

# Business Account Service Charges and Interest Information



Western Market/  
California & Arizona  
Effective:  
January 1, 2017

**Comerica Bank**

RAISE YOUR EXPECTATIONS.

## 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, 2017, 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.

#### 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 ..... \$1.80/\$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 ..... \$1.80/\$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 ..... \$1.80/\$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 ..... \$25.00/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 ..... \$1.80/\$1,000 or part thereof  
NSF (Return of unpaid items)  
and Paid Overdraft ..... \$38.00/each

#### Premium Business Interest Checking Account

Account Maintenance ..... \$30.00/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 ..... \$1.80/\$1,000 or part thereof  
NSF (Return of unpaid items)  
and Paid Overdraft ..... \$38.00/each

#### Commercial Interest Checking Account

Account Maintenance ..... \$35.00/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 ..... \$1.80/\$1,000 or part thereof  
NSF (Return of unpaid items)  
and Paid Overdraft ..... \$38.00/each

#### Public Fund Interest Checking Account

Account Maintenance ..... \$30.00/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 ..... \$1.80/\$1,000 or part thereof  
NSF (Return of unpaid items)  
and Paid Overdraft ..... \$38.00/each

# Business Account Service Charges and Interest Information

COMERICA BANK WESTERN MARKET / CALIFORNIA & ARIZONA – JANUARY 2017



## 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.....	\$40.00/month
Sub Account Maintenance.....	\$25.00/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.

## 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.....	\$1.80/\$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.....	\$1.80/\$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.....	\$38.00/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.....	\$1.80/\$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.....	\$38.00/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.....	\$1.80/\$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.....	\$38.00/each

## CDs

	Minimum Deposit
Fixed Rate.....	\$1,000
Flexible Rate.....	\$1,000
Municipality Jumbo 7 - 364 Days.....	\$100,000

## 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:<sup>1</sup>

\$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
<b>or</b>	
\$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.

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

## Sweep Accounts

### Business Sweep Account

Commercial Checking Account fees also apply. Please speak to an account officer for details.

Target Collected Balance	Sweep Maintenance
<b>Sweep to Investment Only<sup>A, B</sup></b>	
\$100,000 .....	\$25.00/month
\$25,000 .....	\$50.00/month
\$10,000 .....	\$125.00/month
\$0 .....	\$175.00/month
<b>Sweep to Loan Only</b>	
\$100,000 .....	\$50.00/month
\$50,000 .....	\$150.00/month
\$0 .....	\$450.00/month
<b>Sweep to Investment and Loan<sup>A, B</sup></b>	
\$100,000 .....	\$100.00/month
\$50,000 .....	\$225.00/month
\$0 .....	\$450.00/month
Automatic Credit/Debit Transfer .....	\$0.50/each

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.

<sup>A</sup> 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.

<sup>B</sup> 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. Applicable to Checking and Savings Accounts.

## 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
Domestic Wire Transfer.....	\$14.00/wire
International Wire Transfer <sup>2</sup> .....	\$17.00/wire
Book Transfer via Wire <sup>3</sup> .....	\$6.50/wire
Wire Transfer Mail Advice <sup>4</sup> .....	\$8.00/advice
Wire Transfer Phone Notification.....	\$30.00/call
Wire Transfer Fax Notification .....	\$6.00/fax
Account Activity Printouts .....	\$3.00/request
Account Balance Fee .....	Varies monthly
Banking Center Processing/ Research.....	\$80.00/hour + copy charges \$20.00 minimum
Cash Orders at a Banking Center.....	\$1.30/\$1,000
Coin	
Rolls Provided .....	\$0.13/roll
Rolls Deposited .....	\$0.11/roll
Boxed Coin Provided .....	\$4.25/box
Coin (Vault Processing).....	\$5.00/bag
Copy of Check/Other Item or Statement.....	\$8.00/each
Counter Checks .....	\$2.00/check
CPA Balance Verification .....	\$110.00/request
Deposit Error Correction (Cash and/or Check).....	\$4.00/each
Escheatment Notification (Balance over \$50.00).....	\$2.00/Account
Night Deposit Key Deposit.....	\$10.00/each
Foreign Check Processing Fee .....	\$6.00/item
NSF (Return of unpaid items) and Paid Overdraft <sup>5</sup>	
1st Occurrence:.....	\$25.00/item
2nd - 4th Occurrence: .....	\$33.00/item
5th or Greater Occurrence: .....	\$37.00/item
Overdraft/Uncollected	
Funds Interest .....	Comerica Bank Prime <sup>6</sup> + 4.00%
Overdraft Transfer Fee <sup>7</sup> .....	\$13.00/transfer
Special Statement Production/Handling.....	\$11.00/each
Statement Faxing .....	\$30.00/each
Check Image Printing .....	\$15.00/month
Manual Stop Payment for Six Months .....	\$34.00/each
Telephone Transfer.....	\$7.00/transfer
Withdrawal Subject to Legal Process (Garnishments, tax levies, injunctions, subpoenas etc.).....	\$100.00/each

### ATM/Check Card

#### Transactions at U.S. ATMs Other Than Comerica ATMs

(Withdrawal; Balance Inquiry; Account Transfer) .....	\$2.00/each
Replace ATM or Check Card.....	\$5.00/each
Expedited Delivery Upon Request.....	Charges Vary
International (Non U.S.) ATM Transaction Fee.....	\$5.00/each
International (Non U.S.) Point-of-Sale Transaction Fee.....	3% (\$1.00 minimum)
Surcharge .....	Varies by owner of ATM

### Online Banking

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

Comerica Web Banking® .....	NO MONTHLY FEE
(Fees may apply for using the Comerica External Transfer service offered through Comerica Web Banking®).	
Comerica Web Bill Pay® .....	\$6.95/month
Additional fees may apply for expedited payment delivery	
Comerica Web Pay Express.....	\$15.00/month
Additional fees may apply for expedited payment delivery	
Comerica Web Invoicing.....	\$15.00/month
Quicken® for Business Banking .....	\$10.95/month
Quicken® for Business Banking With Bill Pay .....	\$15.95/month
QuickBooks® Banking .....	\$10.95/month
QuickBooks® Banking With Bill Pay .....	\$20.95/month

### Return Item Handling

Returned Item.....	\$13.00/item
Returned Item Re-presented .....	\$7.00/item
Returned Item Fax Notification .....	\$6.00/item
Returned Item Additional Advice .....	\$5.00/item

### Money Service Business (MSB) Designation Fee

MSB Designation Fee.....	\$50.00/month
Applies to all Checking, Savings and Money Market accounts belonging to Money Service Businesses (MSBs).	

## 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.

### 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 <sup>8</sup> .....	\$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 <sup>9</sup> .....	\$24.00/wire
Book Transfer via Wire <sup>3</sup> .....	\$6.50/wire
Automated Standing Transfer <sup>10</sup> .....	\$10.50/wire
Wire Transfer Mail Advice <sup>4</sup> .....	\$8.00/advice
Wire Transfer Phone Notification.....	\$30.00/call
Wire Transfer Fax Notification.....	\$6.00/fax
Wire Transfer Trace.....	\$27.50/trace
Cancel Wire Transfer.....	\$25.00/each

### Outgoing Wire Transfers – International\*

Non-Repetitive Wire Transfer <sup>2</sup> .....	\$50.00/wire
Wire Transfer Mail Advice <sup>4</sup> .....	\$8.00/advice
Wire Transfer Phone Notification.....	\$30.00/call
Wire Transfer Fax Notification.....	\$6.00/fax
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.

<sup>2</sup> Beneficiaries of international wire transfers may be assessed additional fees by the beneficiary and/or intermediary banks.

<sup>3</sup> A Book Transfer via Wire is a wire transfer between two Comerica accounts that is processed internally by the Bank (some restrictions apply).

<sup>4</sup> All domestic and international wire transfers are required to receive a Wire Transfer Mail Advice, unless the customer signs a Bank exception form.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Automatic Overdraft Protection is offered on Comerica Business Checking accounts. 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.

<sup>8</sup> This service is available for non-customers only if the source of the funds is a Comerica check.

<sup>9</sup> 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.

<sup>10</sup> For Automated Standing Transfers, customers must sign a "Wire Transfer Implementation Automated Standing Transfer Instruction Worksheet" describing the account and frequency of these automatically processed wire transfers. See the Global Funds Transfer User Guide for additional information.