

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](#).

**Select Checking provides perks and premiums, such as preferred discounts on personal loans, special money market relationship pricing, ATM rebates and more.**

<b>Account Opening and Usage</b>	
Monthly service fee	<b>\$15</b>
Requirements to waive Monthly Service Fee	<p><b>\$0</b> When you maintain one of the following<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>\$10,000 average collected and combined balance for the month 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.</li> <li>Colorado State Bank and Trust mortgage with auto debit.</li> </ul>
Earns interest	<b>Yes</b> Get premium rates on deposits and loans. See Relationship Pricing below for more. View our competitive interest rates at <a href="#">Rate Details</a> .
Minimum opening deposit	<b>\$50</b>

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

<b>ATM Fees</b>	
Colorado State Bank and Trust ATMs	<b>FREE</b>
Non-Colorado State Bank and Trust ATMs in the US	<b>FREE</b> As a Select Checking client, if you are charged a fee by another financial institution, you will automatically be refunded one ATM fee per statement cycle. Plus, you will have free access to more than 24,000 MoneyPass ATMs nationwide.
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.

<b>Debit Card Overdraft Coverage and Fees</b>	
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.	
<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	<p><b>\$32.50</b> Per item</p> <p><b>Please Note:</b></p> <ul style="list-style-type: none"> <li>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.</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>

<b>Overdraft Information and Fees</b>	
Overdraft Fee <sup>2</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 <sup>2</sup>	<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 <sup>3</sup>	<b>\$7.50</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 <sup>3</sup> 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>2</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.

<sup>3</sup>Transfers from a personal line of credit will be assessed an Overdraft Protection Transfer fee of \$12.50.

<b>How Deposits and Withdrawals are Processed</b>	
<i>For additional information, refer to your account Agreements and Disclosures</i>	
<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 (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>

<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.

<b>Other Common Fees</b>	
ATM/Debit Card Replacement Fee	<b>\$5</b>
Wire Transfer	<b>\$0 Incoming domestic transfers</b> <b>\$30 Outgoing domestic transfers</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>\$0 Standard checks, or</b> <b>50% Off Premium styles</b>
Mobile Banking with Mobile Deposit	<b>\$0</b>
Online Bill Pay	<b>\$0 No monthly fee; unlimited transactions</b>

<b>Relationship Benefits</b>	
Premier Money Market Accounts	<b>0.05%</b> Higher interest rate for Premier Money Market accounts <sup>7</sup>
Personal Loans	<b>0.25%</b> Discount on personal loans with auto debit <sup>8</sup>

<sup>7</sup>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.

<sup>8</sup>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.

<b>Dispute Resolution</b>
<p><b>If you have questions or would like more information:</b> 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 <a href="#">Agreements and Disclosures</a> and <a href="#">Summary of Fees and Definitions</a> for the terms and conditions of your account.</p>

<b>Getting Started</b>
You may open this account by visiting a Banking Center, by applying online at <a href="http://www.csbt.com/accountopening">www.csbt.com/accountopening</a> or by calling ExpressBank at (877) 205-1710.