

MISCELLANEOUS FEES AND CHARGES

DEPOSIT ACCOUNT FEES

Overdraft Charge: \$32.00 per item if account balance is more than \$9.99 overdrawn (limit* to 6 per day for maximum of \$192.00)

*Limit not applicable for Simple Business and Business Analysis Checking

NSF/Return Item Charge**: \$32.00 per presented item that would have overdrawn the account more than \$9.99.

**NSF/Return Item Charges may be assessed each time for multiple presentation of an item or payment.

Refer to Terms and Conditions Overdraft Addendum for additional information.

Stop Payment: \$32.00 per item

Dormant Checking and Health Savings Account Fee: \$10.00 per monthly statement cycle if account inactive more than one (1) year

Dormant IRA Savings Account Fee: \$10.00 per quarterly statement cycle if account inactive more than five (5) years and owner has reached age of required minimum distribution.

Dormant Money Market Deposit Account Fee: \$10.00 per monthly statement cycle if account inactive more than five (5) years

Dormant Savings Account Fee: \$20.00 per quarterly statement cycle if account inactive more than five (5) years

STANDARD ACCOUNT FEES

Standard Account Research Fees:

\$10.00 per statement

Plus \$3.00 per Other Bank Document (E.g., Signature Cards, Authorization Forms, Notices, Etc.)

Plus \$25.00 per hour, Minimum 1 Hour

Subpoena/Summons Research Fees:

\$22.00 per hour per non-Manager/Officer Banker, Minimum 1 Hour

Plus \$30.00 per hour per Manager/Officer, Minimum 1 Hour

Plus \$10.00 per Statement

Plus \$3.00 per Other Bank Document (E.g., Signature Cards, Authorization Forms, Notices, Etc.)

IRS Research Fees:

Current Fees as disclosed by IRS

Deposit Item Return Charge: \$7.00 per item for Simple Business and Business Analysis Checking

Check Copy Fee: \$3.00 per item within 90 days of statement date

Collection Fee: \$20.00 per incoming or outgoing item

Garnishment: \$150.00 per garnishment

Account Closing Fee: \$25.00 if account closed within first 90 days

Charge for Temporary Checks (after account opening): \$1.00 for up to 3 checks

BANK SERVICE FEES

Online Banking and Zelle: No charge

Online Banking Bill Pay: \$0.40 per transaction over 10 in a month (No charge for Freedom 55 Checking)

Incoming Wires: No Fee

Outgoing Wires:

Domestic Wires: \$20.00 per wire

International Wires: \$50.00 per wire

Check Cashing: (Non-customer/not on-us checks): Corporate Check/Government Check: 1% of check, \$10.00 minimum; Personal check will be Corporate Check/Government Check fee plus \$5.00 surcharge

Sending a fax: No charge for Customer - \$5.00 per fax for non-customer

Photo Copy: \$0.25 per page

Coin/Currency Ordered: Coin; \$0.20 per Roll, \$8.00 per box Currency: \$0.50 per Strap

Coin Rolling Fee for Non-customers: 5% of loose coin or \$5.00 minimum (whichever is greater)

Cash & Coin Deposit Bags: No charge

Notary Service: No charge for customers

TREASURY MANAGEMENT FEES

Merchant Capture: \$50.00 monthly Software Service Fee per location. Refer to Merchant Capture Electronic Check Processing Service Addendum for Setup & Termination Fees.

ACH Origination Services: \$25.00 monthly fee and \$0.15 per record

Wire Transfer Service: \$25.00 monthly fee if not enrolled in ACH Origination Services and \$10.00 per outgoing wire

Positive Pay: No fee for Treasury Management customer (Unlimited Accounts) and \$7.00 per Positive Pay Return Item Fee

Business Bill Pay: \$4.95 monthly (30 day rolling period) base fee* and \$0.40 per transaction over 20 in a rolling 30 day period*

*Not assessed for the first 90 days following enrollment.

MONETARY INSTRUMENTS FEES

Personal Money Order: \$3.00 additional fee per Money Order (No charge for Freedom 55 Checking)

Cashier's Checks: \$5.00 additional fee per Cashier Check (No charge for Freedom 55 Checking)

SAFE DEPOSIT BOX FEES

Boxes available at Cheyenne Wells, Limon, Sharon Springs, Kit Carson and Burlington only. Size and prices vary. Please see a Relationship Banker for details.

Replace Lost Key(s): \$50.00 per key

Drill Safe Deposit Box: \$250.00