

Other Services

- Overdraft Fee : \$25.00 *
- Paid Item Fee: \$25.00 *
- Return Item Fee: \$25.00 *

*** Fee will be imposed per presentment**

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 2% 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
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

Mobile Deposit

Daily Deposit Limit	\$2,500.00
Monthly Deposit Limit	\$2,500.00
Monthly Item Limit	5

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: acctcs@fnbcortez.com



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 month) \$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.)