

Personal Money Market

Commerce Bank of Arizona
 Main Office
 7315 N. Oracle Road
 Suite 181
 Tucson, Arizona 85704
 www.commercebankaz.com

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$	0%	%
2	Equal to or greater than \$	0%	%
3	Equal to or greater than \$	0%	%
4	Equal to or greater than \$	0%	%



Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no limitations on rate changes.



COMPOUNDING AND CREDITING.

If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$ to open this account. A Maintenance Fee of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.