



Executive Business Checking

Executive Business Checking is a relationship-based checking account that rewards you and your business for your personal and business accounts at CIBC.

Account features include:

- Up to \$25 of foreign-bank ATM fees refunded per monthly statement cycle¹
- Free business debit card
- Free online banking (up to three accounts)
 - Activity downloadable in Quicken®/QuickBooks® file formats
 - Electronic account statement download
 - Internal account-to-account transfers
 - Bill payment
- \$100 to open
- Monthly statements include check images
- Includes 2 Executive Personal checking accounts with no minimum balance requirements

Executive Business Checking	Fees
Account maintenance	No fee with \$10,000 average monthly or \$25,000 combined daily balance for select business and personal accounts ² , or \$25/month
Transaction fees per month <i>Includes checks paid, deposits, other credits, other debits, bill payments</i>	None
Additional Fees:	
Wire transfer, outgoing domestic telephone /in person	\$30 per transaction
Wire transfer, outgoing international telephone /in person	\$40 per transaction
Wires - incoming domestic	\$15 per transaction
Wires - incoming foreign	\$15 per transaction
Stop payment requests	\$30 per request
Overdrafts - per paid or returned item	\$35 per transaction
Negative collected balance fee/float fee	Prime +3%
Copy of cancelled check	\$5 per copy
Deposit, return item	\$10 per item
Foreign currency items for collection	\$50 per item
Foreign check deposited items	\$3 per check
Foreign ATM transaction fee	\$1 per transaction
Check printing	Varies
DirectConnect for Quicken®/QuickBooks®	Optional - \$100/month
Remote Deposit monthly maintenance (scanner not included)	Optional - \$50/month (per account)
Online Wire Module - Template wires Dual administration and dual approval security controls	Optional - \$15*/month and requires security tokens (see fees below) Outgoing domestic online Wire Transfer - \$10 per transfer Outgoing international online Wire Transfer - \$15 per transfer
Online ACH Module - Template ACH Origination Dual administration and dual approval security controls	Optional - \$25*/month, up to 50 transactions \$1/transaction above 50. Requires security tokens (see fees below)
Online banking security tokens	\$75 per token (each user requires a token)
Reverse Check Positive Pay	Optional - \$15*/month
Check Block	Optional - \$15/month (per account)
ACH Debit Block or ACH Positive Pay	Optional - \$15*/month and \$2 each ACH Positive Pay Exception
Additional online banking account (over the 3 accounts included)	Optional - \$25*/month per additional account

*Fee charged to the online banking billing account.

¹We charge a foreign ATM fee for transactions at ATMs not owned or operated by CIBC (non-proprietary ATMs.) A Foreign-Bank ATM fee is the surcharge that an owner or operator of a non-CIBC ATM may charge for using its ATM. ²If you maintain \$10,000 average monthly balance in the Executive Business Checking or if you maintain \$25,000 in combined daily balances in the Executive Business Checking and in any related personal accounts in which you are a primary or secondary account owner (Checking, Money Market Deposit, Savings, Certificate of Deposit, Retirement) for each day of the monthly statement cycle, the minimum balance fee will be waived.

Fees and terms of service are subject to the Bank's Business Account Agreement and Disclosures ("Agreement"). If there is a conflict between the terms of this Fee Schedule and the Agreement, the terms of this Fee Schedule control. Other fees from the Agreement may apply. Quicken®/QuickBooks® is a registered trademark of Intuit, Inc.

