



Business Account Service Charges and Interest Information

Western Market / California & Arizona / Effective: January 1, 2023

Comerica Bank

Western Market: California and Arizona

This Business Account Service Charges and Interest Information Brochure for the Western Market (California & Arizona) is effective January 1, 2023, 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 \$2.50/\$1,000 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 \$2.50/\$1,000 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 \$2.50/\$1,000 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 \$2.50/\$1,000 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 Deposited (each paper item)..... \$0.20/item
 Cash Deposited \$2.50/\$1,000 or part thereof
 NSF (Return of unpaid items)
 and Paid Overdraft.....\$40.00/each

Commercial Interest Checking Account

Account Maintenance..... \$39.00/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 \$2.50/\$1,000 or part thereof
 Paper Statement\$13.00/month
 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 \$2.50/\$1,000 or part thereof
 Paper Statement\$13.00/month
 NSF (Return of unpaid items)
 and Paid Overdraft.....\$40.00/each



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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).....	\$0.00/each
Paid Overdraft	\$0.00/each

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

Account Analysis

Commercial Checking, Commercial Interest Checking and Commercial Money Market Accounts may receive an earnings credit allowance which is based on the balances maintained in your Account, less ten percent. 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 per month)	\$0.20/item
Cash Deposited	\$2.50/\$1,000 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 fee 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 per month)	\$0.20/item
Cash Deposited	\$2.50/\$1,000 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 fee 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 per month)	\$0.20/item
Cash Deposited	\$2.50/\$1,000 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 per month)	\$0.20/item
Cash Deposited	\$2.50/\$1,000 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



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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, Commercial 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:¹

\$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 ^{2,3}	\$175.00/month
Sweep to Loan Only	\$250.00/month
Sweep to Investment and Loan ^{2,3}	\$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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Raise Your Expectations®

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 ⁴	\$17.00/wire
Book Transfer via Wire ⁵	\$6.50/wire
Wire Transfer Mail Advice ⁶	\$8.00/advice
Wire Transfer Email Advice.....	\$2.25/advice

Account Activity Printouts

Account Balance Fee.....

Banking Center Processing/

Research	\$80.00/hour + copy charges \$20.00 minimum
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Cash Orders at a Banking Center

Coin

Rolls Provided	\$0.13/roll
Rolls Deposited	\$0.11/roll
Boxed Coin Provided	\$4.25/box

Coin (Vault Processing)

Copy of Check/Other Item or Statement.....

Counter Checks.....

CPA Balance Verification

Deposit Error Correction (Cash and/or Check).....

Escheatment Notification

(Balance over \$50.00).....

Night Deposit Key Deposit

Foreign Check Processing Fee.....

NSF (Return of unpaid items) and Paid Overdraft⁷

1st Occurrence:

2nd or Greater Occurrence:.....

Overdraft/Uncollected

Funds Interest.....

Special Statement Production/Handling

Statement Faxing

Check Image Printing

Manual Stop Payment for Six Months.....

Telephone Transfer.....

Withdrawal Subject to Legal Process (Garnishments,

tax levies, injunctions, subpoenas, etc.)

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 Card

Transactions at U.S. ATMs Other Than Comerica ATMs

(Withdrawal; Balance Inquiry; Account Transfer).....

Replace ATM or Debit Card.....

Expedited Delivery Upon Request.....

International (Non U.S.) ATM Transaction Fee.....

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

Transaction Fee

Surcharge.....

Online Banking

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

Comerica Web Banking®

(Fees may apply for using the Comerica External Transfer service offered through Comerica Web Banking®).

Comerica Web Bill Pay®

Additional fees may apply for expedited payment delivery

Comerica Web Pay Express

Additional fees may apply for expedited payment delivery

Comerica Web Invoicing

Quicken® for Business Banking

Quicken® for Business Banking With Bill Pay

QuickBooks® Banking

QuickBooks® Banking With Bill Pay

Return Item Handling

Returned Item

Returned Item Re-presented

Returned Item Fax Notification

Returned Item Additional Advice

Money Service Business (MSB) Designation Fee

MSB Designation Fee

Applies to all Checking, Savings and Money Market accounts belonging to Money Service Businesses (MSBs).



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Raise Your Expectations®

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

Miscellaneous Fees

Cashier's Check ⁹	\$10.00/each
Foreign Draft.....	\$60.00/each
Photocopies (Where available).....	\$3.00/item

Outgoing Wire Transfers – Domestic*

Non-Repetitive Wire Transfer.....	\$29.00/wire
Repetitive Wire Transfer ¹⁰	\$24.00/wire
Book Transfer via Wire ⁵	\$6.50/wire
Automated Standing Transfer ¹¹	\$13.00/wire
Wire Transfer Mail Advice ⁶	\$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 ⁴	\$50.00/wire
Non-Repetitive Wire Transfer – Our ¹²	\$65.00/wire
Non-Repetitive Wire Transfer - FX - Shared ^{4, 13}	\$35.00/wire
Non-Repetitive Wire Transfer - FX - Our ^{12, 13}	\$50.00/wire
Repetitive Wire Transfer ^{4, 10}	\$24.00/wire
Automated Standing Transfer ^{4, 11}	\$13.00/wire
Wire Transfer Mail Advice ⁶	\$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.

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

² The checking account portion of the Comerica Business Sweep Account is offered by Comerica Bank. The securities offered as a sweep option on the Comerica Business Sweep Account may be sold by Comerica Securities as agent for Comerica Bank.

³ Securities offered by Comerica Securities are NOT FDIC insured; are not deposits or obligations of, or guaranteed by Comerica Bank or any of its affiliates; and involve risk including the possible loss of principal. Comerica Securities is a broker/dealer, member FINRA/SIPC, and a subsidiary of Comerica Bank.

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

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

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

⁷ 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.

⁸ 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.

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

¹⁰ 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.

¹¹ For automated standing transfers, customers must sign a Comerica prescribed form.

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

¹³ FX – An international wire transfer transacted in a foreign currency.