

## Personal Accounts Schedule of Fees

Effective October 26, 2023

Deposit accounts are subject to the following charges for services. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

Overdraft Transactions	Insufficient Funds (NSF) Fee	<p>\$0 if the bank returns or declines a transaction that will overdraw the account.</p> <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> <li>Per check, ACH, or wire transaction that overdraws your account</li> <li>Per multiple-use debit card transaction that overdraws your account</li> <li>Per non-debit card transaction that overdraws your account</li> </ul> <p>We will charge your account no more than five per-item NSF fees on any business day.</p> <p>We will not charge any per-item NSF fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>	
	Checking Account Inactive 3 Years	\$5.00	Per month
Dormant Account Fee	Savings Account Inactive 3 Years	\$5.00	Per month
	Stop Payment Fee	\$19.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments)
Stop Payments	Tax Garnishment or Levy	\$100.00	Per Request
Legal Processing	Cashier's Checks	\$10.00	Each Check
Cashier's Checks			

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Statement Research Services	Research Time - Account Records	\$30.00	Fee charged per hour
	Statement Copy	\$3.00	Per statement copy
	Check Copy	\$2.00 >10 Checks	Per check copy
Wire Transfers	Domestic Incoming	\$15.00	Each Wire
	Domestic Outgoing	\$15.00	Each Wire completed in Online Banking
	Domestic Outgoing	\$25.00	Each Wire completed at the Branch
	International Incoming	\$15.00	Each Wire
	International Outgoing	\$25.00	Each wire completed in Online Banking
	International Outgoing	\$40.00	Each wire completed at the Branch
Foreign Items	Foreign Draft (Issuance) Fee	\$20.00	
ATM/VISA® Debit Card Services	Non-Commerce Bank of Oregon ATM Transaction	No Charge	
	Non-Commerce Bank ATM Inquiry	No Charge	
	International ATM/Debit Transaction	No Charge	
	<b>VISA® Debit Card Limits</b>	<b>Transaction Limits</b>	
	ATM (Customer Withdrawal) Limit	\$1,000	Per 24 Hour Period
	Point of Sale (POS) Limit	\$5,000	Per 24 Hour Period
Online Banking	Online Access	No Charge	
	Online Access with Bill Pay	No Charge	
	Mobile Banking	No Charge	
	Mobile Banking with Bill Pay	No Charge	
	eStatements	No Charge	
	Domestic Outgoing Online Wire	\$15.00	Each Wire
	Online Stop Payment	\$19.00	Each Request

To request any of the above services, please call Client Services at (503)548-1000