

# Schedule of Fees

Schedule effective: **April 1, 2026**



**FIRST COMMERCE BANK**

## Wire Transfer Services

<b>Incoming Domestic Wire*</b>	\$15.00 Per Wire
<b>Outgoing Domestic Wire*</b>	\$35.00 Per Wire
<b>Incoming International Wire*</b>	\$20.00 Per Wire
<b>Outgoing International Wire*</b>	\$40.00 Per Wire

## Safe Deposit Box

<b>Safe Deposit Box Drilling</b>	\$150.00 Plus any related expenses
<b>Safe Deposit Box Lost Key</b>	\$25.00 Per Key

## Checks

<b>Cashier's Check*</b> <i>(Payable to 3<sup>rd</sup> Party)</i>	\$10.00 Per Check
<b>Check Image Copy*</b>	\$5.00 Per Copy
<b>Counter Check*</b>	\$1.00 Per Check

## Other Services

<b>B-Notice**</b>	\$15.00 Per Notice
<b>Bill Payment</b>	Free
<b>Collection Item*</b>	\$25.00 Per Draft
<b>Debit Card Replacement*</b>	\$7.00
<b>Dormant Account</b>	\$10.00 Per Month
<b>Escheatment Processing</b>	\$100.00
<b>E-Statement</b>	Free
<b>Insufficient Funds Fee***</b>	\$30.00 Per Item
<b>IOLTA Remittance Processing</b>	\$35.00
<b>Legal Research</b>	\$100.00 Per Hour
<b>Levy</b>	\$100.00 Per Levy
<b>Overdraft Fee Transfer*</b>	\$10.00 Per Transfer
<b>Positive Pay</b> <i>(Business Only)</i>	\$35.00 Per Account, Per Month
<b>Remote Deposit Capture</b> <i>(Business Only)</i>	\$50.00 Per Month
<i>(First Scanner included with RDC Enrollment)</i>	
<b>Additional Scanners</b>	\$50.00 Per Scanner, Per Month

## Other Services (con't)

<b>Research Request</b>	\$30.00 Per Hour
<b>Returned Deposit Item</b>	\$15.00 Per Item
<b>Statement Copy*</b>	\$5.00 Per Statement
<b>Stop Payment*</b>	\$30.00 Per Occurrence
<b>Subpoena Response</b>	\$100.00 Per Hour, Per Subpoena
<b>Telephone Transfers</b>	Free

\*Waived for Qualifying VIP Relationships.

For more information on VIP qualifications please contact your local branch.

\*\*B-Notice additional information: The IRS has identified a mismatch between the name and Taxpayer Identification Number (TIN) provided and what is on file in their records.

\*\*\*Insufficient Funds Fee - Overdraft Fee \$30.00

If an electronic or paper debit item is presented for payment when your account does not contain sufficient available funds, we may, at our discretion, either authorize and pay the item—thereby creating an overdraft—or return the item unpaid. In either event, you acknowledge and agree that a \$30.00 fee may be assessed for each presentment or re-presentment of the item. Multiple \$30.00 fees may be imposed if the same item is submitted on more than one occasion while insufficient funds remain available. Debit items in the amount of \$50.00 or less may be paid or returned without the assessment of an Insufficient Funds Fee or an Overdraft Fee.

### Posting Order of Items

The law permits us to post items to your account in any order. "Items" include checks, drafts, electronic transfers, ACH transactions, debit card purchases, ATM withdrawals, and other authorized withdrawals, including those initiated by telephone or online banking. Transactions are posted at the end of each business day in grouped categories rather than in the order they occurred. When your account remains positive, posting order has no effect; however, if your balance becomes negative, the posting order determines which items may overdraw your account or be returned unpaid. Your monthly statement does not show deposit holds or distinguish between available and unavailable funds, which may cause it to appear that sufficient funds were available for an item that incurred a fee when, in fact, they were not.

Deposits go into your account first. After that, the bank takes out any fees. Next, your everyday transactions—like debit card purchases, ATM withdrawals, and transfers—come out in the order they happened. Then automatic electronic payments (ACH) are taken out from the largest amount to the smallest. Finally, checks are taken out last, also from the largest to the smallest.

### Debit Cards – Pending Transaction Holds

Merchants are permitted under the rules of Visa, Mastercard, and other payment networks to place holds on your account for pending electronic transactions, including hotel or rental car deposits and debit card purchases. These holds reduce your available balance and may result in your account becoming overdrawn. When you use your debit card—whether or not a signature is required—a hold is placed for the amount of the pending transaction, and we treat these pending amounts as funds already spent and unavailable to cover other items drawn on your account. Pending debit card transactions generally post to your account within 1 to 3 business days.



Banking Built for *Community*