



# Business Account Service Charges and Interest Information

*Texas Market / Effective: January 31, 2025*

## Comerica Bank

### Texas Market

This Business Account Service Charges and Interest Information Brochure for the Texas Market is effective January 31, 2025, and is part of the Comerica Bank Business and Personal Deposit Account Contract governing the Accounts described in this brochure. The capitalized terms used in this brochure have the same meaning given to them in the Deposit Contract Terms, and are subject to change.

### Checking Account General Information

Fees applicable to all Checking Accounts are listed under Additional Account Fees. The minimum to open any Account is \$50.00 (\$0 online).

#### Basic Business Checking Account

Account Maintenance.....	No Charge
Activity Fee for Each Transaction Exceeding 75 Items During the Month. Transactions Include Debits, Deposited Items and Credits .....	\$0.55/item
Cash Deposited .....	\$0.25/\$100 or part thereof
..... after depositing \$2,500/month	
NSF (Return of unpaid items)	
and Paid Overdraft .....	See Account Activity Fees

#### Small Business Checking Account

Account Maintenance When Average Monthly Ledger Balance of \$7,500 or More is Not Maintained .....	\$16.00/month
Activity Fee for Each Transaction Exceeding 300 Items During the Month. Transactions Include Debits, Deposited Items and Credits .....	\$0.55/item
Cash Deposited .....	\$0.25/\$100 or part thereof
..... after depositing \$5,000/month	
NSF (Return of unpaid items)	
and Paid Overdraft .....	See Account Activity Fees

#### Small Business Interest Checking Account

Account Maintenance When Average Monthly Ledger Balance of \$15,000 or More is Not Maintained .....	\$21.00/month
Activity Fee for Each Transaction Exceeding 300 Items during the Month. Transactions Include Debits, Deposited Items and Credits .....	\$0.55/item
Cash Deposited .....	\$0.25/\$100 or part thereof
..... after depositing \$5,000/month	
NSF (Return of unpaid items)	
and Paid Overdraft .....	See Account Activity Fees

### Commercial Checking Account

Account Maintenance.....	\$29.00/month
Debit .....	\$0.25/item
Credit (Electronic) .....	\$0.25/item
Credit (Paper) .....	\$1.50/item
Item Deposited (each paper item) .....	\$0.20/item
Cash Deposited .....	\$0.25/\$100 or part thereof
Paper Statement .....	\$13.00/month
NSF (Return of unpaid items)	
and Paid Overdraft .....	\$40.00/each

### Premium Business Interest Checking Account

Account Maintenance.....	\$34.00/month
Debit .....	\$0.25/item
Credit (Electronic) .....	\$0.25/item
Credit (Paper) .....	\$1.50/item
Item Deposit (each paper item) .....	\$0.20/item
Cash Deposited .....	\$0.25/\$100 or part thereof
NSF (Return of unpaid items)	
and Paid Overdraft .....	\$40.00/each

### Public Fund Interest Checking Account

Account Maintenance.....	\$34.00/month
Debit .....	\$0.25/item
Credit (Electronic) .....	\$0.25/item
Credit (Paper) .....	\$1.50/item
Item Deposited (each paper item) .....	\$0.20/item
Cash Deposited .....	\$0.25/\$100 or part thereof
Paper Statement .....	\$13.00/month
NSF (Return of unpaid items)	
and Paid Overdraft .....	\$40.00/each

### Lawyers' Trust Interest Checking Account

This interest bearing Checking Account is for individual attorneys and law firms only.

Account Maintenance, Credits, Debits or Items Deposited.....	No Charge
NSF (Return of unpaid items)	
and Paid Overdraft .....	No Charge

### Zero Balance Account Service

Standard Checking Account fees also apply.

Master Account Maintenance .....	\$45.00/month
Sub Account Maintenance .....	\$30.00/month
Automatic Credit/Debit Transfer .....	\$0.55/each



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**Texas Market** / Effective: January 31, 2025



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### Account Analysis

Commercial Checking and Commercial Money Market Accounts may receive an earnings credit allowance which is based on the balances maintained in your Account. The earnings credit allowance is subtracted from your total analyzed activity fees (charges associated with your Accounts and services) resulting in your Service Charge. If sufficient balances are maintained in your Account, the costs of the banking services you use may be covered. The earnings credit allowance may not be used to offset certain fees, such as Paid Overdrafts, NSF Returned Items, Overdraft Interest and fees associated with Sweep accounts.

The earnings credit rate and the basis for the rate are subject to change from time to time without prior notice to you. Current rate information is available from your nearest banking center or by calling the telephone number on the front of your Account statement. Earnings credit is not available for withdrawal. Unless we agree otherwise in writing, earnings credit can only be used for fees incurred during the month covered by analysis. Services may be billed on a consolidated basis and, if requested, presented to you on an Account analysis statement.

Fees will be charged between the fifth and tenth Business Days of the following month.

### Savings and Money Market Accounts

Fees applicable to all Savings and Money Market Accounts are listed under Additional Account Fees. The number and type of transfers and debits are subject to limitations. Refer to the Comerica Bank Business and Personal Deposit Account Contract for details. The minimum to open any Account is \$50.00 (\$0 online).

#### Business Savings Account

Account Maintenance When an Average Monthly Ledger Balance of \$500 or More is Not Maintained..... \$5.00/month  
Item Deposited (each paper item, after 20 free/month)..... \$0.20/item  
Cash Deposited ..... \$0.25/\$100 or part thereof  
Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type) ..... \$5.00/transaction  
NSF (Return of unpaid items) and Paid Overdraft.....See Account Activity Fees

#### Business Money Market Account

Account Maintenance is waived if an Average Monthly Ledger Balance of \$10,000 or more is maintained.

Account Maintenance.....\$18.00/month  
Item Deposited (each paper item, after 20 free/month)..... \$0.20/item  
Cash Deposited ..... \$0.25/\$100 or part thereof  
Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type) ..... \$5.00/transaction  
NSF (Return of unpaid items) and Paid Overdraft.....\$40.00/each

#### Premium Business Money Market Account

Account Maintenance is waived if an Average Monthly Ledger Balance of \$50,000 or more is maintained.

Account Maintenance..... \$25.00/month  
Item Deposited (each paper item, after 20 free/month)..... \$0.20/item  
Cash Deposited ..... \$0.25/\$100 or part thereof  
Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type) ..... \$5.00/transaction  
NSF (Return of unpaid items) and Paid Overdraft.....\$40.00/each

#### Commercial Money Market Account

Account Maintenance fee is waived if an Average Monthly Ledger Balance of \$100,000 or more is maintained.

Account Maintenance..... \$30.00/month  
Item Deposited (each paper item, after 20 free/month)..... \$0.20/item  
Cash Deposited ..... \$0.25/\$100 or part thereof  
Paper Statement .....\$13.00/month  
Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type) ..... \$5.00/transaction  
NSF (Return of unpaid items) and Paid Overdraft.....\$40.00/each

#### CDs

	Minimum Deposit
Fixed Rate .....	\$1,000
Flexible Rate .....	\$1,000
Municipality Jumbo 7 - 364 Days.....	\$100,000



# Business Account Service Charges and Interest Information

Texas Market / Effective: January 31, 2025



## Interest Information

### Checking, Savings and Money Market Account Interest Calculation

Interest rates are determined from time to time by the Bank and may change daily. Ask us for current interest rate information. If you close your Account, we will pay interest accrued to your Account through the day prior to withdrawal.

Small Business Interest Checking, Premium Business Interest Checking, Public Fund Interest Checking, Business Money Market, Premium Business Money Market, Commercial Money Market and Business Savings Accounts are variable rate Accounts with tiered interest rates earned on the daily Collected Balance. You will receive a monthly Account statement and interest will be credited to your Account each month. Interest rate tiers are:<sup>1</sup>

\$0.00 - \$4,999.99	\$50,000.00 - \$99,999.99
\$5,000.00 - \$14,999.99	\$100,000.00 - \$499,999.99
\$15,000.00 - \$24,999.99	\$500,000.00 - \$999,999.99
\$25,000.00 - \$49,999.99	\$1,000,000.00 and over
or	
\$0.00 - \$49,999.99	\$1,000,000.00 - \$4,999,999.99
\$50,000.00 - \$99,999.99	\$5,000,000.00 - \$9,999,998.99
\$100,000.00 - \$499,999.99	\$9,999,999.00 and over
\$500,000.00 - \$999,999.99	

### CD Interest Calculation

Fixed Rate and Municipality Jumbo CDs. The interest rate is based on the amount deposited and term. Interest rates are fixed for the term of the deposit.

Flexible Rate CDs. The interest rate is determined by the Bank and may change daily, at the Bank's discretion.

Interest rate tiers for Fixed Rate and Flexible Rate CDs:

\$0.00 - \$2,499.99	\$50,000.00 - \$99,999.99
\$2,500.00 - \$9,999.99	\$100,000.00 - \$249,999.99
\$10,000.00 - \$24,999.99	\$250,000.00 - \$499,999.99
\$25,000.00 - \$49,999.99	\$500,000.00 and over

There is no tiering on Municipality Jumbo CDs. Interest on all CDs is compounded and paid monthly.

## Sweep Accounts

### Business Sweep Account

Commercial Checking Account fees also apply. Please speak to an account officer for details.

Sweep to Investment Only <sup>2, 3</sup> .....	\$175.00/month
Sweep to Loan Only .....	\$250.00/month
Sweep to Investment and Loan <sup>2, 3</sup> .....	\$300.00/month

Funds swept out of deposit accounts into non-deposit accounts, such as loan accounts or investment accounts, are not "deposits" for purposes of federal deposit insurance. Holders of such funds, in the event an institution failed, would have general creditor status. Securities are not FDIC insured; are not deposits or obligations of, or guaranteed by, Comerica Bank; and involve risk, including possible loss of principal. Fees related to investments are covered under other agreements.



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Texas Market / Effective: January 31, 2025



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### Additional Account Fees

Applicable to Checking, Savings and Money Market Accounts.

#### Account Activity Fees

##### Incoming Wire Transfers and ACH

ACH Intl Transactions Received .....	\$1.25/item
ACH Return Item Request .....	\$10.00/item
ACH Stop Payment / Revocation.....	\$34.00/each
Domestic Wire Transfer.....	\$14.00/wire
International Wire Transfer <sup>4</sup> .....	\$17.00/wire
Book Transfer via Wire <sup>5</sup> .....	\$6.50/wire
Wire Transfer Mail Advice <sup>6</sup> .....	\$8.00/advice
Wire Transfer Email Advice.....	\$2.25/advice

Account Balance Fee..... Varies Monthly

Account Closed Within Six Months..... \$10.00

Coin (Vault Processing) .....

\$5.00/bag

Currency Straps Provided .....

\$0.50/each

CPA Balance Verification .....

\$110.00/request

Foreign Check Processing Fee .....

\$10.00/item

NSF (Return of unpaid items) and Paid Overdraft<sup>7</sup>

1st Occurrence: .....

\$26.00/item

2nd or Greater Occurrence:.....

\$38.00/item

Overdraft/Uncollected

Funds Interest..... Comerica Bank Prime<sup>8</sup> + 4.00%

Check Image Printing .....

\$20.00/month

Manual Stop Payment for Six Months.....

\$34.00/each

Withdrawal Subject to Legal Process (Garnishments,

tax levies, injunctions, subpoenas, etc.) .....

\$100.00/each

#### Automatic Overdraft Protection

Automatic Overdraft Protection is available on Comerica business checking accounts at no charge. This service allows us to link your Comerica business savings/money market account or Comerica credit card issued by Elan Financial Services (subject to credit approval; Elan fees may apply) to pay items that may overdraw your account.

#### ATM/Debit Cards

Debit Cards or ATM Cards issued by Comerica Bank

Withdrawal, Balance, Inquiry, or Transfer Between Accounts at

non-Comerica ATM in the U.S. ....

\$2.50/transaction

International (non-U.S.) ATM Transaction Fee.....

\$3.00/transaction\*

\*Plus a Currency Conversion Assessment.....

0.20%/transaction

International (non-U.S.) Point-of-Sale

Transaction Fee .....

2.794%/transaction\*

\*Plus a Currency Conversion Assessment.....

0.20%/transaction

A surcharge fee charged by the ATM owner may apply in addition to

Comerica ATM fees.

\* The Currency Conversion Assessment will be combined in the U.S. dollar amount posted to your account for all international transactions and will not show as an independent fee listed on your statement.

#### Online Banking

These services are subject to additional terms that are provided when

obtaining the service(s).

Comerica Web Banking® .....

No Charge

(Fees may apply for using the Comerica External Transfer

service offered through Comerica Web Banking®)

Comerica Web Bill Pay® .....

No Charge

Additional fees may apply for expedited payment delivery

Quicken® for Business Banking .....

\$10.95/month

Quicken® for Business Banking With Bill Pay .....

\$15.95/month

QuickBooks® Banking .....

\$10.95/month

QuickBooks® Banking With Bill Pay .....

\$20.95/month

#### Return Item Handling

Returned Item .....

\$13.00/item

Returned Item Re-presented .....

\$7.00/item

Returned Item Fax Notification .....

\$25.00/item

Returned Item Additional Advice .....

\$25.00/item

#### Money Service Business (MSB) Designation Fee

MSB Designation Fee .....

\$50.00/month

Applies to all Checking, Savings and Money Market accounts

belonging to Money Service Businesses (MSBs).



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### Other Services and Charges

The following services and their fees are not covered by the terms of the Comerica Bank Business and Personal Deposit Account Contract, and may require you to enter into a written agreement with Comerica Bank in order to receive these services. The fees for the following services may change at any time without prior notice unless we have otherwise agreed with you in writing.

Automatic Overdraft Protection is available on Comerica business checking accounts at no charge. This service allows us to link your Comerica business savings/money market account or Comerica credit card issued by Elan Financial Services (subject to credit approval; Elan fees may apply) to pay items that may overdraw your account.

#### Collections

Domestic checks are handled on a collection basis only upon request.

Domestic Incoming.....	\$35.00/each
Domestic Outgoing.....	\$35.00/each
Foreign Incoming.....	Varies
Foreign Outgoing.....	Varies

#### Miscellaneous Fees

Bond Coupon Paying.....	\$5.00/envelope
Check Cashing (Non-account holder check drawn on Comerica Bank).....	\$10.00/check
Cashier's Check <sup>9</sup> .....	\$10.00/each
Foreign Draft.....	\$65.00/each
Telephone Inquiries.....	\$5.00/each

#### Outgoing Wire Transfers – Domestic\*

Non-Repetitive Wire Transfer.....	\$29.00/wire
Repetitive Wire Transfer <sup>10</sup> .....	\$24.00/wire
Book Transfer via Wire <sup>5</sup> .....	\$6.50/wire
Automated Standing Transfer <sup>11</sup> .....	\$13.00/wire
Wire Transfer Mail Advice <sup>6</sup> .....	\$8.00/advice
Wire Transfer Email Advice.....	\$2.25/advice
Wire Transfer Trace.....	\$35.00/trace
Cancel Wire Transfer.....	\$25.00/each

#### Outgoing Wire Transfers – International\*

Non-Repetitive Wire Transfer – Shared <sup>4</sup> .....	\$50.00/wire
Non-Repetitive Wire Transfer – Our <sup>12</sup> .....	\$65.00/wire
Non-Repetitive Wire Transfer - FX - Shared <sup>4, 13</sup> .....	\$35.00/wire
Non-Repetitive Wire Transfer - FX - Our <sup>12, 13</sup> .....	\$50.00/wire
Repetitive Wire Transfer <sup>4, 10</sup> .....	\$24.00/wire
Automated Standing Transfer <sup>4, 11</sup> .....	\$13.00/wire
Wire Transfer Mail Advice <sup>6</sup> .....	\$8.00/advice
Wire Transfer Email Advice.....	\$2.25/advice
Wire Transfer Trace.....	\$55.00/trace
Cancel Wire Transfer.....	\$50.00/each

\*Wire Transfers conducted without a signed Wire Transfer Agreement will be subject to the terms of the Comerica Bank Business and Personal Deposit Account Contract governing the Account to be debited for the transfer but excluding any requirement to give advance notice of fee changes for the service except where required by law.

Check, deposit ticket, endorsement stamp and disposable bag costs will be charged to your Account. The cost will vary based on specific style and quantity. Additional charges will be assessed for other miscellaneous services. Ask us for additional information.

<sup>1</sup> The interest rate paid will depend on the type of Account selected and the Account balance.

<sup>2</sup> The checking account portion of the Comerica Business Sweep Account is offered by Comerica Bank. Securities are offered by a qualified broker.

<sup>3</sup> Securities and other non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Comerica Bank or any of its affiliates; and are subject to investment risks, including possible loss of the principal invested. Comerica Bank and its affiliates do not provide tax or legal advice. Please consult with your tax and legal advisors regarding your specific situation.

<sup>4</sup> Beneficiaries of international wire transfers may be assessed additional fees by the beneficiary and/or intermediary banks.

<sup>5</sup> A Book Transfer via Wire is a wire transfer between two Comerica accounts that is processed internally by the Bank (some restrictions apply).

<sup>6</sup> All domestic and international wire transfers are required to receive a Wire Transfer Mail Advice, unless the customer signs a Bank exception form.

<sup>7</sup> An occurrence is defined as a day on which your Account had at least one overdraft or non-sufficient funds item. Occurrences are collected and used based on a rolling twelve-month period.

<sup>8</sup> This is a rate that may be determined at Comerica Bank's discretion taking into account various factors, including, but not limited to, the federal funds rate.

<sup>9</sup> This service is available for non-customers only if the source of the funds is a Comerica check.

<sup>10</sup> For repetitive wire transfers, the customer must sign a repetitive wire transfer template form which will be used by the Bank to create a unique code that must be provided when calling our wire room. See the Global Funds Transfer User Guide for additional information.

<sup>11</sup> For automated standing transfers, customers must sign a Comerica prescribed form.

<sup>12</sup> Our – Customer request to beneficiary and/or intermediary banks to pass their charges back to the originator bank.

<sup>13</sup> FX – An international wire transfer transacted in a foreign currency.