

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](#) and [Summary of Fees and Definitions](#).

Premier Checking is an interest-bearing account designed to reward you for your entire banking relationship with us. You will enjoy premium interest rates, a personal financial advisor, exclusive discounts, waived fees¹ and access to our Investment Sweep when linked to a BOK Financial Advisors (BOKFA) investment account.²

Account Opening and Usage	
Monthly service fee	\$25
Requirements to waive Monthly Service Fee	<p>\$0 When you maintain one of the following¹:</p> <ul style="list-style-type: none"> • \$25,000 or more in linked bank deposit accounts • or \$50,000 or more in any combination of qualifying linked deposits, and 10% of loan balances
Earns interest	Yes Get premium rates on deposits and loans. See Relationship Pricing below for more. View our competitive interest rates at Rate Details .
Minimum opening deposit	\$50

¹For each statement cycle that one of the following requirements of average daily balances are met, you'll avoid the \$25 monthly service fee: \$25,000 or more in linked bank deposit accounts (checking, savings, CDs, FDIC-insured IRAs) or \$50,000 or more in any combination of qualifying linked banking, brokerage (available through BOK Financial Advisors – excluding 529s and managed trusts) and 10% credit balances (mortgage, HELOC, PLOC, auto loan & personal loan – excludes small business loans). Accounts are not automatically linked. Please notify your banker which accounts should be linked.

²Securities, insurance and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and a subsidiary of BOK Financial Corporation. Services may be offered under our trade name, BOK Financial Advisors. **NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE**

ATM Fees	
Colorado State Bank and Trust ATMs	FREE
Non-Colorado State Bank and Trust ATMs in the US	FREE As a Premier Checking client, if you are charged a fee by another financial institution, you will automatically be refunded any ATM fees charged by that bank. Plus, you will have free access to more than 32,000 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.

Debit Card Overdraft Coverage and Fees	
When you add this service, the bank will authorize and pay your everyday ATM and Visa® 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.	
Opt-Out <i>If you do not choose an option when you open an account, this option is automatically selected for you.</i>	No 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.
Opt-In	Yes 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	<p>\$32.50 Per item</p> <p>Please Note:</p> <ul style="list-style-type: none"> • No fee is incurred if you transfer or deposit funds (and funds are 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. • No more than 5 overdraft and returned items fees will be charged on any business day. • No fee is incurred if account is overdrawn by \$5 or less at the end of the business day, after all transactions have posted.

Overdraft Information and Fees	
Overdraft Fee ³	\$32.50 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	\$32.50 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	\$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 linked deposit account returns to a positive balance.
Overdraft Protection Transfer Fee ⁴	\$0 If enrolled, we will automatically transfer funds at no charge to you, to the extent they are available, from your linked Colorado State Bank and Trust savings or money market account 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 personal line of credit ⁴ as a source of funding. 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. Transfers from your savings or money market may be subject to an excessive withdrawal fee. See Summary of Fees and Definitions for pricing.

³Items 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.

⁴Transfers from a personal line of credit will be assessed an Overdraft Protection Transfer fee of \$12.50. 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. If the transfer is not sufficient to cover at least one overdraft item, you will not be charged an Overdraft Protection Transfer Fee.

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: Chronologically⁵, or lowest to highest when bank cannot determine date or time of transaction • Checks⁶ and ACH⁷ 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>

⁵Debit 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.

⁶Excludes checks converted to electronic debits.

⁷ACH (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	\$0
Wire Transfer	\$0 Incoming and outgoing domestic transfers
External Transfers (Account to Account)	\$0 Incoming and outgoing domestic transfers
Statements	\$0 Online and paper statements
Deposited Items Return Fee	\$12 Per item
Official Checks	\$0
Stop Payment Fee	\$0
Ordering Checks	\$0 Standard checks, or 50% Off Premium styles
Mobile Banking with Mobile Deposit	\$0
Online Bill Pay	\$0 No monthly fee; unlimited transactions

Relationship Benefits

Premier Money Market Accounts	0.05% Higher interest rate for Premier Money Market accounts ⁸
CDs / IRAs	0.10% Interest rate bonus on CDs and select FDIC insured IRAs
Personal Loans	0.10% Discount on personal loans with auto debit ⁹
Mortgage Loans	\$500 Discount on mortgage closing costs ¹⁰
BOK Financial Advisors Securities, insurance and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and a subsidiary of BOK Financial Corporation. Services may be offered under our trade name, BOK Financial Advisors. NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE.	\$14.95 For online trades ¹¹

⁸Bonus interest rate is not automatically applied and must be requested. Accounts are not automatically linked. Please notify your banker which accounts should be linked. If the Premier Checking account is closed for any reason, or the link with another account terminated for any reason, the bonus interest rate on the linked account will be discontinued and the interest rate provided by the terms of the agreement(s) governing the savings account, CD, or select FDIC insured IRA will become applicable.

⁹All loans are subject to credit approval. To qualify for a Premier relationship discount, you are required to maintain a Premier Checking account. Premier 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.

¹⁰Subject to closing of a residential purchase money or refinance mortgage loan with BOK Financial Mortgage. Discount will be provided in the form of a lender credit (mortgage coupon)

¹¹Discounted online flat rate commissions as follows: \$14.95 per equity trade when your BOK Financial Advisors (BOKFA) investment account is linked to your Premier, Diamond, Diamond Advantage or Private Label Checking account and the trade is entered on-line through NetXInvestor®. Unlimited \$14.95 trades can be applied to commissions trading of stocks, excluding penny stocks. Each trade will be treated as a separate transaction unless multiple transactions are needed to fill one order. If the eligible checking account is terminated, the commission discount for equity trades will discontinue and revert to the current applicable commission rate. Other fees and commissions apply to a BOKFA investment account; please consult your BOKFA financial advisor for more information. Schedule subject to change at any time. NetXInvestor® available through Pershing LLC, a leader in clearing, settlement and custody services. Pershing LLC, member FINRA, NYSE, SIPC, is a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). Trademark(s) belong to their respective owners.

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 www.csbt.com/accountopening or by calling an ExpressBanker at (877) 205-1710.