

## Other Services

- 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 Statement \$5.00
  - Activity statement \$2.00
  - Account reconcile \$30.00
  - Historical Statement \$2.00  
w/Images \$5.00
  - Money Orders Customer \$3.00
  - Cashiers Checks Cust \$5.00
  - Wire transfers out \$20.00
  - Dormant accounts \$20.00 / month  
(A dormant account is one that has been abandoned by the customer and the bank is unable to contact the depositor)
  - ATM/Debit card Reorder \$5.00
  - Counter Checks \$25 each
  - Hold Statement \$5.00/month
  - Additional Check Images \$1.00 each
  - Garnishment or levy \$50.00
  - Notary Fee \$5.00
  - Check Cashing Fee 1% of Funds  
(Non customer fee, Government Stimulus Checks Only)

## Other Services

- Cash Advance Fee \$5.00  
Non customers fee, \$500 daily limit
- 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
3x15	\$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 withdrawal \$1.00  
(NON FNB Cortez ATM)

First National Bank, Cortez

2258 E Main St  
Cortez, CO 81321

Phone: 970-565-3781  
Fax: 970-565-7418  
E-mail: accts@fnbcortez.com  
www.fnbcortez.com  
Voice Access: 970-564-9478



*Your Bank... Face To Face*

## Schedule of Fees



## Personal Accounts

### ***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

COMPLETE ACCOUNT DISCLOSURES ARE AVAILABLE FOR ALL OUR INTEREST BEARING ACCOUNTS

## Interest Bearing Accounts

### ***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 each transaction
- 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

## Business 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.)