

# Simple Guide to Our Flex Certificate of Deposit



The **Colorado State Bank and Trust Simple Guide** provides useful information about your Certificate of Deposit (CD) in an easy-to-follow format.

Our **15 month Flex CD** combines the best features of our No-Penalty and Standard CDs. For the first 7 months, take advantage of the option for early withdrawals with no penalties. Then, during the last 8 months of your term, your CD converts to a Standard CD, offering the same competitive fixed rate savings.

Account Opening and Usage			
Service Fee	\$0		
Minimum Opening Deposit	\$5,000 per CD		
Available Terms	15 months		
TIN Maximum <sup>1</sup>	\$500,000		
Funding Your Account	You can deposit money into your new account in a few different ways: <ul style="list-style-type: none"> <li>• Transfer money from your existing Colorado State Bank and Trust account</li> <li>• Make a check or money order deposit at a banking center</li> </ul>		
Early Withdrawal Fee	<table border="1"> <tr> <th>Months 0 - 7</th> <th>\$0</th> </tr> </table> <p>You may withdraw all your money, including interest earned, without any penalties, any time after the first 7 days following the date you fund your account.</p>	Months 0 - 7	\$0
	Months 0 - 7	\$0	
	<table border="1"> <tr> <th>Months 8 - 15</th> <th>\$25 + 3% of amount withdrawn</th> </tr> </table> <p>Exceptions – Starting in month 8, we will waive the penalty for early withdrawals if:</p> <ul style="list-style-type: none"> <li>• Your request for withdrawal to close the CD occurs during the grace period</li> <li>• The depositor passes away or is judged legally incompetent</li> </ul>	Months 8 - 15	\$25 + 3% of amount withdrawn
Months 8 - 15	\$25 + 3% of amount withdrawn		
<p>10 Calendar Days</p> <p>We will send notifications about maturing CDs 10 days before renewal.</p> <p>During the 10 day grace period after the CD matures, you may do one of the following:</p> <ul style="list-style-type: none"> <li>• Withdraw funds, including interest, without penalty</li> <li>• Add funds to your account</li> <li>• Renew your CD: <ul style="list-style-type: none"> <li>– Either set your CD to renew automatically each time it matures</li> <li>– Or you can renew it yourself during the grace period</li> </ul> </li> <li>• If your CD is set to renew and you've taken no action through the grace period, we will automatically renew your 15 month CD into a 12 month Standard CD</li> </ul>			
FDIC Insurance Protection	Your deposits with us are insured by the FDIC up to \$250,000 per depositor. Additional insurance may be available based on the account styling. Consult a Relationship Banker for further details.		

Interest	
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 average daily collected 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. View our competitive interest rates at <a href="#">Rate Details</a> .	
Any APY quoted for your CD assumes compounded interest remains on deposit until maturity, and a withdrawal of interest prior to maturity will reduce your earnings.	
Compounding	Interest is compounded quarterly
Payouts	Interest is paid quarterly, and also at maturity. Interest is credited to your CD, unless you advise us that you prefer one of the following payout options: <ul style="list-style-type: none"> <li>– You may have the interest paid to you via check</li> <li>– You may have the interest credited to your Colorado State Bank and Trust checking, savings or money market account</li> </ul>

Relationship Pricing and Benefits	
Premier Checking Account	0.10% Higher interest rate with your linked Premier Checking account <sup>2</sup>
IRAs	Many of our CDs can be styled as Traditional and Roth IRAs
Loans	Your CD may be used as collateral for a loan from this Bank

Servicing Your Account	
Access	View your account overview in Online and Mobile Banking
Support <i>If you have questions or would like more information, we will be happy to assist!</i>	<ul style="list-style-type: none"> <li>• Call us at 877.205.1710</li> <li>• Visit a banking center to speak with a Relationship Banker</li> <li>• Refer to the <a href="#">Agreements and Disclosures</a>, and the <a href="#">Summary of Fees and Definitions</a> for the terms and conditions of your account.</li> </ul>

Ready To Get Started?	
You may open your new CD using one of the following convenient methods:	
<ul style="list-style-type: none"> <li>• Call us at 877.205.1710.</li> <li>• Visit a banking center and speak with a Relationship Banker.</li> </ul>	

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