

The **Colorado State Bank and Trust Simple Guide** features the most common fees in an easy-to-understand format to help you use your checking account. For a comprehensive list of all pricing, terms and policies please refer to the [Agreements & Disclosures](#), [Summary of Fees and Definitions](#), and [Personal Checking brochure](#).

**Choice Checking provides full service checking benefits to meet your banking needs, including options to avoid monthly service fees.**

Account Opening and Usage	
Monthly service fee	<b>\$7.95</b>
Requirements to waive Monthly Service Fee	<b>\$0 When you have ONE of the following:<sup>1</sup></b> <ul style="list-style-type: none"> <li>• Total of \$300 direct deposit(s) per statement cycle OR</li> <li>• \$1,400 average monthly collected balance OR</li> <li>• \$5,000 average monthly collected balance in combined deposit balances (checking, savings or money market)</li> </ul>
Minimum opening deposit	<b>\$50</b>

<sup>1</sup>Accounts are not automatically linked. Please notify your banker which accounts should be linked.

ATM Fees	
Colorado State Bank and Trust ATMs	<b>FREE</b>
Non-Colorado State Bank and Trust ATMs in the US <sup>2</sup>	<b>FREE</b> access to more than 24,000 MoneyPass ATMs nationwide, including more than 600 statewide.
International ATMs	<b>3% of the total transaction amount</b> for transactions made at ATMs outside the U.S. This international ATM charge is in addition to fees that may be charged by the ATM operator.

<sup>2</sup>Includes one (1) ATM rebate per statement cycle for non-Colorado State Bank and Trust and non-MoneyPass ATMs.

Debit Card Overdraft Coverage and Fees	
When you add this service, the bank will authorize and pay your everyday ATM and debit card transactions, at our discretion when you don't have sufficient funds available in your checking or linked overdraft protection account to cover your transaction.	
<b>Opt-Out</b> <i>If you do not choose an option when you open an account, this option is automatically selected for you.</i>	<b>No</b> Colorado State Bank and Trust will not authorize and pay overdraft items for ATM transactions and everyday debit card transactions, and your transactions will be declined and returned with no overdraft fee to you.
<b>Opt-In</b>	<b>Yes</b> Colorado State Bank and Trust will authorize and pay your everyday ATM and debit card transactions, at our discretion when you don't have sufficient funds available. If you add this service, the following fees will apply (see Overdraft Fees section).
Overdraft fee for ATM and everyday debit card transactions	<b>\$32.50</b> Per item  <b>Please Note:</b> <ul style="list-style-type: none"> <li>• No fee is incurred if funds are transferred or deposited (and not subject to a hold placed by the bank) to cover the overdraft by the cutoff time for each banking center and Colorado State Bank and Trust ATM on the same business day or by using the Transfer option in Online and Mobile Banking. Cut off times may vary by deposit method.</li> <li>• No more than 5 overdraft and returned items fees will be charged on any business day.</li> <li>• No fee is incurred if account is overdrawn by \$5 or less at the end of the business day, after all transactions have posted.</li> </ul>

Overdraft Information and Fees	
Overdraft Fee <sup>3</sup>	<b>\$32.50</b> When we pay any item (e.g. check or any type of electronic debit) you authorize in an amount greater than your available account balance.
Returned Item Fee	<b>\$32.50</b> A Returned Item fee is charged when an item you authorize is greater than your available account balance, and the item is returned unpaid.
Extended Overdraft Fee	<b>\$6.50</b> A fee that is assessed when your account remains overdrawn for 5 consecutive business days. The fee is imposed on the 6th business day and each additional business day thereafter until your account returns to a positive balance.
Overdraft Protection Transfer Fee	<b>\$12.50</b> 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, money market account or 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 <a href="#">Summary of Fees and Definitions</a> for pricing.

<sup>3</sup>Items like checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would be subject to an Overdraft fee regardless of Opt-In status. No fee is incurred if account is overdrawn by \$5 or less at the end of the business day, after all transactions have posted. No more than 5 overdraft and returned items fees will be charged on any business day.

## How Deposits and Withdrawals are Processed

For additional information, refer to your account Agreements and Disclosures

<p><b>The order in which deposits and withdrawals are processed</b></p> <p><i>Transaction Posting Order</i></p>	<p>When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows:</p> <ul style="list-style-type: none"> <li>• Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction</li> <li>• Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction</li> <li>• Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically<sup>4</sup>, or lowest to highest when bank cannot determine date or time of transaction</li> <li>• Checks<sup>5</sup> and ACH<sup>6</sup> transactions: Highest to lowest</li> <li>• Most Fees: Lowest to highest</li> </ul>
<p><b>When your deposits are available</b></p> <p><i>Funds Availability Policy</i></p>	<p><b>Cash deposit with Teller or ATM</b> – Same business day.</p> <p><b>Electronic direct deposit/wire transfer</b> – Same business day.</p> <p><b>Check deposit with Teller or ATM</b> – Usually next business day, but depends on the item.</p> <ul style="list-style-type: none"> <li>• If we place a hold on a check, we'll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later.</li> <li>• In some situations, we may notify you at the time or after your deposit is made that your funds (including the first \$200) may be held longer.</li> </ul> <p>A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (9 p.m.) at banking center and ATM locations will be processed that day. Deposits made after cutoff time will be processed the next business day.</p>

<sup>4</sup>Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

<sup>5</sup>Excludes checks converted to electronic debits.

<sup>6</sup>ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e. for your utility or phone bill.

## Other Common Fees

ATM/Debit Card Replacement Fee	<b>\$5</b>
Wire Transfer	<b>\$12 Per incoming domestic transfer</b>
	<b>\$30 Per outgoing domestic transfer</b>
External Transfers (Account to Account)	<b>\$0 Incoming transfers</b>
	<b>\$3 Outgoing transfers</b>
Statements	<b>\$0 Online and paper statements</b>
Deposited Items Return Fee	<b>\$12 Per item</b>
Official Checks	<b>\$3</b>
Stop Payment Fee	<b>\$32.50 Per item up to 6 months</b>
Ordering Checks	<b>VARIABLES</b>
Mobile Banking with Mobile Deposit	<b>\$0</b>
Online Bill Pay	<b>\$0 No monthly fee; unlimited transactions</b>

## Dispute Resolution

### If you have questions or would like more information:

Please visit your local Banking Center or call us at (877) 205-1710. We will be happy to answer your questions. In addition, please refer to the [Agreements and Disclosures](#) and [Summary of Fees and Definitions](#) for the terms and conditions of your account.

## Getting Started

You may open this account by visiting a Banking Center, by applying online at [csbt.com](http://csbt.com) or by calling an ExpressBanker at (877) 205-1710.