

PERSONAL ACCOUNTS

BanClub Account

- * Minimum first deposit of \$100.00 to open
- * No minimum balance required
- * Monthly Service Charge of \$7.50 provides the following:
 - * Special checks at no charge or Half price designer checks
 - * Images returned in statement
 - * Accidental Death Insurance
 - * Credit Card Protection
 - * Nationwide Discount Program
 - * Initial Debit/ATM Card Free
- * Monthly Service Charge of \$9.50 provides extra insurance
- * Bounce Protection

Freedom Personal Checking

- * Minimum first deposit of \$100.00 to open
- * No minimum balance required
- * No monthly service charge
- * No per check charge
- * Initial Debit/ATM Card Free
- * Checks not returned in statement
- * Two free images per month... additional images \$1.00 each
- * Bounce Protection

Regular Checking

- * Minimum first deposit of \$100.00 to open
- * Minimum balance fee if balance drops below \$500.00 any day of the month...\$6.00
- * No per check charge
- * Images returned in statement
- * Initial Debit/ATM Card Free
- * Bounce Protection

Senior Citizens Account (60 Years of age)

- * Minimum first deposit of \$100.00 to open
- * No Minimum balance required
- * No per check charge
- * Checks not returned in statement
- * Special Checks at a discount
- * No monthly service charge
- * Two free images per month... additional images \$1.00 each
- * Initial Debit/ATM Card Free
- * Bounce Protection

INTEREST BEARING ACCOUNT

Now Account

- * Minimum \$100.00 to open, subject to monthly fee
- * Minimum balance fee if balance drops below \$500 any day of the month...\$7.50
- * No per check charges
- * Images returned in statement
- * Initial Debit/ATM Card Free
- * Interest earned on collected balance and credited on statement date
- * Interest rate may change at any time
- * Bounce Protection

Money Market Deposit Account

- * Minimum \$100.00 to open, subject to monthly fee
- * Minimum balance fee if balance drops below \$2,500 any day of the month...\$10.00
- * Limited to six (6) transfers per month (up to 6 checks, drafts, debit card, etc.)
- * One time fee for excess transactions (more than six (6) per month)...\$10.00
- * Continued excess transactions: account moved to non-interest bearing account
- * Interest earned on collected balance and credited on statement date
- * Interest rate may change at any time
- * Bounce Protection

Savings Accounts

- * \$100.00 to open account and start earning interest
- * Fee per excess transaction (more than six (6) per quarter)...\$1.00
- * Continued excess transactions: account moved to interest bearing NOW account
- * Interest earned on collected balance and credited on statement date
- * Interest rate may change at any time
- * Initial ATM Card Free
- * Limited to six electronic payments per statement cycle
- * Minimum balance fee if balance drops below \$100.00...\$5.00 per quarter

Minor Savings Account

(available upon request)

COMMERCIAL CHECKING

Regular Business Account

If your company has frequent transaction activity, this account offers an Earnings Credit to offset many service charges and a clear concise monthly statement.

- * Minimum first deposit of \$100.00 to open
- * \$4.00 Monthly Service Charge
- * \$.20 per Check Charge
- * A minimum daily balance of \$100.00 qualifies account for an "Earnings Credit" to help offset service charges
- * With larger balances, the Earnings Credit can completely offset service charges
- * Unlimited Checkwriting
- * Images Returned with detailed monthly statement
- * Bounce Protection (Excludes LLC & Inc)

Large Volume Business over 500 items deposited per month

- * Minimum first deposit of \$100.00 to open
- * Monthly maintenance \$1.00
- * Checks Paid \$.15
- * Per foreign item Deposited \$.06
- * With larger balances, the Earnings Credit can completely offset service charges
- * Unlimited Checkwriting
- * Bounce Protection (excludes LLC & Inc.)

Freedom Business Checking

- * Minimum first deposit of \$100.00 to open
- * No Monthly Service Charge when your business has transaction activity below 150 deposited items per mo.
- * Checks not returned in statement
- * No Balance Requirement to maintain
- * Unlimited Check writing
- * A detailed monthly statement
- * Free Change Orders
- * With transaction activity above 150 items per month, this account is subject to automatic conversion to our Regular Business Account
- * Bounce Protection (Excludes LLC & Inc.)

www.fnbcortez.com

Voice Access (970) 564-9478

Other Services

- * Overdraft Checking or Savings
- Overdraft Fee : \$25.00 each
- Paid Item Fee: \$25.00 each
- Return Item Fee: \$25.00 each
- Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
- * Stop payments \$25.00/each
- * Closed Account \$25.00
(Closure within 6 months of account open date)
- * Account Research \$30.00/hour plus \$.50 a copy
- * Duplicate Monthly Statement \$5.00
- * Account activity statement \$2.00
- * Account reconcile \$30.00
- * Duplicate Historic Statement \$2.00
w/Images \$5.00
- * Money Orders Customer \$3.00
- * Cashiers Checks Cust \$5.00
- * Wire transfers out \$20.00
- * Dormant accounts per month \$20.00
(A dormant account is one that has been abandoned by the customer and the bank is unable to contact the depositor)
- * Replacement ATM/Debit card \$5.00
- * Counter Checks \$.25 each
- * Hold Statement \$5.00/month
- * Additional Check Images \$1.00 each
- * Garnishment or levy \$50.00
- * Notary Fee (Non Customer) \$5.00

Other Services (cont.)

- *Cash Advance Fee (Non Customer).....\$5.00
- *Fax.....\$2.00/first page
\$.50 a page after
- *Copies.....First 10 pages/no charge
\$.10 a page after

Safe Deposit Box (Yearly Rates)

- 3x5 \$15.00
- 5x5 \$25.00
- 3x10 \$35.00
- 5x10 \$50.00
- 10x10 \$100.00

Internet Banking

- *Net Teller.....No Charge
- *FNB Bill Pay.....No Monthly Service Charge
- *Special Applicable Handling Fees:
- Donations: \$1.95
- Gift Pay: \$2.95
- Rush Pay: \$14.95
- Foreign ATM withdrawals.....\$1.00
(NON FNB Cortez ATM)



Member FDIC Equal Housing Lender

2258 E. Main St.
Cortez, CO 81321
970-565-3781

Schedule of Fees
Charges and Balances
July 2019