

**Personal Accounts Schedule of Fees**

**Effective July 13, 2022**

Deposit accounts are subject to the following charges for services in addition to applicable monthly maintenance fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings. For more information on specific fees, terminology, and when you may incur each fee, please refer to your Deposit Account Agreement.

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

Fee Category	Fee Name/Description	Fee Amount	Important Information
<b>Online Banking</b>	Online Access	No Fee	
	Online Access with Bill Pay	No Fee	
	Mobile Banking	No Fee	
	Mobile Banking with Bill Pay	No Fee	
	eStatements	No Fee	
	Online Stop Payment	\$20.00	Each request
<b>Overdraft Transactions</b>	Insufficient Funds (NSF) Fee	No Fee	If the bank returns or declines a transaction that will overdraw the account
		\$29.00	Per item if the bank pays a check, ACH, wire, Recurring Debit Card, or non-debit card transaction that overdraws your account. We will charge your account no more than five per-item NSF fees on any business day. 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.
<b>ATM/VISA Debit Card Services</b>	Non-Commerce Bank of Washington ATM Transaction	No Fee	
	Non-Commerce Bank ATM Inquiry	No Fee	
	International ATM/Debit Transaction	No Fee	
	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

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<b>Wire Transfers</b>	Domestic Incoming	<b>\$10.00</b>	Each wire
	Online Domestic Outgoing	<b>\$12.00</b>	Each wire completed in Online Banking electronically
	In Person Domestic Outgoing	<b>\$30.00</b>	Each wire completed at the branch
	International Incoming	<b>\$10.00</b>	Each incoming wire
	Phone Domestic Wire	<b>\$40.00</b>	Each domestic wire completed via phone
	All International Outgoing	<b>\$25.00</b>	Each international wire
<b>Foreign Items</b>	Foreign Draft (Issuance) Fee	<b>\$20.00</b>	

206-292-3200