

SCHEDULE OF FEES AND CHARGES



Commerce Bank

5800 SAN DARIO
Laredo, Texas 78041
(956) 724-1616 - Member FDIC
"BANK"

Teller Services

Cashier's Checks:	
Customers	\$10.00 ea.
Non-customers (Only for securing funds for an on-us check)	\$25.00 ea.
Temporary checks	\$0.50 ea. in excess of 10
Night Deposit Bag	
Small	\$18.00 ea.
Large	\$23.00 ea.
Collection of items	\$20.00 ea.
Collection of Canadian items	\$25.00 ea.

Other Services

Check printing - Varies depending on style of checks and quantity ordered	
Overdraft fee (checks and other debits paid)	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
Non-sufficient funds (NSF) / Return Item fee (checks and other debits returned) created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	\$35.00 ea.
OD Interest Charge	17.75% per annum
Item drawn on uncollected funds	\$35.00 ea.
Overdraft transfer protection	\$12.00 per transfer
Charge Back fee for Commercial Accounts Only (Deposited checks and other items returned unpaid)	\$12.00 ea.
Current account activity printout	\$5.00 per request
Account research	\$25.00 per hour
Reproduction of statement/item	\$5.00 per request
Reproduction of TT&Ls or Cashier's checks	\$5.00 per request
Misc.Delivery Fee Domestic/Mexico Address	\$25.00 ea.
Misc.Delivery Fee Foreign Address	\$40.00 ea.
Missing Business Document fee	\$25.00 per month
Intl Courier Proc Fee	\$25.00 per transaction
Stop payment (all items)	\$35.00 ea.
Photocopies	\$2.00 ea.
Rejected items	\$0.50 ea.
Reclear items for Commercial Accounts Only	\$11.00 ea.
Statement retention fee	\$5.00 per statement per month
Return Mail Processing fee	\$5.00 ea.
Signature card update	\$15.00 per account
Account closed within 90 days of opening	\$10.00
Trust service annual fee	\$3,000.00 min.
Escrow account/Agency account	\$3,000.00 min.
Litigation Levies and Freezes	\$100.00 ea.
Inactive account fee	\$5.00 per month

IBC Visa Prepaid Cards

Purchase Gift Card	\$5.00ea.
Reloadable Cash Card	FREE initial issuance
Reloadable Cash Card Maintenance Fee	\$4.95 per month

Wire transfers (customers only):

Outgoing Wire Transfer within USA via IBC Representative	\$35.00 ea.
Incoming Wire Transfer	\$12.50 ea.
Outgoing transfer outside USA Consumer Customer..	
via IBC Representative	\$60.00 ea.
Outgoing transfer outside USA Business Customer...	
via IBC Representative	\$50.00 ea.
Outgoing Wire Transfer within IBC (Book Transfer)	\$10.00 ea.
Wire Return Fee	\$25.00 ea.

ATM/Point of Sale (POS) Services

ATM Withdrawal limit per day	Consumer/\$700	Commercial/\$1,000
POS Withdrawal limit per day	Consumer/\$3,000	Commercial/\$5,500
Debit/ATM Card Replacement Fee		\$15.00 ea.
IBC ATM locations:		
Withdrawal	See account description for details†	
Transfer	See account description for details†	
Inquiry	FREE	
Deposits	Available at select ATM's	
Deposit Cash Limit	\$2,000.00 Daily	
Deposit Check Limit	\$2,000.00 Daily	
Non-IBC ATM locations (in the U.S.):		
Withdrawal	\$ ea.	
Transfer	\$2.00 ea.	
Balance Inquiry	\$2.00 ea.	
Non-IBC ATM locations (outside the U.S.):		
Withdrawal	\$2.50 ea.	
Transfer	\$2.00 ea.	
Balance Inquiry	\$2.00 ea.	
Foreign Debit/ATM Transaction fee	3% of transaction amount	

IBC/Commerce Voice

Balance information	FREE
Check paid information	FREE
Deposit information	FREE
Wire transfer information	FREE
Account-to-account transfer	See account description for details†

IBC Bank Online Services

Check account balances	FREE
Review account activity	FREE
Transfer funds between accounts	See account description for details†
Order Deluxe checks – Varies depending on style of checks and quantity ordered	
Inquiries with online staff	FREE
Download account information	FREE
View Images	FREE
eStatements (View and Download)	FREE
Online Stop Payment	\$35.00 ea.
Mobile Deposits	FREE
IBC to IBC Transfers	See account description for details†

Bill Pay

Overnight Check	\$14.95 ea.
Same-Day Bill Payment	\$9.95 ea.
Bill Pay Stop Payment	\$35.00 ea.
External Account Transfers Incoming	\$0.95 ea.
External Account Transfers Outgoing	\$0.95 ea.

†Transferring funds to another account, ATM withdrawals and bill payments are debits.

Account Type

Additional Fees and Information for This Account