

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

Opportunity Banking is a convenient checkless account designed to provide you a fresh start if you've experienced challenges in your banking history. You may have the ability to switch to a different Colorado State Bank and Trust checking product after one year, provided your account has been managed appropriately, at the discretion of the bank.

Account Opening and Usage

Monthly service fee	\$14.95
Requirement to receive discounted service fee	\$9.95 When you maintain a total of \$300 direct deposit(s) per statement cycle.
Minimum opening deposit	\$50

ATM Fees

Colorado State Bank and Trust ATMs	FREE
Non-Colorado State Bank and Trust ATMs in the US ¹	FREE As an Opportunity Banking client, if you are charged a fee by another financial institution, you will automatically be refunded one (1) ATM fee per statement cycle. Plus, you will have free access to more than 24,000 MoneyPass ATMs nationwide.
International ATMs	3% of the total transaction amount 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.

Overdraft Information and Fees

If your account does not have sufficient money to cover certain transactions, or it is already overdrawn, some overdraft fees, such as those described below, may be charged to your account. Debit Card Overdraft coverage of ATM and one-time Visa® debit card transactions is not available for Colorado State Bank and Trust Opportunity Banking accounts, but there are account management solutions that you may find helpful:

- Mobile Alerts allows you to stay connected to your account with real-time updates, such as low-balance alerts.
- Overdraft Protection will cover transactions should your checking account balance drop too low.

Overdraft Fee ¹	\$32.50 An Overdraft fee is charged when we pay any item you authorize (e.g. check or any type of electronic debit) in an amount greater than your available account balance.
Returned Item Fee	\$32.50 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	\$6.50 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	\$12.50 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 Summary of Fees and Definitions for pricing.

¹ 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. 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>The order in which deposits and withdrawals are processed</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"> • Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction • Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction • Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically², or lowest to highest when bank cannot determine date or time of transaction • ACH³ transactions: Highest to lowest • Most Fees: Lowest to highest
<p>When your deposits are available</p> <p><i>Funds Availability Policy</i></p>	<p>Cash deposit with Teller or ATM – Same business day.</p> <p>Electronic direct deposit/wire transfer – Same business day.</p> <p>Check deposit with Teller or ATM – Usually next business day, but depends on the item.</p> <ul style="list-style-type: none"> • 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. • 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. <p>A "business day" is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and ATM locations will be processed that day. Deposits made after cutoff time will be processed the next business day.</p>

² 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.

³ 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	\$5
Wire Transfer	\$12 Per incoming domestic transfer
	\$30 Per outgoing domestic transfer
External Transfers (Account to Account)	\$0 Incoming transfers
	\$3 Outgoing transfers
Statements	\$0 Online
	\$1.50 Per month/Paper⁴
Deposited Items Return Fee	\$12 Per item
Official (Cashier's) Checks	\$3
Stop Payment Fee	\$32.50 Per item up to 6 months
Mobile Banking with Mobile Deposit	\$0
Online Bill Pay	\$0 No monthly fee; unlimited transactions

⁴If you choose to receive a monthly statement via postal mail, a statement fee of \$1.50 will be assessed each month. You can turn off paper statements by logging in to Online or Mobile Banking, selecting "online only", and accepting the Online Statements Terms and Conditions. Opting out of paper statements will terminate the mailing of your monthly statement.

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. For more information visit csbt.com or by calling an ExpressBanker at (877) 205-1710.