....	\$1/each	\$1/each (All Others)
<b>Safe Deposit Box</b>		
Drilling Fee .....	Varies (\$250-\$500)	\$200

Changes in **Deposit Account Agreement & Disclosure**, effective November 1, 2023:

- Grammatical changes and clarifications of your rights and responsibilities
- Edits and new content:
  - Page 1 Introduction > Telephone Calls: Calling, Monitoring and Recording
  - Page 9 ACH Items and Wire Transfers > Business Deposit Accounts
  - Page 10 Preventing Fraud
  - Page 11 Preventing Fraud > Statements and Responsibility to Review
  - Page 11 Preventing Fraud > Opening a New Account
  - Page 12 Preventing Fraud > Business Insurance
  - Page 15 Electronic Fund Transfers > Electronic Banking Disclosures
  - Page 16 Electronic Fund Transfers > Documentation, Receipts and Account Statements
  - Page 17: Electronic Fund Transfers > Pre-Authorized Payments