

COMMERCIAL ACCOUNTS

◆ BUSINESS CHECKING ACCOUNT

There is a \$5.00 monthly fee plus \$0.15 per debit item per statement cycle. A \$0.30 credit per \$100.00 on the daily average collected balance will be deducted from the service charge per statement cycle.

◆ HIGH VOLUME BUSINESS CHECKING

Commercial Checking well suited for businesses with a moderate to high volume of checks, deposits and frequent volume fluctuations. Based on your account balance you may generate an earnings credit to offset checking account fees. \$25.00 fee per statement cycle. \$0.15 per debit item — \$0.07 charge per foreign item \$0.30 credit per \$100.00 daily average collected balance will be deducted from service charge.

◆ BUSINESS INTEREST ACCOUNT

Unlimited checking. If the account maintains a \$2,500.00 daily minimum balance, the service charge will be waived and interest will be paid on the daily collected balance. If the balance falls below \$2,500.00 per statement cycle, a \$5.00 service charge plus \$0.15 per debit item service charge will apply.

◆ NON-PROFIT ORGANIZATION CHECKING

The service charge will be waived on a \$500.00 daily minimum balance. If the balance drops below the \$500.00 daily minimum balance, a \$1.00 handling fee per statement cycle will apply. Non-profit organizations are required to provide documentation in the form of minutes or a letter by an authorized officer indicating any change in authorized signers.

◆ CORPORATIONS, PARTNERSHIPS, LLC'S

ETC. are required to provide documentation at the time the account is opened and at such time the authorized signers change.



Frontier Bank

MEMBER FDIC

www.frontierbankco.com

PERSONAL CHECKING ACCOUNTS

◆ FRONTIER ADVANTAGE CHECKING

\$100.00 opening deposit. Monthly maintenance fee of \$10.00. This account includes Accidental Death and Dismemberment Insurance as well as Identity Theft Insurance, Credit/Debit Card & SSN Registration and Internet Monitoring. The rewards on this account are Rebate Rewards and Cash Back Rewards including online shopping savings. This account is computer, tablet and smartphone accessible. No minimum balance required. Free Internet Banking with 10 Bill Pay transactions per calendar month, \$0.55 for each thereafter. Free debit card*. Unlimited check writing. Free thrifty/safety checks (or 50% off checks of choice from Whit-Co).

◆ FRONTIER CLASSIC CHECKING

\$100.00 opening deposit. No minimum balance required. Free Internet Banking with 10 Bill Pay transactions per calendar month, \$0.55 for each thereafter. Free debit card*. Unlimited check writing. Monthly maintenance fee of \$7.00 is waived when you meet one of the following requirements: Online statement enrollment, daily minimum balance of \$500.00, a qualifying loan (ready reserve not eligible) or customers 55+ years.

◆ NOW CHECKING

\$1,000.00 opening deposit. Earn interest on minimum daily balance of \$1,000.00. Unlimited check writing. Free debit card*. Free Internet Banking with 10 Bill Pay transactions per calendar month, \$0.55 for each thereafter. Monthly maintenance fee \$10.00; waived if one of the following requirements are met: minimum daily balance of \$1,000.00 or Online Statement enrollment.

PERSONAL SAVINGS

◆ CHRISTMAS CLUB

Christmas Savings Club pays interest at maturity. Rate may change annually. To earn interest you may not withdraw from your Christmas Savings Club until it matures on October 31st. Minimum balance \$2.00, maximum balance \$3,000.00 per account.

◆ IRA - SEP

A variety of fixed and variable rate investments are available for retirement accounts.

Simple Interest is accrued on a daily collected balance.

Interest Rates on all interest bearing checking and savings accounts are variable and subject to change.

Unless otherwise stated, an initial deposit of \$100.00 is required to open any checking account.

*\$5.00 charge to replace lost card.

PERSONAL & BUSINESS SAVINGS

◆ TIME CERTIFICATE OF DEPOSIT

Customized investments available. We offer a wide range of terms at competitive rates.

◆ TRUST ACCOUNTS

Manage and distribute your assets according to your specific instructions. No bank guarantee | May lose value | NOT FDIC INSURED

◆ HI-YIELD ACCOUNT

A \$10,000 minimum opening deposit is required. A \$10,000 minimum daily balance is required to AVOID service charge fees. If the balance drops below \$10,000 per statement cycle, a \$10.00 service charge fee will apply. Interest accrues daily and pays per statement cycle. A \$10,000 minimum daily balance is required to earn the stated annual percentage yield. If the balance drops below \$10,000 the stated annual percentage yield will revert to the stated savings annual percentage yield. Six (6) transfers are allowed per statement cycle at no charge. If over 6 transactions occur, a \$5.00 charge per transfer will apply.

◆ MONEY MARKET

Money market deposit accounts require a \$1,000.00 minimum opening deposit. A \$1,000.00 minimum daily balance is required to avoid service charge fees. If the balance drops below \$1,000.00 per statement cycle, a \$5.00 service charge fee will apply. Interest accrues daily and pays per statement cycle. A \$1,000.00 minimum daily balance is required to earn the stated annual percentage yield. Six (6) transfers are allowed per statement cycle at no charge. If over 6 transactions occur, a \$5.00 charge per transfer will apply.

◆ SAVINGS (25+ YEARS)

\$100.00 minimum to open. Six (6) transfers allowed per month; if more than six transfers occur, a \$5.00 charge per transfer will apply. Quarterly maintenance fee of \$10.00, waived with daily minimum balance of \$300.00 or more.

◆ MINOR SAVINGS (UNDER 25 YEARS)

\$25.00 minimum to open. Six (6) transfers allowed per month; if more than six transfers occur, a \$5.00 charge per transfer will apply. Quarterly service charge of \$1.00, waived with daily minimum balance of \$25.00 or more.

Federal Regulation D places a monthly limit on the number of transfers you may make from your Savings Account and/or Money Market Account without your physical presence being required. Transfers affected by this regulation include: transfers made using Online Banking, transfers made using Telephone Banking, Overdraft transfers, transfers made by Customer Service Representative on your behalf and preauthorized, automatic, scheduled or recurring transfers. You are allowed SIX such transfers per month, per account.



SERVICES

ACCOUNT-LINK

Dial direct for 24-hour account information.

LAMAR	(719) 336-9549
SPRINGFIELD	(719) 523-4719
BURLINGTON	(719) 346-7057
PUEBLO	(719) 296-1276
PUEBLO WEST	(719) 296-1276
WALSH	(719) 523-4719

INTERNET BANKING

Available upon request. There is no cost for Basic Internet Banking.

BILL PAY

Bill pay can be added to basic internet banking. There is no charge for ten (10) bill pay transactions per calendar month. A \$.55 per transaction fee will apply to any transactions over the first 10 per month.

CARD SERVICES

Lost or Stolen Cards, Disputes	(719) 336-8585
** or after hours	(855)-735-0535
PIN Reset or Activation	(800) 992-3808

ATM 24 HOURS DAILY

ATM card available for all checking and savings accounts at no charge. Provides PIN based ATM transactions. No ATM charge at Money Pass or Frontier Bank ATM's. No charge at other foreign ATMs for the first 4 withdrawals during any statement cycle. More than 4 foreign withdrawals per statement cycle and a \$1.00 per item charge will be assessed. This does not affect any surcharge the foreign ATM may impose. \$5.00 charge to replace lost ATM card.

MASTERCARD CHECK CARD

Has all the features of our ATM card, plus PIN (debit) or signature (credit) based purchases wherever MasterCard is accepted. ATM transaction fees listed above apply. 1% transaction fee for any international activity. *\$5.00 charge to replace lost card. No annual fee.

RETURN ITEM FEES & OVERDRAFT FEES

\$24.00 each item. \$96.00 maximum daily charge.
\$3.00 per item charge for any returned check in your deposit.

STOP PAYMENTS

\$24.00. Stop payments signed by customer are effective for 6 months. Any stop payment not signed becomes invalid after 14 days.

BOOKKEEPING RESEARCH FEES

\$20.00 Research fee (\$20.00 minimum will apply)
\$1.00 Research fee per check.
\$1.00 Statement printout.
\$2.00 Auto transfer fee between linked accounts to cover overdraft.
\$2.00 Ready Reserve advance transaction fee
\$10.00 Account reopen fee (if account was closed by bank.)

DIRECT DEPOSIT

You may direct deposit social security and retirement checks as well as other regular deposits such as annuity payments, or investment income.

GARNISHMENTS & LEVIES

\$50.00 per instrument

WIRE TRANSFER FEES

Domestic, outgoing \$25.00.
Foreign \$100.00.
All customers will fill out and sign a wiring instruction form before any wire will be accepted.

CASHIER'S CHECKS

\$5.00 per cashier's check

SAFE DEPOSIT BOXES

Sizes and availability will vary by branch location. Visit with a Customer Service Representative at a location near you for details. Contents are not FDIC insured.

If you lose the key to your box you will be directed to our locksmith and will be required to pay the fee levied by the locksmith. \$100.00 minimum fee will apply to drill box.

COIN WRAP CHARGE

2% charge on all coin not deposited in a Frontier Bank account.

NIGHT DEPOSITORY

Main Banking Center	200 S Main ST	719-336-4351
Motor Bank	400 S Main ST	719-336-7491
Springfield	808 Main ST	719-523-4541
Burlington	107 S 14th ST	719-346-5526
Pueblo	4115 Outlook Blvd.	719-296-1225
Pueblo West	18 Spaulding Ave.	719-547-9992
Alamosa	1307 Main Street Unit D	719-589-6838
Walsh	501 N Colorado	719-324-5206

Frontier Bank

MEMBER FDIC

www.frontierbankco.com