

Business Accounts Schedule of Fees

Effective July 13, 2022

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 Fees, Practices and Services	Insufficient Funds (NSF) Fee	\$29.00	<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"> • Per check, ACH, or wire transaction that overdraws your account • Per multiple-use debit card transaction that overdraws your account • Per non-debit card transaction that overdraws your account <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 \$100 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>
	Deposited Item Return Fee	\$5.00	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.
Returned Items	Redeposit of Returned Item	\$5.00	Each Item
Stop Payments	Stop Payment Fee	\$20.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments)
Legal Processing	Tax Garnishment or Levy	\$15.00	Per Request
Cashier's Checks	Cashier's Checks	\$5.00	Each Check
Statement/ Research Services	Research Time - Account Records	\$30.00	Fee charged per hour
	Statement Copy	\$2.00	Per statement copy
	Check Copy	\$2.00	Per check copy

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Wire Transfers	Domestic Incoming	\$10.00	Each Incoming Wire
	Online Domestic Outgoing	\$12.00	Each Wire completed in Online Banking
	In Person Domestic Outgoing	\$30.00	Each Wire completed at the Branch
	International Incoming	\$10.00	Each International Wire
	Phone Domestic Wire	\$40.00	Each Domestic Wire completed via Phone
	All International Outgoing	\$25.00	Each Wire completed in Online Banking Electronically
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	
	VISA® Debit Card Limits	Transaction Limits	
	ATM (Customer Withdrawal) Limit	\$1,000	Per 24 Hour Period
Point of Sale (POS) Limit	\$15,000	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	
	Online Stop Payment	\$20.00	Each Request

To request any of the above services, please call Client Services at (206) 292-3900