

**This is important information about your account with:**

**Mountain Commerce Bank**  
**121 Boone Ridge Drive Ste 1002**  
**Johnson City, TN 37615**  
**(423) 262-5850**

**MCB FREE CHECKING**

## **Truth-In-Savings Disclosures**

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**Minimum Balance Requirements.** No minimum balance requirements apply to this account.

**Deposit(s) Limitations.** You may make an unlimited number of deposit(s) into your account.

**Additional Terms.** The following additional terms apply to this account:

Unlimited check writing

Free debit card

Free online banking and online bill payment

Free withdrawals at any MCB ATM

Reimbursement of ATM fees for five (5) transactions per month at any domestic ATM

See "Common Features (Limits and Fees)" for a list of bank fees.

# Common Features

## (Limits and Fees)

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**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

Overdraft Fee	\$34.00
Insufficient Funds - NSF fee applies to overdrafts created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment.	
Returned Item Fee	\$34.00
Insufficient Funds - NSF fee applies to overdrafts created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment.	
Overdraft Fee (ATM and everyday debit card transactions, if opted in)	\$15.00
If OPTED-IN, NSF fee applies to overdrafts created by ATM transfer, ATM withdrawal or everyday debit card purchases.	
Stop Payment	\$25.00
Internet Banking Stop Payment (Adding a Stop)	\$15.00
Chargeback	\$6.00
Deposited item returned fee	
Item/Statement Photocopy	\$0.25 per page
Account Research	\$15.00 per hour
Statement Balancing Assistance	\$10.00 per hour
Dormant account fee	\$7.00
per month after 1 year with balance less than \$500.00	
Wire Transfer - Incoming	\$15.00
Wire Transfer - Outgoing Domestic	\$35.00
Wire Transfer - Outgoing International	\$65.00
FAX Transmission	\$1.00
per page	
Currency Conversion	\$5.00
Foreign Check Processing in US Funds	\$5.00
Money Orders	\$4.00
Cashier's Checks	\$5.00

Night Deposit Bags	\$18.00
Copy Service per page	\$0.25
Personalized Checks Fee depends on check style ordered	
ATM Transaction Fees (owned by MCB)	No Charge
ATM Transaction Fees (ATMs not owned by MCB) *The owner of the ATM may charge a fee	No Charge