

Summary of Changes

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The following layout changes have been made to this document.

- The Table of Contents and Introduction have been structured as individual pages.
- The Definitions and Business Deposit Accounts Overview have been combined and moved to the pages just before the Business Service Fees section.
- Page numbers and section cross-references have been revised to match this update.

The following content changes are noted using the new page location based on the layout changes.

- **Introduction** (page 3)
The paragraph describing the provision of business deposit accounts at BAC Community Bank has moved from the former “Overview” to this page.
- **Business Checking** (pages 4-5)
Transaction Fees entry for Commerce Analyzed Checking has been simplified.

Cash Order / Cash Withdrawal has been added to the account comparison table for easier reference. Prior version only defined this entry within the Business Service Fees.
Cash Management description simplified to read “Access to Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination”.
Domestic Wires description simplified for an easier read.
- **Business Savings & Money Market** (page 6)
The explanation of the limits on the number of withdrawals from a **Commerce Savings** or **Commerce Money Market** account corresponds to the simplified “Transaction Limitations” definition on page 10.

Cash Order / Cash Withdrawal has been added to the account comparison table for easier reference. Prior version only defined this entry within the Business Service Fees.
- **Business Deposit Accounts Definitions & Terms** (pages 9-11)
GENERAL ACCOUNT DEFINITIONS have been integrated into the top portion of this section.

SAVINGS & MONEY MARKET ACCOUNTS has updated the definition of “Transaction Limitations”.

ANALYZED ACCOUNTS has adjusted the format slightly.

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Changes to Business Accounts		
	Effective August 1, 2024	Detail Before Update
Commerce Savings and Commerce Money Market (page 6) <ul style="list-style-type: none"> Deposits & Deposited Items (Heading simplified and fees charged per item now align with our standard Business Checking accounts) Name of fee changed to more clearly identify related activity..... 	First 20/Month - No Charge Over 20/Month - \$0.30 each Excess Withdrawal Fee	First 20/Month - No Charge Over 20/Month - \$0.25 each Excess Activity Fee
Commerce Money Market (page 6) <ul style="list-style-type: none"> Check Writing changed to more clearly identify related activity 	Limited as outlined below.	Limited - See Excess Activity / Transaction Limitations below.

Changes in Business Service Fees		
	Effective August 1, 2024	Detail Before Update
Cash Management <ul style="list-style-type: none"> Simplified service description..... 	Access to Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination	Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination
Statements <ul style="list-style-type: none"> Hold Statement (removed from DDA Statement – Special Request) 	No longer offered	\$8/statement per month
Wire Transfers <ul style="list-style-type: none"> Wire, Special Handling (explanation of service fee simplified) Wire, Telephone Notification (fee has been removed)..... Wire, Email Advice (fee has been removed)..... 	This fee is assessed when a wire is not processed in-branch or through Cash Management. No longer charged No longer charged	This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request. \$5/each \$5/each

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Changes in **Deposit Account Agreement & Disclosure**, effective August 1, 2024:

- Grammatical and punctuation changes for clarity.
- Edits and new content:
 - Page 3 Paperless Statements
 - Page 3 Paperless Statements > Accessing Paperless Statements
 - Page 4 Transactions > Deposits
 - Page 5 Transactions > Deposits > Deposited Items Returned
 - Page 6 Transactions > Withdrawals > Transaction Limitations and Excess Withdrawal Fees
 - Page 7 Stop Payment Orders > Duration
 - Page 14 Electronic Fund Transfers > Mobile Banking and Online Banking Transfers
 - Page 14 Electronic Fund Transfers > Mobile Deposits
 - Page 14 Electronic Fund Transfers > Debit Card Use
 - Page 15 Electronic Fund Transfers > Consumer Liability for Transactions Covered by Regulation E