

# INTEREST-BEARING CHECKING

March 25, 2008

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## NOW ACCOUNT

A basic interest bearing checking account.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,500.00 to open this account.

**Account Fees:** If balance falls below \$1,500.00 any day during the statement cycle, there is a \$6.00 monthly maintenance fee plus an activity fee for each paper debit to the account in excess of 30 paper debits of \$.20. Free personalized wallet or duplicate style checks. (Our choice.). The following fees apply to this account: Research Fee: \$15.00 per hour.; Garnishment/Levy Fee: \$25.00 per levy/garnishment served.; Microfilm Copy Fee: \$.25 per copy.; Account Closure-Within 90 Days of Opening: \$20.00; Exception Statement Charge: E-Mail Statement: No Charge; 12 or 18 checks per page (fronts only): No Charge; 12 or 18 checks per page (fronts and backs): \$1.00 per month; 8 checks per page (fronts only): \$1.00 per month; 8 checks per page (fronts and backs): \$2.00 per month; 4 checks per page (fronts only): \$1.50 per month; 4 checks per page (fronts and backs): \$2.50 per month; 2 checks per page (fronts only): \$2.00 per month; 2 checks per page (fronts and backs): \$3.00 per month ; Automatic Transfer Overdraft Protection: \$.50 per transfer; Overdrawn Account Charge: \$3.00 per day--Fee imposed beginning the 2nd day of an overdraft.; Return Check Charge: \$23.00 per item (check, in-person withdrawal, ATM withdrawal or other electronic means); Unclaimed Statement Fee: \$10.00 per statement cycle.; Personalized Checks: Prices vary; Insufficient Check Charge: \$23.00 per item (check, in-person withdrawal, ATM withdrawal or other electronic means); Additional Statement Fee: \$10.00 for each additional statement cycle per month if the statement is mailed.; Dormant Account Fee: \$2.00 per statement if account balance falls below \$25.00; Snapshot Statements: \$1.00 per page.; Returned Deposited Item Charge: \$2.00 per item charged back.; and Stop Payment Fee: \$23.00 per request.

## MISCELLANEOUS FEES AND CHARGES

### Miscellaneous

Incoming Collections: \$10.00 per request.  
Personal Money Order Fee: \$3.00 each.  
Bank Money Order Fee: \$15.00 each.  
Outgoing Fax Service: \$1.00 for the first 3 pages, \$1.00 per page thereafter.  
Outgoing Domestic Wire Fee: \$20.00 per wire.  
Outgoing International Wire Fee: \$50.00 per international wire for customers. \$100.00 per international wire for non-customers  
Photocopies: \$.10 per copy - standard paper or \$.20 per copy - colored paper  
Safe Deposit Box: Fees vary per size

## KIT CARSON STATE BANK PRIVACY

**Our Privacy Commitment to You.** We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

**Confidentiality and Security of Nonpublic Personal Information.** We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**Nonpublic Personal Information We Collect.** We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

**Nonpublic Personal Information We Disclose.** We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

**Joint Marketing/Service Provider Disclosure.** We may disclose your name, address, or phone number from the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: KIT CARSON STATE BANK MAIN BRANCH 113 MAIN STREET KIT CARSON, CO 80825-0175

## FUNDS AVAILABILITY POLICY DISCLOSURE

**YOUR ABILITY TO WITHDRAW FUNDS AT KIT CARSON STATE BANK.** Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**Reservation of Right to Hold.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day

