

Personal Services and Charges

Michigan: Central & West Market

Effective: *June 25, 2018*



Personal Deposit Accounts

This Personal Account Services Charges and information Brochure for the Michigan: Central & West Market is effective June 25, 2018, 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.

COMERICA PERSONAL CHECKING ACCOUNTS		Access Checking	On The Job Banking
<p>When you meet any of these requirements, any applicable maintenance fee and option fees will be waived:¹</p> <ul style="list-style-type: none"> • The minimum to open any Account is \$50 		<ul style="list-style-type: none"> • \$1,000 minimum Ledger Balance each day in this Account <p>OR</p> <ul style="list-style-type: none"> • One direct deposit of at least \$250 or more per statement cycle to this Account <p>OR</p> <ul style="list-style-type: none"> • Be a full time student up to the age of 26 <p>OR</p> <ul style="list-style-type: none"> • Be a business Owner with a Comerica business checking Account <p>OR</p> <ul style="list-style-type: none"> • Be an Active or Retired Member of the U.S. Military (must show valid Military ID) <p>OR</p> <ul style="list-style-type: none"> • Be a member of a Comerica Platinum Circle Checking household and designated by the Account owner as the one Access Checking Account free of monthly maintenance fees 	<ul style="list-style-type: none"> • Your employer must be eligible and enrolled in the Comerica On the Job Banking program <p>AND</p> <ul style="list-style-type: none"> • One payroll direct deposit of at least \$250 or more per statement cycle⁵ to this Account
Account service charges ² when requirements are NOT met:	Monthly Maintenance Fee	\$13.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	Not applicable – converts to an Access Checking Account if requirements listed above are not met ⁵
	Option Fees (monthly) <ul style="list-style-type: none"> • CheckPhoto³ • Check Safekeeping³ 	Not available \$0	\$0 \$0
Refund of the Comerica ATM fee for using a non-Comerica ATM in the U.S.?		No	Yes – first 2 per statement cycle
Refund of the ATM surcharge fee charged by the ATM owner for using a non-Comerica ATM in the U.S.?		No	No

COMERICA PERSONAL CHECKING ACCOUNTS		Interest-Bearing Checking Accounts		
		Rich Rewards® Checking	Premier Checking	Comerica Platinum Circle Checking®
When you meet any of these requirements, any applicable maintenance fee and option fees will be waived:¹ <ul style="list-style-type: none"> The minimum to open any Account is \$50 		<ul style="list-style-type: none"> \$5,000 minimum Ledger Balance each day in this Account <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$7,500 each day in this Account and/or up to three of the following related Personal Accounts: Statement Savings, MMIA, HY MMIA, CDs or IRAs 	<ul style="list-style-type: none"> \$7,500 minimum Ledger Balance each day in this Account <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$20,000 each day in this Account and/or up to three of the following related Personal Accounts: Statement Savings, MMIA, HY MMIA, CDs and IRAs <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Open revolving home equity Account 	<ul style="list-style-type: none"> An average daily Ledger Balance of \$50,000 in any combination of Personal or Business deposit Accounts^{6, 7, 8} <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$2,500,000 each day in any combination of assets managed by Comerica Asset Management, in Private Banking loan balances or in Comerica Securities account balances^{7, 8, 9}
Account service charges² when requirements are NOT met:	Monthly Maintenance Fee	\$18.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	\$22.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	Not applicable – may convert to a Rich Rewards Checking Account if requirements listed above are not met ⁸
Option Fees (monthly)				
• CheckPhoto ³		\$0	\$0	\$0
• Check Safekeeping ³		\$0	\$0	\$0
Refund of the Comerica ATM fee for using a non-Comerica ATM in the U.S.?		No	Yes – first 4 per statement cycle	Yes – Unlimited per statement cycle
Refund of the ATM surcharge fee charged by the ATM owner for using a non-Comerica ATM in the U.S.?		No	Yes – first 4 per statement cycle	Yes – first 6 per statement cycle

Comerica Savings Accounts

Statement Savings

This Comerica Account gives you 24-hour access to our ATM network, plus:

- Access to one of the largest banking center and ATM networks in Michigan

Your monthly maintenance fee will be waived if you:

- Maintain a \$500 minimum Ledger Balance each day

Your monthly maintenance and excess Phone-Assisted transaction fees will be waived if you:

- Are a minor under 18 years of age, **OR**
- Notify us that you are 62 years or older with direct deposit of Social Security, pension or other federal recurring payments to your savings Account, **OR**
- Have a Comerica Personal Checking Account

Account Service Charges:

- Monthly maintenance fee of \$5.50
- \$1.00 per Phone-Assisted Transaction after 4 free per month^{10, 11}
- Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type)..... \$5.00/transaction^{10, 12}

Money Market Investment Account (MMIA)

This Comerica Account gives you 24-hour access to our ATM network, plus these key benefits:

- Tiered interest rate
- Access to one of the largest banking center and ATM networks in Michigan
- Check writing option: write up to six checks per statement cycle¹³

Your monthly maintenance fee will be waived if you:

- Maintain a \$2,500 minimum Ledger Balance each day, **OR**
- Maintain a \$5,000 Average Daily Ledger Balance, **OR**
- Have a Comerica Platinum Circle Checking Account, **OR**
- Have a Premier Checking Account and you have not selected a Statement Savings Account as your no-fee Savings Account

Account Service Charges:

- Monthly maintenance fee of \$12.00
- \$5.00 per withdrawal after 6 free per month^{10, 13}

The Average Daily Ledger Balance is calculated by adding the Ledger Balance in the Account for each day of the period and dividing that figure by the number of days in the period.

Comerica Savings Accounts

(continued)

High Yield Money Market Investment Account (HY MMIA)

A Comerica Personal Checking Account of any type is required in order to maintain the HY MMIA.

This Comerica Account gives you 24-hour access to our ATM network, plus these key benefits:

- Tiered interest rate
- Access to one of the largest banking center and ATM networks in Michigan
- Check writing option: write up to six checks per statement cycle¹³

Your monthly maintenance fee will be waived if you:

- Maintain a \$15,000 minimum Ledger Balance each day

Account Service Charges:

- Monthly maintenance fee of \$17.00
- \$5.00 per withdrawal after 6 free per month^{10, 13}

Activity Fees for All Accounts

(unless otherwise stated)

NSF (Return of unpaid item)^{14, 15, 16}

1st Occurrence	\$26.00/item
2nd-4th Occurrence	\$34.00/item
5th or Greater Occurrence	\$38.00/item

Paid Overdraft^{14, 15, 16}

1st Occurrence	\$26.00/item
2nd-4th Occurrence	\$34.00/item
5th or Greater Occurrence	\$38.00/item

Continuous Overdraft Fee¹⁷

\$6.00/day

Automatic Overdraft Protection^{15, 18}

1st-4th Occurrence	\$8.00/transfer
5th-7th Occurrence	\$12.00/transfer
8th or Greater Occurrence	\$16.00/transfer

Returned Deposited Item

\$13.00/item

Electronic Banking Service Fees for All Accounts

(unless otherwise stated)

ATM/Debit Card

Debit Cards or ATM Cards issued by Comerica Bank

Withdrawal/Balance Inquiry/Transfer Between

Accounts at Non-Comerica ATM in the U.S.	\$2.50/transaction
International (non-U.S.) ATM Transaction Fee	\$5.00/transaction
International (non-U.S.) Point-of-Sale Transaction Fee	3% (\$1.00 min)/transaction
Replacement Card Fee *	\$5.00/card

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

*Expedited delivery upon request charges vary.

Incoming Wire Transfers

Domestic Wire Transfer	\$14.00/wire
International Wire Transfer ¹⁹	\$17.00/wire
Book Transfer via Wire ²⁰	\$6.50/wire
Wire Transfer Mail Advice ²¹	\$8.00/advice
Wire Transfer Email Advice	\$2.25/advice

Online Services

These services are subject to additional terms that are provided when obtaining the service(s).

Comerica Web Banking®	NO MONTHLY FEE
Comerica External Transfer (Standard 3 business day):	\$3.00/transfer
Comerica Person to Person Transfer (Standard 3 business day):	\$0.99/transfer
(Additional fees may apply for using the Comerica External Transfer service and Comerica Person to Person Transfer service offered through Comerica Web Banking)	

Comerica Web Bill Pay®

- For Access Checking without direct deposit
- For Access Checking with direct deposit and ALL other Comerica Checking Accounts
- Additional fees may apply for expedited payment delivery

Quicken® Banking	\$3.95/month
Quicken® Banking with Bill Pay	\$9.95/month

Quicken is a registered trademark of Intuit, Inc. in the United States and other countries.

Other Account Services and Charges for All Accounts

(unless otherwise stated)

Account Activity Printouts	\$3.00/request
Account Reconciliation/Research (\$20.00 minimum)	\$80.00/hour
Check Cashing (Non-Account holder, check drawn on Comerica Bank)	\$10.00/check
Check Reject Fee	\$0.50 each
Coin Deposits Rolls and Loose Coin in Excess of \$10.00	Fee varies. Consult banking center.
Copy of Check/Item/Statement	\$8.00 each
Counter Check	\$2.00 each
Foreign Check Processing Fee	\$6.00/item
Foreign Draft	\$65.00 each
IRA Transfer Fee	\$50 per account
Special Handling (Mail out of U.S.)	\$2.00 each
Stop Payment (Valid for 6 months)	\$34.00/item
Withdrawal Subject to Legal Process (Garnishments, tax levies or injunctions, subpoenas etc.)	\$100.00 each and/or as required or permitted by state law

Other Bank Services

Except where noted, these services are not covered by the Comerica Bank Business and Personal Deposit Account Contract and may be subject to other agreements. These fees may change at any time without prior notice.

Cashier's Check ²²	\$10.00 each
Notary Fee (Non-Account holder)	\$2.00
Collections	
Domestic Incoming	\$35.00 each
Domestic Outgoing	\$35.00 each
Foreign Incoming	Varies
Foreign Outgoing	Varies
Photocopies (Where available)	\$3.00/item
Outgoing Wire Transfers – Domestic*	
Non-Repetitive Wire Transfer	\$29.00/wire
Repetitive Wire Transfer ²³	\$24.00/wire
Book Transfer via Wire ²⁰	\$6.50/wire
Automated Standing Transfer ²⁴	\$10.50/wire
Wire Transfer Mail Advice ²¹	\$8.00/advice
Wire Transfer Email Advice	\$2.25/advice
Wire Transfer Trace	\$27.50/trace
Cancel Wire Transfer	\$25.00 each
Outgoing Wire Transfers – International*	
Consumer ²⁵	\$58.00/wire
Non-consumer, Non-Repetitive ¹⁹	\$50.00/wire
Wire Transfer Mail Advice ²¹	\$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.

Questions?

If you have any questions about our products, services, interest rates or Annual Percentage Yields (APYs), please talk to one of our financial service representatives at any of our convenient banking centers or call our Customer Contact Center toll free at **800.292.1300**.

This brochure is accurate as of the date of printing. However, Comerica reserves the right to make changes at any time.

Footnotes

- ¹ If you select Rich Rewards® Checking, Premier Checking or Comerica Platinum Circle Checking®, simply tell us which of your Accounts you would like to use for the purpose of combining balances.
- ² If an account closes more than 10 days into statement cycle, maintenance and applicable option fees may be charged.
- ³ With Comerica's CheckPhoto, you receive images of the front of your cancelled checks with your monthly statement. Check Safekeeping is when your checks are not returned with your monthly bank statement. Although we destroy the checks, copies are kept for a limited time. With these options, you can receive up to four free copies of checks per statement cycle.
- ⁴ Comerica Web Banking® is required in order to access eStatements and to submit a request to have your paper statement suppressed. Your Account will be eligible for the monthly maintenance fee discount for as long as your Account is enrolled in paper statement suppression.
- ⁵ If Account requirements are not met within any 90 day period, the Account will automatically convert to an Access Checking Account.
- ⁶ The average daily Ledger Balance is calculated by adding the Ledger Balance in the Account for each day of the period and dividing that figure by the number of days in the period. One Comerica Platinum Circle Checking Account per \$50,000 maintained in qualifying Personal and Business Account balances. A maximum of three Comerica Platinum Circle Checking Package Account relationships per qualifying Account balances. Each Comerica Platinum Circle Checking Account Owner is entitled to provide one free Comerica Platinum Circle Checking Account and one Access Checking Account, free of monthly maintenance fees, to any member of his or her household.
- ⁷ If qualifying Account balances are not maintained, one or more of the Comerica Platinum Circle Checking Accounts related to those balances may be converted to the Rich Rewards Checking Account, at which time you may no longer qualify for the Comerica Platinum Circle Checking benefits.
- ⁸ Qualifying business balances are restricted to the following types of Account ownership: sole proprietorships, partnerships or closely held corporations. Only owners, principals or managing partners of the business are eligible to open Comerica Platinum Circle Checking Package Accounts when utilizing business balances to qualify.
- ⁹ Residential mortgage loans are excluded.
- ¹⁰ For combined statement, "month" is based on statement cycle date.
- ¹¹ Includes speaking to a customer service representative for deposits, balance inquiries or to obtain information otherwise available on the customer service IVR system. Does not include the purchase of Comerica products and services.
- ¹² The number of certain types of withdrawals from Savings Accounts in a statement cycle is limited; see the Comerica Bank Business and Personal Deposit Account Contract for details. Savings withdrawal fees apply to excessive withdrawals, transfers or debit transactions. These transaction types include: over-the-counter or in-person transactions; ATM or Debit Card purchases, withdrawals and transfers; telephone/IVR transfers; Web Banking transfers and payments; ACH debits or any other electronic withdrawals the Account holder authorizes.
- ¹³ The number of certain types of withdrawals from Money Market Accounts in a statement cycle is limited; see the Comerica Bank Business and Personal Deposit Account Contract for details. MMIA and HY MMIA withdrawal fees apply to excessive withdrawals, transfers or debit transactions. These transaction types include: checks written by you which clear the Account during the statement cycle; ATM or Debit Card purchases, withdrawals and transfers; telephone/IVR transfers; check printing fees; Web Banking transfers and payments; ACH debits and any other electronic withdrawals the Account holder authorizes.
- ¹⁴ Applies to Savings and Checking Accounts. The Overdraft fee, the Continuous Overdraft fee and the Automatic Overdraft Protection fee apply to Overdrafts created by check, in-person withdrawal, ACH, recurring electronic debit (including recurring debit card transactions), and other electronic means. Also, these fees apply to Overdrafts created by ATM and one-time debit card transactions if you have authorized us to pay Overdrafts created by these types of transactions as set forth in our "What You Need To Know About Overdrafts and Overdrafts Fees" disclosure.
- ¹⁵ 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.
- ¹⁶ Maximum of 5 charges per day.
- ¹⁷ In addition to any applicable Overdraft fee, a Continuous Overdraft fee of \$6.00 per day will be assessed beginning on the 5th business day your Account continues to remain overdrawn and will continue for 5 consecutive business days or until the Account is brought into a positive balance, whichever is first. Your Account status is determined at the close of our processing day.
- ¹⁸ The fees for Automatic Overdraft Protection apply each time a transfer is made from the linked product to cover Overdrafts. One transfer may be made to cover multiple Overdrafts occurring on any one business day. Automatic Overdraft Protection is available through your:
 - Comerica Visa® credit card offered/provided by Elan Financial Services (Subject to credit approval; Elan fees may apply)
 - Statement Savings Account (withdrawal and other restrictions apply - see footnote 12)
 - MMIA and HY MMIA (withdrawal and other restrictions apply - see footnote 13)
 - Home Equity Line of Credit (restrictions apply)
 + For additional terms and applicable restrictions, please see the terms contained in the Overdraft Section of the Comerica Bank Business and Personal Deposit Account Contract
- ¹⁹ Beneficiaries of international wire transfers may be assessed additional fees by the beneficiary and/or intermediary banks.
- ²⁰ A Book Transfer via wire is a transfer between two Comerica accounts that is processed internally by the Bank (some restrictions apply).

²¹ All domestic and international wire transfers are required to receive a Wire Transfer Mail Advice, unless the customer signs a Bank exception form.

²² This service is available for non-customers only if the source of the funds is a Comerica check.

²³ 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.

²⁴ For automated standing transfers, customers must sign a Comerica prescribed form.

²⁵ Outgoing International Wire Transfers for consumers require legally mandated disclosures and special processing by the Bank.

The Comerica Asset Management Account links your Comerica Bank Personal Checking Account^A with a money market mutual fund or other securities offered by Comerica Securities^B for this purpose and provides you with these benefits:

- Automatic funds transfer between your Personal Checking Account and your money market mutual fund or securities ("Investment Account")
- Access to invested funds through your Checking Account
- Unlimited refunds of the Comerica ATM fee for using a non-Comerica ATM in the U.S.
- Unlimited refunds of the ATM owners' surcharges for using a non-Comerica ATM in the U.S.
- Monthly statement combines checking and your Investment Account
- No monthly fee for Comerica Web Banking[®]. Fees may apply for using the Comerica External Transfer service and Comerica Person to Person Transfer service offered through Comerica Web Banking
- No monthly fee for Comerica Web Bill Pay[®]. Additional fees may apply for expedited payment delivery
- A package of bank related discounts and benefits

^A Deposits will be FDIC insured to the extent permitted by law, only until they are used to invest in money market mutual funds or other securities. See "Special Rules for Sweep Arrangements" section in the Comerica Bank Business and Personal Deposit Account Contract.

^B Securities and other non-deposit investment products offered through Comerica Securities, Inc. 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 Securities, Inc. is a broker/dealer, federally Registered Investment Advisor, member FINRA/SIPC and subsidiary of Comerica Bank. Registrations do not imply a certain level of skill or training.

Account Service Charges

- Please refer to the Comerica Securities Brokerage Fee Schedule for information on fees and charges for this account
- The fees listed under the section "Other Bank Services" may also apply

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds generally seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Mutual Funds are sold by prospectus. Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds. This and other important information is contained in the prospectus. Please obtain a prospectus from Comerica Securities by calling 800.232.6983. Please read the prospectus carefully before you invest or send money.



Comerica Bank is a MEMBER FDIC.

Personal Services and Charges

Michigan: Southeast Market

Effective: *June 25, 2018*



Personal Deposit Accounts

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COMERICA PERSONAL CHECKING ACCOUNTS		Access Checking	On The Job Banking
<p>When you meet any of these requirements, any applicable maintenance fee and option fees will be waived:¹</p> <ul style="list-style-type: none"> The minimum to open any Account is \$50 		<ul style="list-style-type: none"> \$1,000 minimum Ledger Balance each day in this Account <p>OR</p> <ul style="list-style-type: none"> One direct deposit of at least \$250 or more per statement cycle to this Account <p>OR</p> <ul style="list-style-type: none"> Be a full time student up to the age of 26 <p>OR</p> <ul style="list-style-type: none"> Be a business Owner with a Comerica business checking Account <p>OR</p> <ul style="list-style-type: none"> Be an Active or Retired Member of the U.S. Military (must show valid Military ID) <p>OR</p> <ul style="list-style-type: none"> Be a member of a Comerica Platinum Circle Checking household and designated by the Account owner as the one Access Checking Account free of monthly maintenance fees 	<ul style="list-style-type: none"> Your employer must be eligible and enrolled in the Comerica On the Job Banking program <p>AND</p> <ul style="list-style-type: none"> One payroll direct deposit of at least \$250 or more per statement cycle⁵ to this Account
Account service charges ² when requirements are NOT met:	Monthly Maintenance Fee	\$13.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	Not applicable – converts to an Access Checking Account if requirements listed above are not met ⁵
Option Fees (monthly) <ul style="list-style-type: none"> CheckPhoto³ Check Safekeeping³ 		Not available \$0	\$0 \$0
Refund of the Comerica ATM fee for using a non-Comerica ATM in the U.S.?		No	No
Refund of the ATM surcharge fee charged by the ATM owner for using a non-Comerica ATM in the U.S.?		No	No

COMERICA PERSONAL CHECKING ACCOUNTS		Interest-Bearing Checking Accounts		
		Rich Rewards® Checking	Premier Checking	Comerica Platinum Circle Checking®
When you meet any of these requirements, any applicable maintenance fee and option fees will be waived:¹ <ul style="list-style-type: none"> The minimum to open any Account is \$50 		<ul style="list-style-type: none"> \$5,000 minimum Ledger Balance each day in this Account <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$7,500 each day in this Account and/or up to three of the following related Personal Accounts: Statement Savings, MMIA, HY MMIA, CDs or IRAs 	<ul style="list-style-type: none"> \$7,500 minimum Ledger Balance each day in this Account <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$20,000 each day in this Account and/or up to three of the following related Personal Accounts: Statement Savings, MMIA, HY MMIA, CDs and IRAs <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Open revolving home equity Account 	<ul style="list-style-type: none"> An average daily Ledger Balance of \$50,000 in any combination of Personal or Business deposit Accounts^{6, 7, 8} <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> Maintain a minimum combined balance of \$2,500,000 each day in any combination of assets managed by Comerica Asset Management, in Private Banking loan balances or in Comerica Securities account balances^{7, 8, 9}
Account service charges² when requirements are NOT met:	Monthly Maintenance Fee	\$18.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	\$22.00 \$2.00 discount applies with eStatements AND suppression of paper statement ⁴	Not applicable – may convert to a Rich Rewards Checking Account if requirements listed above are not met ⁷
Option Fees (monthly)				
• CheckPhoto ³		\$0	\$0	\$0
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Refund of the Comerica ATM fee for using a non-Comerica ATM in the U.S.?		No	Yes – first 4 per statement cycle	Yes – Unlimited per statement cycle
Refund of the ATM surcharge fee charged by the ATM owner for using a non-Comerica ATM in the U.S.?		No	No	No

Comerica Savings Accounts

Statement Savings

This Comerica Account gives you 24-hour access to our ATM network, plus:

- Access to one of the largest banking center and ATM networks in Michigan

Your monthly maintenance fee will be waived if you:

- Maintain a \$500 minimum Ledger Balance each day

Your monthly maintenance and excess Phone-Assisted Transaction fees will be waived if you:

- Are a minor under 18 years of age, **OR**
- Notify us that you are 62 years or older with direct deposit of Social Security, pension or other federal recurring payments to your Savings Account, **OR**
- Have a Comerica Personal Checking Account

Account Service Charges:

- Monthly maintenance fee of \$5.50
- \$1.00 per Phone-Assisted Transaction after 4 free per month^{10, 11}
- Excess Withdrawal Fee (withdrawals, transfers, and debit transactions; after 6 free per month of any type)..... \$5.00/transaction^{10, 12}

Money Market Investment Account (MMIA)

This Comerica Account gives you 24-hour access to our ATM network, plus these key benefits:

- Tiered interest rate
- Access to one of the largest banking center and ATM networks in Michigan
- Check writing option: write up to six checks per statement cycle¹³

Your monthly maintenance fee will be waived if you:

- Maintain a \$2,500 minimum Ledger Balance each day, **OR**
- Maintain a \$5,000 Average Daily Ledger Balance, **OR**
- Have a Comerica Platinum Circle Checking Account, **OR**
- Have a Premier Checking Account and you have not selected a Statement Savings Account as your no-fee Savings Account

Account Service Charges:

- Monthly maintenance fee of \$12.00
- \$5.00 per withdrawal after 6 free per month^{10, 13}

The Average Daily Ledger Balance is calculated by adding the Ledger Balance in the Account for each day of the period and dividing that figure by the number of days in the period.

Comerica Savings Accounts

(continued)

High Yield Money Market Investment Account (HY MMIA)

A Comerica Personal Checking Account of any type is required in order to maintain the HY MMIA.

This Comerica Account gives you 24-hour access to our ATM network, plus these key benefits:

- Tiered interest rate
- Access to one of the largest banking center and ATM networks in Michigan
- Check writing option: write up to six checks per statement cycle¹³

Your monthly maintenance fee will be waived if you:

- Maintain a \$15,000 minimum Ledger Balance each day

Account Service Charges:

- Monthly maintenance fee of \$17.00
- \$5.00 per withdrawal after 6 free per month^{10, 13}

Activity Fees for All Accounts

(unless otherwise stated)

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Continuous Overdraft Fee¹⁷

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Automatic Overdraft Protection^{15, 18}

1st-4th Occurrence	\$8.00/transfer
5th-7th Occurrence	\$12.00/transfer
8th or Greater Occurrence	\$16.00/transfer

Returned Deposited Item

\$13.00/item

Electronic Banking Service Fees for All Accounts

(unless otherwise stated)

ATM/Debit Cards

Debit Cards or ATM Cards issued by Comerica Bank

Withdrawal/Balance Inquiry/Transfer Between

Accounts at non-Comerica ATMs in the U.S. \$2.50/transaction

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

\$5.00/transaction

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

3% (\$1.00 min)/transaction

Replacement Card Fee*

\$5.00/card

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

*Expedited delivery upon request charges vary.

Incoming Wire Transfers

Domestic Wire Transfer

\$14.00/wire

International Wire Transfer¹⁹

\$17.00/wire

Book Transfer via Wire²⁰

\$6.50/wire

Wire Transfer Mail Advice²¹

\$8.00/advice

Wire Transfer Email Advice

\$2.25/advice

Online Services

These services are subject to additional terms that are provided when obtaining the service(s).

Comerica Web Banking®

NO MONTHLY FEE

Comerica External Transfer (Standard 3 business day):

\$3.00/transfer

Comerica Person to Person Transfer (Standard 3 business day):

\$0.99/transfer

(Additional fees may apply for using the Comerica External Transfer service and

Comerica Person to Person Transfer service offered through Comerica Web Banking)

Comerica Web Bill Pay®

• For Access Checking without direct deposit

\$6.95/month

• For Access Checking with direct deposit and

ALL other Comerica Checking Accounts

NO MONTHLY FEE

• Additional fees may apply for expedited payment delivery

Quicken® Banking

\$3.95/month

Quicken® Banking with Bill Pay

\$9.95/month

Quicken is a registered trademark of Intuit, Inc. in the United States and other countries.

Other Account Services and Charges for All Accounts

(unless otherwise stated)

Account Closing (New Account closed within 6 months)

\$10.00

Foreign Check Processing Fee

\$6.00/item

Account Activity Printouts

\$3.00/request

Account Reconciliation/Research (\$20.00 minimum)

\$80.00/hour

Check Cashing (Non-Account holder, check drawn on Comerica Bank)

\$10.00/check

Check Reject Fee

\$0.50 each

Coin Deposits Rolls and Loose Coin

in Excess of \$10.00

Fee varies. Consult banking center.

Copy of Check/Item/Statement

\$8.00 each

Counter Check

\$2.00 each

Foreign Draft

\$65.00 each

IRA Transfer Fee

\$50 per account

Special Handling (Mail out of U.S.)

\$2.00 each

Stop Payment (Valid for 6 months)

\$34.00/item

Withdrawal Subject to Legal Process (Garnishments, tax levies, injunctions, subpoenas

etc.)

\$100.00 each and/or as required or permitted by state law

Other Bank Services

Except where noted, these services are not covered by the Comerica Bank Business and Personal Deposit Account Contract and may be subject to other agreements. These fees may change at any time without prior notice.

Cashier's Check ²²	\$10.00 each
Notary Fee (Non-Account holder)	\$2.00
Collections	
Domestic Incoming	\$35.00 each
Domestic Outgoing	\$35.00 each
Foreign Incoming	Varies
Foreign Outgoing	Varies
Photocopies (Where available)	\$3.00/item
Outgoing Wire Transfers – Domestic*	
Non-Repetitive Wire Transfer	\$29.00/wire
Repetitive Wire Transfer ²³	\$24.00/wire
Book Transfer via Wire ²⁰	\$6.50/wire
Automated Standing Transfer ²⁴	\$10.50/wire
Wire Transfer Mail Advice ²¹	\$8.00/advice
Wire Transfer Email Advice	\$2.25/advice
Wire Transfer Trace	\$27.50/trace
Cancel Wire Transfer	\$25.00/each
Outgoing Wire Transfers – International*	
Consumer ²⁵	\$58.00/wire
Non-consumer, Non-Repetitive ¹⁹	\$50.00/wire
Wire Transfer Mail Advice ²¹	\$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.

Footnotes

¹ If you select Rich Rewards® Checking, Premier Checking or Comerica Platinum Circle Checking®, simply tell us which of your Accounts you would like to use for the purpose of combining balances.

² If an account closes more than 10 days into statement cycle, maintenance and applicable option fees may be charged.

³ With Comerica's CheckPhoto, you receive images of the front of your cancelled checks with your monthly statement. Check Safekeeping is when your checks are not returned with your monthly bank statement. Although we destroy the checks, copies are kept for a limited time. With these options, you can receive up to four free copies of checks per statement cycle.

⁴ Comerica Web Banking® is required in order to access eStatements and to submit a request to have your paper statement suppressed. Your Account will be eligible for the monthly maintenance fee discount for as long as your Account is enrolled in paper statement suppression.

⁵ If Account requirements are not met within any 90 day period, the Account will automatically convert to an Access Checking Account.

⁶ The average daily Ledger Balance is calculated by adding the Ledger Balance in the Account for each day of the period and dividing that figure by the number of days in the period. One Comerica Platinum Circle Checking Account per \$50,000 maintained in qualifying Personal and Business Account balances. A maximum of three Comerica Platinum Circle Checking Package Account relationships per qualifying Account balances. Each Comerica Platinum Circle Checking Account Owner is entitled to provide one free Comerica Platinum Circle Checking Account and one Access Checking Account, free of monthly maintenance fees, to any member of his or her household.

⁷ If qualifying Account balances are not maintained, one or more of the Comerica Platinum Circle Checking Accounts related to those balances may be converted to the Rich Rewards Checking Account, at which time you may no longer qualify for the Comerica Platinum Circle Checking benefits.

⁸ Qualifying business balances are restricted to the following types of Account ownership: sole proprietorships, partnerships or closely held corporations. Only owners, principals or managing partners of the business are eligible to open Comerica Platinum Circle Checking Package Accounts when utilizing business balances to qualify.

⁹ Residential mortgage loans are excluded.

¹⁰ For combined statement, "month" is based on statement cycle date.

¹¹ Includes speaking to a customer service representative for deposits, balance inquiries or to obtain information otherwise available on the customer service IVR system. Does not include the purchase of Comerica products and services.

¹² The number of certain types of withdrawals from Savings Accounts in a statement cycle is limited; see the Comerica Bank Business and Personal Deposit Account Contract for details. Savings withdrawal fees apply to excessive withdrawals, transfers or debit transactions. These transaction types include: over-the-counter or in-person transactions; ATM or Debit Card purchases, withdrawals and transfers; telephone/IVR transfers; Web Banking transfers and payments; ACH debits or any other electronic withdrawals the Account holder authorizes.

¹³ The number of certain types of withdrawals from Money Market Accounts in a statement cycle is limited; see the Comerica Bank Business and Personal Deposit Account Contract for details. MMIA and HY MMIA withdrawal fees apply to excessive withdrawals, transfers or debit transactions. These transaction types include: checks written by you which clear the Account during the statement cycle; ATM or Debit Card purchases, withdrawals and transfers; telephone/IVR transfers; check printing fees; Web Banking transfers and payments; ACH debits and any other electronic withdrawals the Account holder authorizes.

¹⁴ Applies to Savings and Checking Accounts. The Overdraft fee, the Continuous Overdraft fee and the Automatic Overdraft Protection fee apply to Overdrafts created by check, in-person withdrawal, ACH, recurring electronic debit (including recurring debit card transactions), and other electronic means. Also, these fees apply to Overdrafts created by ATM and one-time debit card transactions if you have authorized us to pay Overdrafts created by these types of transactions as set forth in our "What You Need To Know About Overdrafts and Overdrafts Fees" disclosure.

¹⁵ 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.

¹⁶ Maximum of 5 charges per day.

¹⁷ In addition to any applicable Overdraft fee, a Continuous Overdraft fee of \$6.00 per day will be assessed beginning on the 5th business day your Account continues to remain overdrawn and will continue for 5 consecutive business days or until the Account is brought into a positive balance, whichever is first. Your Account status is determined at the close of our processing day.

¹⁸ The fees for Automatic Overdraft Protection apply each time a transfer is made from the linked product to cover Overdrafts. One transfer may be made to cover multiple Overdrafts occurring on any one business day. Automatic Overdraft Protection is available through your:

- Comerica Visa® credit card offered/provided by Elan Financial Services (Subject to credit approval; Elan fees may apply)
- Statement Savings Account (withdrawal and other restrictions apply - see footnote 12)
- MMIA and HY MMIA (withdrawal and other restrictions apply - see footnote 13)
- Home Equity Line of Credit (restrictions apply)
- + For additional terms and applicable restrictions, please see the terms contained in the Overdraft Section of the Comerica Bank Business and Personal Deposit Account Contract.

¹⁹ Beneficiaries of international wire transfers may be assessed additional fees by the beneficiary and/or intermediary banks.

²⁰ A Book Transfer via wire is a transfer between two Comerica accounts that is processed internally by the Bank (some restrictions apply).

²¹ All domestic and international wire transfers are required to receive a Wire Transfer Mail Advice, unless the customer signs a Bank exception form.

Questions?

If you have any questions about our products, services, interest rates or Annual Percentage Yields (APYs), please talk to one of our financial service representatives at any of our convenient banking centers or call our Customer Contact Center toll free at **800.292.1300**.

This brochure is accurate as of the date of printing. However, Comerica reserves the right to make changes at any time.

²² This service is available for non-customers only if the source of the funds is a Comerica check.

²³ 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.

²⁴ For automated standing transfers, customers must sign a Comerica prescribed form.

²⁵ Outgoing International Wire Transfers for consumers require legally mandated disclosures and special processing by the Bank.

The Comerica Asset Management Account links your Comerica Bank Personal Checking Account^A with a money market mutual fund or other securities offered by Comerica Securities^B for this purpose and provides you with these benefits:

- Automatic funds transfer between your Personal Checking Account and your money market mutual fund or securities ("Investment Account")
- Access to invested funds through your Checking Account
- Unlimited refunds of the Comerica ATM fee for using a non-Comerica ATM in the U.S.
- Unlimited refunds of the ATM owners' surcharges for using a non-Comerica ATM in the U.S.
- Monthly statement combines checking and your Investment Account
- No monthly fee for Comerica Web Banking[®]. Fees may apply for using the Comerica External Transfer service and Comerica Person to Person Transfer service offered through Comerica Web Banking
- No monthly fee for Comerica Web Bill Pay[®]. Additional fees may apply for expedited payment delivery
- A package of bank related discounts and benefits

^A Deposits will be FDIC insured to the extent permitted by law, only until they are used to invest in money market mutual funds or other securities. See "Special Rules for Sweep Arrangements" section in the Comerica Bank Business and Personal Deposit Account Contract.

^B Securities and other non-deposit investment products offered through Comerica Securities, Inc. 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 Securities, Inc. is a broker/dealer, federally Registered Investment Advisor, member FINRA/SIPC and subsidiary of Comerica Bank. Registrations do not imply a certain level of skill or training.

Account Service Charges

- Please refer to the Comerica Securities Brokerage Fee Schedule for information on fees and charges for this account
- The fees listed under the section "Other Bank Services" may also apply

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds generally seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Mutual Funds are sold by prospectus. Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds. This and other important information is contained in the prospectus. Please obtain a prospectus from Comerica Securities by calling 800.232.6983. Please read the prospectus carefully before you invest or send money.



Comerica Bank is a MEMBER FDIC.