

DISCLOSURES

Feature: Monthly Statement

Products: Access Checking

Online Statements are required in order to avoid a service fee. Although your account statements are available to you online at the time of your account opening, you will still be required to Opt Out of paper statements by logging in to Online or Mobile Banking, and accepting the Online Statements terms and Conditions. Opting out of paper statements will waive your monthly fee, and terminate the mailing of your monthly statement. Should you choose to receive a paper statement via postal mail, a \$5.95 monthly service fee will be assessed per statement cycle.

Feature: Premier Money Market Relationship Rate Pricing

Products: Select Checking

Bonus interest rate is not automatically applied and must be requested. If the Select Checking Account is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's then current applicable rate or fee.

Feature: Preferred Loan Rates

Products: All Personal Checking

Loan discounts do not apply to all loan products and are applicable for new loans only. Discount applies to the Interest Rate at the time of application. Payment must be automatically debited from a Colorado State Bank and Trust checking account. Some restrictions apply. All offers subject to credit approval.

Feature: Interest-Bearing Accounts

Products: Select Checking

Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks. Unless stated otherwise, we use the daily balance method to calculate interest on your account. The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. Account fees may reduce earnings. Please ask for a current rate sheet for interest rate information. For additional information, read the Summary of Fees and Definitions and the Agreements and Disclosures.

Feature: Overdraft Fee Refund

Products: All Personal Checking

One per calendar year, at client's request.

Feature: Overdraft Protection

Products: All Personal Checking

If enrolled, we will automatically transfer funds, to the extent they are available, from your linked Colorado State Bank and Trust savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. Limited to one linked savings or money market account, or a personal line of credit as a source of funding. With each transfer, you will be assessed the Overdraft Protection Transfer Fee and the amount of the transfer will be sufficient to cover the amount of your negative balance, plus the amount of the transfer fee. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your Checking Account, an Overdraft Fee or Returned Item Fee may be charged for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. If the transfer is not sufficient to cover at least one overdraft item, you will not be charged an Overdraft Protection Transfer Fee. Transfers from your savings or money market may be subject to an excessive withdrawal fee. See Summary of Fees and Definitions for pricing.

Feature: Requirements to Waive Monthly Service Fee

Products: Varies, see detail below.

- **Select Checking** – The monthly service fee can be avoided with one of the following:
 1. Maintain \$10,000 total average collected and combined balance for the month. May be combined balance in any combination of the following personal accounts: checking, money markets, savings, CDs, IRAs, installment loans and lines of credit. Colorado State Bank and Trust mortgage balances are excluded from the combined balance calculation. Accounts are not automatically linked. Please notify your banker which accounts should be linked. Personal accounts linked to your account to qualify as combined balances may only be used once. For example, your CD can only be linked to one account to offset the monthly service fee.
 2. Colorado State Bank and Trust mortgage with auto debit.
- **Choice Checking** – The monthly service fee can be avoided by doing one of the following:
 1. Maintain a \$1,400 average monthly collected balance in your Choice Checking account.
 2. Maintain a \$5,000 average monthly collected balance in combined balances within your Choice Checking account and your other personal Money Market or Savings accounts. Accounts are not automatically linked. Please notify your banker which accounts should be linked. Personal accounts linked to your account to qualify as combined balances may only be used once. For example, your Savings Account can only be linked to one account to offset the monthly maintenance fee.
 3. Direct Deposit. Qualifying direct deposits are deposits of regular monthly income of at least \$300 per statement cycle which are deposited electronically to your account through the automated clearing house (ACH). Examples would be your salary, pension, government benefit payment, such as Social Security, or regular monthly income from an employer or third party.
 4. Other types of transfers and deposits do not qualify. Examples of non-qualifying transfers and deposits include: deposits made at a banking location or ATM, wire transfers, Online Banking transfers, non-periodic direct deposits (such as tax refunds or payments) or transfers from one account to another.
- **Access Checking** – The monthly service fee can be avoided by doing the following:
 1. Receive Online Statements and
 2. Use self-service options to complete deposits and withdrawals.

Feature: Non-Colorado State Bank and Trust ATMs

Products: All Personal Checking

Fees for withdrawal, transfer, and balance inquiries will be assessed when using another bank's ATM. Although we will not charge you a fee for using a non-Colorado State Bank and Trust ATM, some banks will. A fee can be avoided by using one of more than 24,000 free MoneyPass ATMs nationwide. In addition, if you own a Select Checking account and are charged an ATM fee, you will be issued one (1) automatic rebate per statement cycle.

Personal Checking Solutions



Call our ExpressBank at:

Denver Area (303) 861-4518

Outside This Area (877) 205-1710



Schedule an appointment from our mobile app, or at:

www.csbt.com/appointments



Stop by one of our many convenient banking centers.



Visit us online at:

www.csbt.com



Follow us:

twitter.com/csbt

www.facebook.com/csbt



ACCESS CHECKING

Convenient account for individuals who prefer self-service banking.

Free Online and Mobile Banking

✓

Free Online and Mobile Bill Pay

✓

Free Visa® Debit Card With Chip Technology

✓

Free Apple Pay®

✓

External Transfers

✓

Free Monthly Statement

Online Statement enrollment required to avoid monthly service fee.

✓

Free Incoming Domestic Wires

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Preferred Pricing

Personal Loans – 0.25% discount with auto debit

Personal Loans – 0.25% discount with auto debit

Free Checks

–

–

ATM Access

FREE access to more than 24,000 MoneyPass ATMs nationwide, including more than 600 statewide.

ATM Rebates

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Overdraft Fee Refund

1 per year, upon request

1 per year, upon request

Monthly Service Fee

\$5.95 or \$0

\$7.95 or \$0

HOW TO AVOID MONTHLY FEE

Enroll in Online Statements by turning off paper delivery
AND
Use self-service options to complete deposits and withdrawals
(ATM, Mobile, Online)

Total of \$300 direct deposit(s)
(per statement cycle)
OR
\$1,400 average monthly collected balance
OR
\$5,000 average monthly collected balance in combined deposit balances
(checking, savings or money market)

SELECT CHECKING

Interest-bearing full service account with perks based on your entire banking relationship.

✓

✓

✓

✓

✓

✓

✓

0.05% higher interest rate for Premier Money Market accounts
Personal Loans – 0.25% discount with auto debit

Free standard checks or 50% off premium styles.

1 automatic rebate per statement cycle

1 per year, upon request

\$15 or \$0

\$10K average combined monthly balances in:
Deposits, Loans and Lines of Credit and/or
Colorado State Bank and Trust mortgage with auto-debit