

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Stockmens Bank
25 N. Cascade Avenue, Suite 100
Colorado Springs, CO 80903
(719)955-2800

COMMON FEATURES

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

| | |
|---|---------------------|
| Paper Statement Fee (Waived for 60+ Checking) | \$3.00 |
| Any mailed statement; Free e-statement | |
| Return Mail Fee | \$3.00 |
| Official Check Fee | \$5.00 |
| Stop Payment Fee (Check or ACH) | \$25.00 |
| Wire Transfer (Incoming) | \$17.50 |
| Wire Transfer (Outgoing) | \$25.00 |
| International Outgoing Wire Fee | \$50.00 |
| International Wire Tracer | \$15.00 |
| Account closed within 90 days of opening | \$20.00 |
| Dormant Account Fee | \$7.00 |
| An account is determined to be dormant when there are no deposits or withdrawals by the customer in a 12 month period. Monthly fee is applicable to accounts with an average daily balance below \$3,000. | |
| Overdraft Fee-Overdraft caused by check, in person withdrawal, ACH or recurring POS debit. | \$33.00 |
| Return Item Fee-Return item for insufficient funds caused by check or ACH debit. | \$33.00 |
| Continuous Overdraft Fee | \$5.00 |
| \$5.00 per business day account remains overdrawn after a period of five or more business days. | |
| Deposit Link (per transfer) | \$2.00 |
| System generated transfer from savings or checking account to checking account to cover insufficient items. | |
| Returned Deposited Items-Business or Personal Accounts | \$15.00 |
| ATM Daily Limit | \$505.00 |
| Point of Sale Daily Limit | \$500.00 |
| Replacement Debit Card | \$10.00 |
| ATM WDL Service Charge | \$1.50 |
| Use of any ATM not owned by Stockmens Bank | |
| Account or Statement Research (per hour)- (1 hour minimum) | \$30.00 |
| Reprint of Statement, Check, or Account Documentation | \$3.00 |
| Photocopy (per page) | \$0.25 |
| Fax (first page / each additional page) | \$2.00 / \$1.00 |
| Non-Locking Zipper Bank Bag | \$5.00 |
| Notary Service | \$2.00 Non Customer |
| Free for customer | |

LIMITS AND FEES DISCLOSURE

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|---------------------------------------|--------------------|
| Safe Deposit Box | Varies by size |
| Safe Deposit Box Key Replace or Drill | Varies by location |
| Foreign Item Collection (per item) | \$15.00 |
| Levy or Garnishment | \$25.00 |
| Secure Benefits | \$5.00 |
| Add on Service-Retail Accounts Only | |

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