



NOTICE OF CHANGE TO YOUR COMERICA NEW YORK DEBIT MASTERCARD® CARD

Effective October 1, 2017 changes are coming to your Comerica New York Debit Mastercard Card. The following fees associated with using your card will be changing.

Fee Description	Cost/Fee
Teller-assisted Cash Withdrawal	<ul style="list-style-type: none"> • \$5.00 for each teller-assisted cash withdrawal
ATM Denial	<ul style="list-style-type: none"> • \$1.00 for each ATM denial • An ATM denial occurs when there are not available funds to cover your cash withdrawal request
ATM Withdrawals (In-Network)	<ul style="list-style-type: none"> • One (1) for no fee per month conducted at Wells Fargo, Citizen Bank, Alliance One Credit Unions, or Allpoint ATMs • \$1.50 for each additional withdrawal
ATM Withdrawals (Out-of-Network)*	<ul style="list-style-type: none"> • \$1.50 for each ATM withdrawal not conducted at In-Network ATMs (listed above)
ATM Balance Inquiry (In-Network and Out-of-Network)	<ul style="list-style-type: none"> • \$0.50 for each ATM balance inquiry
International Transaction Fee	<ul style="list-style-type: none"> • 3% of transaction amount for each ATM cash withdrawal, purchase transaction or teller-assisted cash withdrawal conducted outside the U.S.
Customer Service Interactive Voice Response (IVR)	<ul style="list-style-type: none"> • One (1) for no fee per month • \$0.50 for each additional call
Expedited Card Delivery Fee	<ul style="list-style-type: none"> • \$20.00 per request
Inactivity Fee**	<ul style="list-style-type: none"> • \$2.00 per month after 180 consecutive days of inactivity following activation of your Card
Card Program Termination Fee	<ul style="list-style-type: none"> • \$15.00 fee may be assessed if a remaining balance is left on card after close out of the card program date***

* ATM owners may charge an additional fee called a "surcharge" or "convenience fee". Read the screen message carefully for information related to surcharges before you press "Enter." You will have the option to cancel the transaction and go to another ATM

** Inactivity is defined as no cardholder initiated activity such as cash withdrawals, call to automated or live customer service, ATM balance inquiries, point-of-sale transactions, teller-assisted cash withdrawals for 180 consecutive days. The inactivity fee will not be charged after the Card account balance reaches zero (\$0.00) or after the Card account begins to have activity.

*** In the future you will receive a notification regarding the closure of the card program. In the notice, you will be encouraged to spend down the funds on your Card by the closure date on the notification. Should you not spend down your funds, you may be subject up to an administrative account closure service fee if we have to issue you a check.

Note to cardholder: No fee transactions expire at the end of each calendar month if not used.