



Mountain Commerce Bank  
 Attn: Electronic Banking Department  
 P.O. Box 6047  
 Johnson City, TN 37602  
 423-262-5850

## Schedule of Fees

### Calculation Methods

Certain charges may be shown on your Truth in Savings Disclosure which may be tied to balance requirements. These balance requirements are based on either the daily balance method or the average daily balance method as indicated. If the daily balance method is indicated, the charges shown are assessed if the balance in the account falls below the required balance any day during the indicated period. If the average daily balance method is indicated, the charges shown are assessed if the average daily balance during the indicated period falls below the required average balance. The average daily balance is calculated by adding the balance in the account each day of the period and dividing that figure by the number of days in the period.

### Miscellaneous Fees, Charges and Information

Insufficient Funds	
(NSF fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	
Paid (per item) .....	\$30.00
Returned (per item) .....	\$30.00
Stop Payment (per item) .....	\$20.00
Telephone Transfer (per transfer) .....	\$ 2.00
Statement Balancing Assistance (per hour) .....	\$10.00
Account Research (per hour) .....	\$15.00
Account Balance Printout (per copy) .....	\$ 1.00
Savings Withdrawals (each after 6 per quarter) .....	\$ 2.00
Dormant Account Fees (per month after 1 year with balance less than \$500) .....	\$ 7.00
Wire Transfers for Customer	
Incoming Wires .....	\$13.00
Outgoing Domestic Wires (in person, fax, email, or letter) .....	\$30.00
Business Online Initiated Wires .....	\$20.00
International Wires .....	\$65.00
FAX Transmission (per page) .....	\$ 1.00
Currency Conversion .....	\$ 5.00
Foreign Check Processing in US Funds .....	\$ 5.00
Money Orders .....	\$ 4.00
Cashier's Checks .....	\$ 5.00
Travelers' Checks (per \$100) .....	\$ 2.00
"For Two" (per \$100) .....	\$ 3.00
Night Deposit Bags .....	\$ 18.00
Copy Service (per page) .....	\$ 0.25
Personalized Checks .....	Fee depends on the check style ordered
ATM Fees	
Proprietary ATMs:	
Cash Withdrawals .....	None
Account Transfers .....	None
Balance Inquiries .....	None
Deposits .....	None
Surcharge (for non-MCB customers) .....	\$ 3.00
Other bank's ATM (MOST, CIRRUS, or PLUS network fees)	
Cash Withdrawals .....	None
Account Transfers .....	None
Balance Inquiries .....	None
Deposits .....	None
Surcharge .....	Fee determined by institution