

## COMMERCIAL ACCOUNTS

### ◆ BUSINESS CHECKING ACCOUNT

\$100 opening deposit. 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 is 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 monthly fee plus a \$0.15 per debit item and a \$0.07 fee per foreign 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.

### ◆ BUSINESS INTEREST ACCOUNT

\$2,500 opening deposit. Unlimited checking. A Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00. A debit item fee of \$0.15 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of the account) if the balance in the account falls below \$2,500.00 any day of the statement cycle. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

### ◆ NON-PROFIT ORGANIZATION CHECKING

\$100 opening deposit. 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.



**Frontier Bank**

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## PERSONAL CHECKING ACCOUNTS

### ◆ FRONTIER CLASSIC CHECKING

To open the account, a minimum deposit of \$100.00 is required. A Service Charge of \$7.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00. The Service Charge of \$7.00 will be waived if you meet one of the following requirements: ***The primary account holder has an active loan*** with a balance above \$0 (excluding ready reserve loans); You ***opt into electronic statements*** via internet banking; or the primary account holder is ***age 55 or older***. ***To avoid the service charge, simply keep your balance above \$500 or take advantage of one of the waiver options listed above.***

### ◆ NOW CHECKING

\$1,000.00 opening deposit. A Service Charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest every day during the period that your account equals or exceeds the minimum daily balance requirement. The Service Charge will be waived if you enroll and received your monthly statement electronically via internet banking.

## PERSONAL SAVINGS ACCOUNTS

### ◆ SAVINGS (25+ YEARS)

To open the account, a minimum deposit of \$100.00 is required. A service charge of \$10.00 will be applied each statement cycle if the daily balance falls below \$300.00 at any point during that cycle. To earn the disclosed annual percentage yield (APY), you must maintain a minimum daily balance of \$25.00; interest will accrue on all days the account meets or exceeds this threshold. Each month, you may make up to six withdrawals or transfers to another account or third party via preauthorized or automatic transfers, telephone or computer instructions, checks, drafts, debit cards, or similar methods. If more than six such transactions occur in a given month, a fee of \$.500 will be charged for each additional withdrawal or transfer

### ◆ MINOR SAVINGS (UNDER 25 YEARS)

To open the account, a minimum deposit of \$25.00 is required. A service charge of \$1.00 will be applied each statement cycle if the daily balance falls below \$25.00 at any point during that cycle. To earn the disclosed annual percentage yield (APY), you must maintain a minimum

daily balance of \$25.00; interest will accrue on all days the account meets or exceeds this threshold. Each month, you may make up to six withdrawals or transfers to another account or third party via preauthorized or automatic transfers, telephone or computer instructions, checks, drafts, debit cards, or similar methods. If more than six such transactions occur in a given month, a fee of \$.500 will be charged for each additional withdrawal or transfer.

### ◆ CHRISTMAS CLUB

To open the account, a minimum deposit of \$2.00 is required. To earn interest, you may not withdraw from your Christmas Club Savings Account until it matures on October 31st. Christmas Club Savings Account pays interest at maturity. The rate may change annually. Maximum balance \$5,000.00 per account.

## PERSONAL & BUSINESS SAVINGS

### ◆ TIME CERTIFICATE OF DEPOSIT/ - IRA SEP

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

### ◆ 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.

## ◆ CUSTOMER SERVICES KEEP BANKING CONVENIENT

You're never far from quality financial services when you rely on Frontier Bank for all your banking needs. Whether you want to bank online, pay bills or stop payment on a check, we can help you.

You can enjoy 24-hour access to your account and other financial information through our online banking services or by calling our automated Account Link system at (877) 205-0943. Internet banking is available upon request, and there is no cost for basic internet banking.

## ◆ BILL PAY SERVICES

Bill pay can be added to basic Internet banking. There are no additional fees for utilizing our bill pay services

## ◆ CARD SERVICES

**Daily 24-Hour ATM Access** – ATM cards are available for all checking and savings accounts at no charge. These cards are compatible with PIN-based ATM transactions. Frontier Bank ATMS are surcharge-free.

You can also enjoy no-charge transactions at other foreign ATMS for the first four withdrawals each statement cycle. If you complete more than four foreign withdrawals per statement cycle, a \$1.00 per item charge will be assessed. This does not affect any surcharge the foreign ATM may impose. There is also a \$10.00 charge to replace a lost ATM card. Use your debit card as a safer, more convenient way to access your money.

### MasterCard Debit Card

Our MasterCard debit card offers all the features of our ATM card, plus the convenience of PIN-based (debit) or signature-based (credit) purchases anywhere MasterCard is accepted.

The ATM transaction fees listed above apply, and there is a 1% transaction fee for any international transactions. There is a \$10.00 charge to replace a lost card. No annual fees apply.

Here are some helpful numbers for your card services:

- Lost or stolen cards or disputes (719) 336-8585
- PIN activation and resets: (866) 207-9559

For after-hour services, contact the below numbers:

- Card Disputes: (833) 995-2888
- Lost or stolen cards: (800) 754-4128
- Fraud Alert helpline (855)961-1602
- PIN activation or resets: (866) 207-9559

## ◆ RETURN ITEM FEES & OVERDRAFT FEES

There is a \$30.00 fee for each overdraft item or return item, with a \$120.00 maximum daily charge for overdraft or returned items.

## ◆ STOP PAYMENTS

Stop Payments are \$30.00. Once you sign the stop payment, it is effective for six months. Any stop payment not signed becomes invalid after 14 days.

## ◆ 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

Garnishments and levies are \$50.00 per instrument.

## ◆ CASHIER'S CHECKS

Cashier's checks cost \$5.00 per check.

## ◆ COIN WRAP CHARGE

There is a 2% charge on all coin wraps not deposited into a Frontier Bank account.

## ◆ WIRE TRANSFER FEES

Domestic outgoing wire transfers cost \$25.00, and foreign wire transfers cost \$100.00. You must fill out and sign a wiring instruction form before any wire will be accepted.

## ◆ WIRING INSTRUCTIONS

For income wires, our routing # is 102100879. We also require our bank name, Frontier Bank, our physical address, 200 S Main Street Lamar, CO 81052, the beneficiary's name and account number, as well as the beneficiary's physical address. For outgoing wires, we will require official wiring instructions from the beneficiary or beneficiary bank.

## ◆ BOOKKEEPING RESEARCH FEES

\$20.00 Research fee per hour (\$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

## ◆ SAFE DEPOSIT BOXES

At Frontier Bank, we have various safe deposit box options. Sizes and availability vary by branch location. Visit a customer service representative at one of our seven locations near you for more details. Please note that the 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. A \$100.00 minimum fee will apply to drill the box.

## ◆ 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

