

What our Comerica Small Business Customers Need to Know About...

Overdraft and Non-Sufficient Funds (NSF) items:

As a Small Business owner, we know you have an endless 'to do' list. Managing your checking account can sometimes fall to the end of that list. Even when you stay on top of your account, we realize that mistakes can happen and emergencies do occur. We want to help prepare you in case these situations arise, so you know what can happen if there isn't enough money in your account to pay a transaction.

- An 'Overdraft' occurs when we pay a check or honor a withdrawal or check card transaction in an amount which exceeds the Available Balance in your account.
- A "Non-Sufficient Funds" (NSF) item (sometimes called Insufficient Funds) occurs when we do not pay a check or other item or permit a withdrawal or transaction because the Available Balance in your Account is less than the amount of the check, item, withdrawal or transaction.

Overdrafts are discretionary, which means we do not guarantee that we will always authorize and pay any type of transaction. As a courtesy, Comerica may pay overdrafts to help our Small Business customers avoid the inconvenience and embarrassment of having a check returned or a transaction rejected, but we do reserve the right in our discretion to not pay items. If we do pay an item for which you do not have sufficient available balances, Comerica charges a fee of up to \$37 per item paid (overdraft fee).

Account Overdraft Protection:

As a Small Business owner, we want to help you be proactive in managing your account, and think it's important to tell you about our Automatic Overdraft Protection (AOP) service. This service allows us to link your Comerica savings/MMIA or Comerica credit card issued by Elan Financial Services to pay items that may overdraw your checking account. With AOP, when your account is short of funds we'll transfer available balances in your linked Comerica accounts to pay the items. This could be a benefit to you, because you are charged one flat fee for the entire amount of the transfer rather than a per item overdraft or NSF charge.

Per Regulation, you are limited to six transfers from a Savings/MMIA per statement cycle; Elan Financial Services fees may apply if a Comerica Visa® credit card offered/provided by Elan Financial Services is used as overdraft protection.

Posting Order:

We also want to help you understand how transactions are processed. The order in which deposits and withdrawals are processed may affect the amount of overdraft or NSF charges incurred on an account:

- Our normal, **Posting Order** each business day is:

First: Add all the credits to your account, such as deposits, incoming wire transfer deposits, ACH direct deposits, ATM deposits and cash deposits, from highest to lowest dollar amount.

Second: Subtract all error resolution withdrawal entries, then any fees owed and then wire transfer withdrawals from highest to lowest dollar amount.

Third: Subtract all ATM, Check Card and customer electronic and interactive voice response (IVR) telephone transfers between your eligible Comerica deposit accounts in chronological order; however, if we cannot tell when the transactions occurred, for example, there is no date and/or time stamp, then they are posted from lowest to highest dollar amount.

Fourth: Subtract all other withdrawal items, such as checks, online bill payments, teller withdrawals and in-person (non-IVR) transfers, in order from highest to lowest dollar amounts.

A "business day" is every day except Saturdays, Sunday and federal holidays.

Deposit Availability Policy:

- Our normal **Deposit Availability Policy** for Basic Business and Small Business Checking accounts is:

When making deposits with a Teller, generally:

- if you deposit cash your funds are immediately available.
- if you deposit checks drawn on Comerica Bank, then your funds are available on the same business day.
- if you deposit checks not drawn on Comerica Bank, then your funds are available on the first business day after we receive your deposit.

When making deposits at an ATM, generally:

- if the deposit is under \$200, the entire deposit amount would be available immediately.
- if the deposit is over \$200, the first \$200 of the deposit is available immediately, and
- the remainder is then available on the second business day after the business day of deposit, *regardless of item deposited.*

In some cases, longer delays may apply:

- Funds from your deposited checks may be delayed up to 7 business days.
- When your account has been opened less than 30 days, funds from your deposits may be delayed as set forth in the Funds Availability Policy.

A “business day” is every day except Saturdays, Sunday and federal holidays. For complete details, please refer to our Business & Personal Deposit Account Contract and Business Account Service Charges and Interest Information brochure; available on Comerica.com or upon request.

Managing Your Accounts

When managing a checking account, we understand that knowing the account balance at any given time is one of the most important responsibilities for every Small Business owner. This knowledge brings peace of mind, but combined with managing personal accounts can also become overwhelming. We suggest that our customers balance all of their bank accounts at least once each month to make sure their records match their bank statements. We also offer many services to track account activity and balances throughout each month, between monthly statements. Here are some services we want to make sure you’re aware of:

- **Comerica Web Banking®:** allows you to view your account activity and balances online daily
- **Comerica Mobile Banking®:** three mobile options to view your account activity and balances daily
 - **Downloadable Application:** An app specifically designed for your iPhone®, iPad®, or Android™ device. Download the Comerica Mobile Banking® app directly from your device’s app store.
 - **Mobile Browser Banking:** A web banking site optimized for use on a mobile browser. Accessible via <https://m.comerica.com>.
 - **Text Banking:** Perform simple banking by texting commands to 26265 (CoBnk) to get the quick information you need – you can find text commands at comerica.com/mobile.
- **Comerica ATMs:** Check your balance at over 600 Comerica ATMs throughout Michigan, Texas, California, Arizona and Florida – you can find locations near you at comerica.com/local.
- **Comerica Customer Contact Center:** Call us today for any of your account questions
 - 800.266.3742 (Eastern)
 - 800.925.2160 (Central)
 - 800.522.2265 (Mountain/Pacific)
 - TDD 800.822.6546 (Hearing Impaired)

RAISE YOUR EXPECTATIONS.



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CBC-4230 09/14