

Kasasa Cash Back Checking Account

A rewards checking account with no minimum balance that rewards account holders with cash back on their debit card purchases & nationwide ATM withdrawal refunds (up to \$25, excluding international) when they meet the following minimum qualifications during the account's Monthly Qualification Cycle; 12 POS or debit card purchases, 1 ACH credit or debit, and agree to receive electronic statements. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back up to a total of \$200.00 in debit card purchases that post & settle to the account during that cycle period. This results in a maximum of \$8.00 cash back payments that may be earned per Monthly Qualification Cycle.

Kasasa Cash Checking Account

A variable rate checking account with no minimum balance that rewards account holders with interest and nationwide ATM withdrawal refunds (up to \$25, excluding international) when they meet the following minimum qualifications during the account's Monthly Qualification Cycle; 12 POS or debit card purchases, 1 ACH credit or debit, and agree to receive electronic statements.

Rate Information - Your interest rate & APY (annual percentage yield) may change. Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency - Interest will be credited to your account every monthly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Personal Checking Account

No minimum balance. Unlimited withdrawals. \$5 paper statement fee per statement cycle. (If not enrolled in electronic statements)

Insured Money Market Account

A variable rate checking account with limited withdrawals and minimum balance to avoid imposition of fees. Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account. Crediting frequency – Interest will be credited to your account every monthly statement cycle.

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 on noncash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks). Minimum balance to avoid imposition of fees – A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Fees – a per debit fee of \$5.00 will be charged for each debit transaction (checks & preauthorized transfers) in excess of 6 per statement cycle. Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

BOC Prestige Account

A variable rate checking account. Unlimited check writing, 50% off bank checks ordered through our participating company, 25% off safe deposit box rent, and ¼% off consumer loans. No charge on money orders or cashier's checks.

Rate Information - Your interest rate & APY (annual percentage yield) may change. Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency – Interest will be credited to your account every monthly statement cycle.

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 on noncash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks). Minimum balance to avoid imposition of fees – A service charge fee of \$12.50 will be imposed every statement cycle if the average balance in the account falls below \$5,000.00 during the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle & dividing that figure by the number of days in the statement cycle period.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Kasasa Saver

Linked with a Kasasa Cash or Kasasa Cash Back, Saver is a variable rate savings account with no minimum balance that rewards account holders with interest when they meet the minimum qualifications associated with the linked account during that account's Monthly Qualification Cycle. In addition, the rewards from Kasasa Cash or Kasasa Cash Back are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

Rate Information - Your interest rate & APY (annual percentage yield) may change. Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency – Interest will be credited to your account every monthly statement cycle.

Accrual of interest on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Personal Savings & Buckaroo Kids Savings

A variable rate savings account with no minimum balance and limited withdrawals. Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate change – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency – Interest will be credited to your account every quarterly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Fees: A service charge fee of \$2.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of (9) nine per quarter. \$5.00 paper statement fee per statement cycle if not enrolled in electronic statements. No fee for paper statement with Buckaroo Kids Savings.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest. After age 18, the Buckaroo Kids Savings Account will be switched to a Personal Savings Account.

Now Account

A variable rate checking account with minimum balance to avoid imposition of fees. Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account. Crediting frequency – Interest will be credited to your account every monthly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Minimum balance to avoid imposition of fees – A service charge fee of \$7.50 will be imposed every statement cycle if the balance in the account falls below \$750.00 any day of the cycle.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Super Now Account

A variable rate checking account with minimum balance to avoid imposition of fees. Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account. Crediting frequency – Interest will be credited to your account every monthly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Minimum balance to avoid imposition of fees – A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Kasasa Protect

Full-Service identity restoration, dark web monitoring, lost wallet protection, credit monitoring, credit reporting, monthly credit score and a 12 month visual history.

Kasasa Account Holders \$6.00/month

All other account holders \$15.00/month

Christmas Club Account

A variable rate savings account. Restricted withdrawals to help consumers with holiday expenses. Total funds will be distributed in November. Rate Information - Your interest rate & APY (annual percentage yield) may change. Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency – Interest will be credited to your account every quarterly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit non-cash items (for example, checks). Transaction limitations – Withdrawals are restricted.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Health Savings Account

A variable rate checking account for health expenses as defined by IRS publication 502.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate change – We may change the interest rate on your account at any time. Determination of rate – At our discretion, we may change the interest rate on your account.

Crediting frequency – Interest will be credited to your account every monthly statement cycle.

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 on non-cash deposits – Interest begins to accrue on the next business day you deposit noncash items (for example, checks).

Minimum balance to obtain the APY (annual percentage yield) - You must maintain a balance of \$500.00 in the account each day to obtain the current APY (annual percentage yield).

Fees - \$5.00 paper statement fee per statement cycle (if not enrolled in electronic statements). There will be a correction fee of \$10.00 plus a \$25.00 per hour research fee if needed.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Basic Business Checking Account

This account is not a consumer account to which Truth in Savings applies.

Fees – A service charge fee of \$5.00 will be charged each monthly statement cycle. A per debit fee of \$0.15 will be charged for each debit transaction (withdrawal, check paid or returned, automatic transfer or payment out of this account) in excess of (10) ten during a statement cycle.

Business Checking Account

This account is not a consumer account to which Truth in Savings applies.

Minimum balance to avoid imposition of fees – A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle. This fee will not apply to nonprofit corporations.

Fees – A special handling fee will be charged monthly to accounts with large transactions or high activity.

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



**BANK OF
COMMERCE**

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MEMBER
FDIC

Schedule of Fees & Services

The following fees may be assessed against your account and the following transaction limitations, if any, may apply.

Stop Payments, Overdraft & Non-sufficient Funds

Fee	\$25.00
<i>Overdraft and non-sufficient fee may be assessed on items paid or returned if the amount of money available in your account is not sufficient at time of presentment or re-presentment of an item previously returned to merchant. The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.</i>	
Closing a New Account within 90 days	\$30
<i>Inactive Account Service Fee: Any account inactive for (6) six months with a balance of \$10 OR less will be service charged to close the account.</i>	
Escheat fee (after 5 years dormant)	\$20
Garnishments/Levies	\$50

ATM & Debit Cards

Bank of Commerce ATM card set-up fee	\$12
Business Debit card set-up fee	\$12
Additional BOC Debit card for Businesses	\$6
Replace lost or damaged ATM or Debit card	\$6

Bookkeeping Assistance

Reprint Statement Fee	\$3 per statement
Account balancing assistance (\$10.00 Minimum)	\$25 per hour
Account history printout	\$1 per page
Account research (\$10.00 minimum)	\$25 per hour
Reverse check deposited (in-person or mobile)	\$2 per item
Return check fee	\$5 per item
Cashier's Check	\$3
Money Order	\$2
Check printing	(fees depend on style of checks)

Collections

Incoming or outgoing (customer)	\$10
Incoming or outgoing (non-customer)	2% or \$25 minimum
Foreign currency exchange	\$35
Foreign collection fee	\$15

Wire Transfers

Incoming (for deposit)	FREE
Outgoing	\$20
Outgoing Foreign	\$20 +any correspondent charges

Fax Machine & Photocopies

Incoming	\$1
Outgoing	\$2
Scan and email documents (customer)	\$5

Ready Reserve (overdraft protection)

With application/approval.
Automatically advances into your checking account, when you need it. Interest is charged only on the amount used.

Notary Service

Customer	FREE
Non-customer	\$2

Safe Deposit Boxes

3X5	\$15 per year
3X10	\$30 per year
5X10	\$45 per year
10X10	\$75 per year
Lost Key (one)	\$15
Drill Box	\$125
Late Fee	\$5 per month after 30 days