



October 1, 2026

Dear Valued Biz Rite Customer:

Thank you for banking with International Bank of Commerce/Commerce Bank and entrusting our family of banks with your financial needs. At IBC Bank, we pride ourselves in providing valuable products and services at lower costs and with lower fees than most of our competitors.

Due to increases in operational costs, we have amended the existing Account Service and Fee Schedule that governs your Biz Rite account(s) to support our ability to deliver these important services. The changes set forth below will become effective November 1, 2026 for any and all **Biz Rite** accounts.

Biz Rite Accounts		Currency Services	
Fee Description	Amount	Fee Description	New Amount
Cash Processing above \$3,000	\$0.20 per \$100	New Change Order Base	\$5.00 ea.
Items above 200 (previously 250)	\$0.50 per item	New Coin Rolls Supplied	\$0.12 ea.
		New Currency Supplied	\$0.30 ea.

Treasury Services	
Fee Description	New Amount
New Online International Wire Fee Additional to Base Fee	\$25.00 each
NEW Check and ACH Positive Pay	\$35.00 Single \$50.00 Bundle

We are committed to your company's growth and success. If you have any questions concerning these changes or wish to better understand any of these adjustments, please contact your account officer.

Since 1966, we have been building relationships based on trust, personal friendships, and firm handshakes. Our bankers have defined success by helping you Do More every step of the way. We look forward to your continued patronage.

Thank you.