

## FEES

Dormant Account Fee.....	\$10.00/month (365 days of no activity)
New Accounts Closure Fee.....	\$30.00 (within 90 days of opening and funds are moved out of bank)

### Safe Deposit Boxes

3" x 5" Box.....	\$15.00/year
3" x 10" Box.....	\$25.00/year
5" x 10" Box.....	\$30.00/year
10" x 10" Box.....	\$50.00/year

Drilling Cost.....	\$.125.00
Key Replacement.....	\$.25.00

### Electronic Banking

Debit MasterCard.....	No Charge
Total card limit per day - \$1,500.00	
\$500.00 ATM withdrawal limit	
\$1,000.00 purchase limit at any one merchant	
Limited to 3 cash withdrawals per day	
Instant Issuance.....	Available
Card Reorder.....	\$10.00
Online Banking.....	No Charge
Mobile Banking App.....	No Charge
eStatements.....	No Charge
Bill Pay (Standard Payment).....	No Charge
Same Day Payment.....	\$9.95
Overnight Payment.....	\$14.95
Zelle®.....	No Charge
Stop payment fee.....	\$20.00
Minimum per transaction limit - \$5.00	
Total transaction limit per day - \$1,000.00	
Total transaction limit per month - \$3,000.00	
Commercial ACH Origination.....	Available
Same Day.....	\$15.00/File (Direct deposit or withdrawal)
Merchant Capture.....	Available (Make deposits without leaving your business)
Merchant Card Processing.....	Available

Wray State Bank reserves the right to increase, change, or add fees as policy dictates.

FOLLOW US:



## OTHER SERVICES

Overdraft Fee per presentment .....	\$25.00
Returned Item Fee per presentment .....	\$25.00
Stop Payments .....	\$20.00
Collections (Incoming and Outgoing) .....	\$25.00
Holds and Special Handling of Accounts .....	\$25.00
Automatic Transfers.....	\$3.00
Cashier's Checks – up to \$5,000.00.....	\$5.00
Checks over \$5,000.00 .....	\$1.00 per thousand (Non Customer – twice the above)
Money Order – Customer .....	\$2.00
Non Customer.....	\$3.00
Cashed Checks.....	\$1.00 per \$100.00
Minimum .....	\$5.00
Visa Gift Cards .....	\$3.00
Wire Transfers	
Outgoing .....	\$25.00
Incoming .....	\$15.00
International (Incoming and Outgoing) .....	\$50.00
Garnishments & Levies.....	\$50.00
Indemnity Bond Fee .....	\$30.00
Reconciling Accounts: Once without charge	
Thereafter per hour .....	\$25.00
Record research per hour.....	\$25.00
Plus per copy.....	\$1.25
Copier fees per copy .....	\$0.25
Fax fees	
Outgoing or Incoming .....	\$2.00
Lamination Fees – business card size .....	\$1.00
8½ X 11.....	\$2.00
Amortization Schedule.....	\$5.00
Coin Counting – Non Customer.....	1%

### Escrow Service

Set Up Fee .....	\$125.00
Payment Tracking Fee (per transaction)	
Monthly Payments.....	\$6.00
Quarterly Payments.....	\$15.00
Semi-Annual Payments.....	\$20.00
Annual Payments.....	\$40.00
Check Disbursements per check.....	\$6.00
Year-end tax reporting forms (per form).....	\$10.00

## LOANS

- Agricultural
- Commercial
- Consumer
- Credit Cards
- Ready Reserve
- Real Estate
- Home Equity Line of Credit (HELOC)



Banking on a First Name Basis



## SCHEDULE OF FEES & SERVICES

EFFECTIVE JUNE 8, 2023

### LOBBY HOURS

MONDAY - THURSDAY 8:30 AM TO 4:30 PM  
FRIDAY 8:30 AM TO 5:30 PM  
SATURDAY 8:30 AM TO 12:00 PM

### DRIVE-THRU HOURS

MONDAY - THURSDAY 8:00 AM TO 5:00 PM  
FRIDAY 8:00 AM TO 5:30 PM  
SATURDAY 8:00 AM TO 12:00 PM

ATM On Site

300 CLAY STREET | PO BOX 277  
WRAY, COLORADO 80758  
970.332.4111 | WRAYSTATEBANK.COM



24 HOUR ACCOUNT INFORMATION LINE  
866.619.1413

## FREE CHECKING

Minimum Deposit to Open Account.....\$100

No Minimum Balance Requirement

e-Statements.....Required

MasterCard Debit Card

## PERSONAL CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if average collected daily balance falls below \$300.....\$6.00

Senior citizens (55+) and Military.....No Service Charge

## HOMETOWN CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if balance falls below \$100.....\$7.50

Senior citizens (55+) and Military.....No Service Charge

Interest Paid All Days

if collected daily balance exceeds.....\$1,000

First Box of Checks Free

## STUDENT CHECKING

No Minimum Deposit to Open Account

No Minimum Balance Requirement

MasterCard Debit Card, High School Mascot Card Available

Student Savings Account Available

e-Statements Available

## HOMETOWN BUSINESS CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

each transit item (not on us).....\$0.05

*first 50 items are free*

each debit item.....\$0.15

*first 50 items are free*

## BUSINESS CHECKING

Minimum Deposit to Open Account.....\$100

Earnings Credit per Average

collected daily balance.....\$0.20/\$100

Monthly Service Charge.....\$3.00

each transit item (not on us).....\$0.05

each debit item.....\$0.15

## MONEY MARKET

Minimum Deposit to Open Account.....\$2,500

Service Charge

if average collected daily balance falls

below \$2,500 per statement cycle.....\$8.00

Interest Paid All Days

if collected daily balance exceeds.....\$2,500

## SAVINGS

Minimum Deposit to Open Account.....\$100

Service Charge

per quarter if average collected daily balance falls

below \$100.....\$4.50

Interest Paid Quarterly on Collected Daily Balance

## STUDENT SAVINGS

No Minimum Deposit to Open Account

Higher Earning Interest than Regular Savings

Checking Account Required

No Minimum Balance to Earn Interest

Interest Paid Quarterly on Collected Daily Balance

Interest is paid by compounding to the account on the statement cycle date.

Interest bearing checking accounts calculate interest by using the collected daily balance method.

## HEALTH SAVINGS ACCOUNT (HSA)

**HSA Checking:** \*HSA Eligible Health Insurance Required

No Minimum Deposit to Open Account

No Minimum Balance Required

Interest Paid on Collected Daily Balance

Account Cannot be Overdrawn; therefore checks will not be paid when the balance is insufficient

**HSA Certificate of Deposit:** \*HSA Eligible Health Insurance Required

## OTHER PRODUCTS

Certificates of Deposit with Add On Privileges Available

Individual Retirement Accounts Available  
(Traditional, Roth, and SEP)

See additional disclosures for listed products.

Wray State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

Certain products and services are subject to credit approval.

All transactions received after 4:00 pm will be processed the next business day.



## ON-THE-GO BUSINESS ACCESS

FREE<sup>1</sup> Online & Mobile Banking

### Business Online Banking

With Business Online Banking, you have instant access to your Wray State Bank business accounts, including complete cash management services—available anywhere you have internet access.

You can check your account balances, review individual transactions, transfer between accounts make loan payments and pay bills.

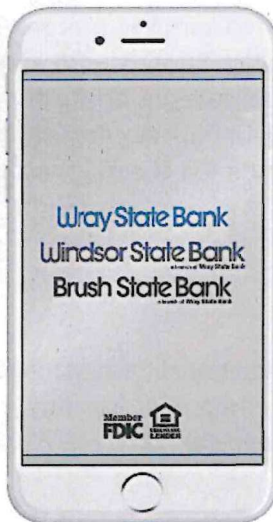
**User Administration:** Within Business Online Banking, it's easy to maintain control and security with flexible, multi-user options. You can have supervisory review and approval of all online transactions.

### WSB & BSB Business Mobile App

Our Business Mobile App puts the bank at your fingertips through your mobile devices. This can be a great tool for you and your company—especially if you are frequently on-the-go.

#### Convenient Features:

- Check account balance
- View transaction history
- View images of processed checks
- Pay bills
- Deposit checks into your account



<sup>1</sup> Third party message, data, and/or internet service provider rates may apply.

## BUSINESS LENDING

We are committed to helping area businesses achieve their goals, strengthening the local economy. We offer a variety of loans to help reach your goals.

- Business Ready Reserve Line of Credit
- Equipment/Inventory Financing
- Revolving Lines of Credit
- Letters of Credit
- Commercial Real Estate Loans
- SBA Loans
- Credit Cards

For more information including rates or to obtain credit, stop by or give us a call—our loan officers would be happy to help.

#### DISCLAIMERS:

Wray State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

Wray State Bank reserves the right to increase, change, or add fees as policy dictates.

Interest is paid by compounding to the account on the statement cycle date. Interest bearing checking account calculates interest by using the collected daily balance method.

Certain products are subject to credit approval.

All transactions received after 4:00 pm will be processed the next business day.

#### FOLLOW US:



Banking on a First name Basis



## BUSINESS BANKING

300 CLAY STREET | PO BOX 277  
WRAY, COLORADO 80758

970.332.4111 | 877.497.2978 (TOLL FREE)

866.619.1413 (VOICE ACCESS)

WWW.WRAYSTATEBANK.COM



## CHECKING & SAVINGS SOLUTIONS

that meet your business needs

	HOMETOWN BUSINESS CHECKING	BUSINESS CHECKING	SAVINGS	MONEY MARKET
Minimum Opening Balance	\$100.00	\$100.00	\$100.00	\$2,500.00
Service Charge	\$0.05 for each transit item (not on us) over 50  \$0.15 for each debit item over 50	\$3.00 <i>Per statement cycle</i> \$0.05 for each transit item (not on us)  \$0.15 for each debit item	\$4.50 <i>Quarterly</i>	\$8.00 <i>Per statement cycle</i>
Minimum Balance to Avoid Service Charge	N/A	N/A	\$100.00 <i>Based on average collected daily balance</i>	\$2,500.00 <i>Based on average collected daily balance</i>
Free Items/Transactions Per Month	First 50 transit items (not on us)  First 50 debit items	N/A	N/A	N/A
Earnings Credit Per Statement Cycle	N/A	\$0.20/\$100.00 <i>Per average collected daily balance up to service charge</i>	N/A	N/A
Earns Interest	N/A	N/A	Yes <i>Paid quarterly on average collected daily balance</i>	Yes <i>If minimum balance is maintained</i>
Statements	Free eStatements	Free eStatements	Free eStatements	Free eStatements

Please see our Schedule of Fees for a full list of our fees and charges, and additional disclosures for listed products.

## CASH MANAGEMENT SERVICES

With the right cash management tools, you can focus on your business, rather than your banking. We make it easy with these services:

### ACH Origination

ACH Origination allows businesses to originate credits and debits for payments such as payroll and vendor payments. It's convenient, fast and secure, and managed using the bank's business online banking.

### Merchant Capture (Remote Deposit)

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite. It's a safe and secure way to make bank deposits (checks only) without driving to the bank.

### Merchant Processing Services

Merchant Services are Point of Sale Services that allow businesses to accept credit and debit card transactions onsite or on the go. Funds are automatically deposited to your Wray State Bank business checking account.

Additional Cash Management fees may apply. For more information, contact an account representative at 970.332.4111.

## ENROLL IN ONLINE BANKING

To enroll in online banking, visit [www.wraystatebank.com](http://www.wraystatebank.com) or scan the QR codes below, and complete the following steps:

1. Hover over the "E-Banking" tab and chose the "Online Banking/Bill Pay" page
2. Choose the "Personal" or "Business" enrollment link
3. Read the "Terms and Conditions", click "I Agree", then click "Continue"
4. Complete the "Personal" or "Business" enrollment form

*\*Personal Enrollments are processed immediately. Business Enrollments will be processed within 2 business days.*



Scan for the  
Personal Online Banking  
Enrollment Form



Scan for the  
Business Online Banking  
Enrollment Form

## CONTACT US

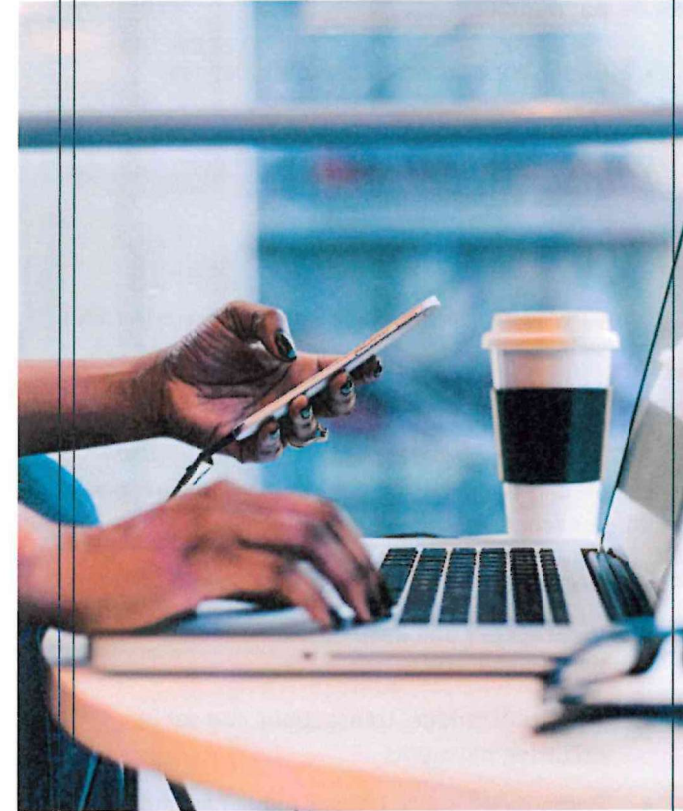


300 Clay Street  
PO Box 277  
Wray, CO 80758  
970-332-4111  
Fax: 970-332-4488  
[www.wraystatebank.com](http://www.wraystatebank.com)

FOLLOW US:



Banking on a First name Basis



## ONLINE BANKING

## ONLINE BANKING FEATURES

---

- 24/7 access to your bank accounts
- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Ability to pay bills
- Ability to receive eStatements

Third party message, data and/or Internet service provider rates may apply.

## BILL PAYMENT

---

Online Bill Pay helps you pay your bills online, one time or recurring.

- No monthly or annual service charges
- View history and keep detailed records of the bills you've paid
- Track outstanding transactions and set up recurring payments
- Popmoney® is also offered in bill pay and allows you to transfer funds to other personal accounts at other banking institutions

Payments are required to be scheduled 4 days in advance and cannot be done using a Savings or Money Market account. Payments scheduled for weekends or holidays will roll to the next business day. Payments can be cancelled up to 10:00 pm on the fourth day before the scheduled payment date. Normal bank NSF fees apply as well as a \$25.00 fee assessed by Check Free for each bill pay item returned.

## eSTATEMENTS

---

Enroll in eStatements by completing the following steps:

1. Access your online account at [www.wraystatebank.com](http://www.wraystatebank.com)
2. Click on "Profile" in the upper right corner
3. Find Electronic Statements and click "Edit"
4. Select eStatements for the accounts you want to have eStatements for
5. Read the "Terms and Conditions", accept the terms, and enter the confirmation code that was listed on the "Terms and Conditions"
6. Click "Save" - You should now be enrolled in eStatements!

You'll be notified via email when your statement is available in Online Banking, but you have access to view previous statements at any time by following these simple steps:

1. Access your online account at [www.wraystatebank.com](http://www.wraystatebank.com)
2. Click on "Accounts" at the top of the page
3. Select the account in which you'd like to view the eStatement then click "Documents" under the account number
4. Be sure the Document Type says "eStatements" and select the date range
5. Click "Submit" and your eStatements will be generated and available for print or download

## BUSINESS ONLINE BANKING

---

With Business Online Banking, you can perform most routine banking transactions right from your desk - or wherever business may take you.

- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Account information can be downloaded to QuickBooks
- Multi-user option with or without approval functionality

## ONLINE CASH MANAGEMENT FEATURES

---

### Commercial ACH Origination

ACH Origination allows businesses to pay employees via direct deposit or collect payments from customers electronically.

### Merchant Capture

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite.

### Merchant Card Processing

Onsite or mobile credit card processing for your business is easy, safe, and convenient.

# RATE CHART

Wray State Bank  
Main Office  
300 Clay Street  
P.O. Box 277  
Wray, CO 80758  
February 26, 2024

For Informational Purposes Only - Not for Solicitation

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Hometown Checking <sup>b</sup>	\$ 100.00	\$ 1,000.00 <sup>c</sup>	0.50%	0.50%
Savings <sup>b</sup>	\$ 100.00	\$ 0.01 <sup>c</sup>	1.50%	1.51%
Student Savings <sup>b</sup>	\$ 0.01	\$ 0.01 <sup>c</sup>	5.00%	5.10%
Money Market <sup>b</sup>	\$ 2,500.00	\$ 2,500.00 <sup>c</sup>		
Daily Balances of:				
	\$2,500.00-19,999.99		1.80%	1.81%
	\$20,000.00-44,999.99		2.55%	2.58%
	\$45,000.00 and up		3.05%	3.09%
30-89 Day CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	1.75%	1.77%
30-89 Day CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	1.80%	1.82%
30-89 Day CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	1.85%	1.87%
3-5 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	2.00%	2.01%
3-5 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	2.05%	2.07%
3-5 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	2.10%	2.12%
6-11 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.75%	4.84%
6-11 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
6-11 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
12-17 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.75%	4.84%
12-17 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
12-17 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
18-23 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.00%	4.06%
18-23 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.10%	4.16%
18-23 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.20%	4.27%
24-35 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.00%	4.06%
24-35 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.10%	4.16%
24-35 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.20%	4.27%
36-47 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.75%	3.80%
36-47 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.85%	3.91%
36-47 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.95%	4.01%
48-59 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.70%	3.75%
48-59 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.80%	3.85%
48-59 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.90%	3.96%
60-71 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.65%	3.70%
60-71 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.75%	3.80%
60-71 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.85%	3.91%
72-83 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.50%	3.55%
72-83 Month CD \$50,000 Minimum <sup>a</sup>	\$ 50,000.00	\$ 50,000.00 <sup>c</sup>	3.65%	3.70%
72-83 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.90%	3.96%
72-83 Month CD \$250,000 Minimum <sup>a</sup>	\$ 250,000.00	\$ 250,000.00 <sup>c</sup>	4.15%	4.22%
84 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.55%	3.60%
84 Month CD \$50,000 Minimum <sup>a</sup>	\$ 50,000.00	\$ 50,000.00 <sup>c</sup>	4.05%	4.11%

84 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.30%	4.37%
84 Month CD \$250,000 Minimum <sup>a</sup>	\$ 250,000.00	\$ 250,000.00 <sup>c</sup>	4.55%	4.63%
Junior CD (24 Months) <sup>a</sup>	\$ 50.00	\$ 50.00 <sup>c</sup>	4.60%	4.68%
Grade Point CD <sup>a</sup>	\$ 100.00	\$ 100.00 <sup>c</sup>	4.90%	4.90%
18 Month IRA CD <sup>a</sup>	\$ 25.00	\$ 25.00 <sup>c</sup>	4.85%	4.97%
HSA Checking <sup>b</sup>		\$ 0.01 <sup>c</sup>		
Daily Balances of:				
up to \$999.99			1.00%	1.01%
\$1,000.00-1,999.99			1.00%	1.00%
\$2,000.00-4,999.99			1.25%	1.26%
\$5,000.00 and up			1.75%	1.76%
18 Month HSA CD <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	4.85%	4.97%
HSA 30-89 Day CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	1.75%	1.77%
HSA 30-89 Day CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	1.80%	1.82%
HSA 30-89 Day CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	1.85%	1.87%
HSA 3-5 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	2.00%	2.01%
HSA 3-5 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	2.05%	2.07%
HSA 3-5 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	2.10%	2.12%
HSA 6-11 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	4.75%	4.84%
HSA 6-11 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
HSA 6-11 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
HSA 12-23 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	4.75%	4.84%
HSA 12-23 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
HSA 12-23 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
HSA 24-35 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	4.00%	4.06%
HSA 24-35 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.10%	4.16%
HSA 24-35 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.20%	4.27%
HSA 36-47 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	3.75%	3.80%
HSA 36-47 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.85%	3.91%
HSA 36-47 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.95%	4.01%
HSA 48-59 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	3.70%	3.75%
HSA 48-59 Months CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.80%	3.85%
HSA 48-59 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.90%	3.96%
HSA 60-71 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	3.65%	3.70%
HSA 60-71 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.75%	3.80%
HSA 60-71 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.85%	3.91%
HSA 72-83 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	3.50%	3.55%
HSA 72-83 Month CD \$50,000 Minimum <sup>a</sup>	\$ 50,000.00	\$ 50,000.00 <sup>c</sup>	3.65%	3.70%
HSA 72-83 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.90%	3.96%
HSA 72-83 Month CD \$250,000 Minimum <sup>a</sup>	\$ 250,000.00	\$ 250,000.00 <sup>c</sup>	4.15%	4.22%
HSA 84 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	3.55%	3.60%



HSA 84 Month CD \$50,000 Minimum <sup>a</sup> \$ 50,000.00	\$ 50,000.00 <sup>c</sup>	4.05%	4.11%
HSA 84 Month CD \$100,000 Minimum <sup>b</sup> \$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.30%	4.37%
HSA 84 Month CD \$250,000 Minimum <sup>d</sup> \$ 250,000.00	\$ 250,000.00 <sup>c</sup>	4.55%	4.63%

- a) A penalty may be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.**  
**Interest Rates and Annual Percentage Yields are current as of 02-26-2024.**  
**For current rate information call (970) 332-4111.**

**Member**  
**FDIC**

---

DEPOSIT PRO, Ver. 23.4.10.021 Copr. Finstra USA Corporation 1996, 2024. All Rights Reserved. CO - CO - L1CFAT1S1T1SDISC

## FEES

Dormant Account Fee.....	\$10.00/month (365 days of no activity)
New Accounts Closure Fee.....	\$30.00 (within 90 days of opening and funds are moved out of bank)

### Electronic Banking

Debit MasterCard.....	No Charge
Total card limit per day - \$1,500.00	
\$500.00 ATM withdrawal limit	
\$1,000.00 purchase limit at any one merchant	
Limited to 3 cash withdrawals per day	
Instant Issuance.....	Available
Card Reorder.....	\$10.00
Online Banking.....	No Charge
Mobile Banking App.....	No Charge
eStatements.....	No Charge
Bill Pay (Standard Payment).....	No Charge
Same Day Payment.....	\$9.95
Overnight Payment.....	\$14.95
Zelle®.....	No Charge
Stop payment fee.....	\$20.00
Minimum per transaction limit - \$5.00	
Total transaction limit per day - \$1,000.00	
Total transaction limit per month - \$3,000.00	
Commercial ACH Origination.....	Available
Same Day.....	\$15.00/File (Direct deposit or withdrawal)
Merchant Capture.....	Available (Make deposits without leaving your business)
Merchant Card Processing.....	Available
Mobile Merchant.....	Available (Accept credit or debit cards at your business)

Brush State Bank reserves the right to increase, change, or add fees as policy dictates.

Brush State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

Certain products and services are subject to credit approval.

## OTHER SERVICES

Overdraft Fee per presentment .....	\$25.00
Returned Item Fee per presentment .....	\$25.00
Stop Payments .....	\$20.00
Collections (Incoming and Outgoing) .....	\$25.00
Automatic Transfers .....	\$3.00
Cashier's Check.....	\$5.00
Money Order – Customer .....	\$2.00
Non Customer.....	\$3.00
Cashed Checks.....	\$1.00 per \$100.00
Minimum .....	\$5.00
Wire Transfers	
Outgoing .....	\$25.00
Incoming .....	\$15.00
International (Incoming and Outgoing) .....	\$50.00
Garnishments & Levies.....	\$50.00
Reconciling Accounts: Once without charge	
Thereafter per hour .....	\$25.00
Record research per hour.....	\$25.00
Copier fees per copy.....	\$0.25
Fax fees	
Outgoing or Incoming .....	\$2.00
Amortization Schedule.....	\$5.00
Coin Counting – Non Customer .....	.1%

## LOANS

- **Agricultural**
- **Commercial**
- **Consumer**
- **Home Equity Line of Credit (HELOC)**
- **Ready Reserve**
- **Real Estate**
- **Credit Cards**

## FOLLOW US:



Simple Math. Common Sense.



## SCHEDULE OF FEES & SERVICES

EFFECTIVE JUNE 8, 2023

### BANK HOURS

MONDAY - FRIDAY 8:30 AM TO 4:00 PM

ATM On Site

All transactions received after 4:00 pm will be processed on the next business day.

731 EAST EDISON STREET | PO BOX 407

located in the Livestock Exchange building

BRUSH, COLORADO 80723

970.840.3090 | WWW.BRUSHSTATEBANK.COM



24 HOUR ACCOUNT INFORMATION LINE

866.619.1413

## FREE CHECKING

Minimum Deposit to Open Account.....\$100

No Minimum Balance Requirement

e-Statements.....Required

MasterCard Debit Card

## PERSONAL CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if average collected daily balance falls below \$300.....\$6.00

Senior citizens (55+) and Military.....No Service Charge

## HOMETOWN CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if balance falls below \$100.....\$7.50

Senior citizens (55+) and Military.....No Service Charge

Interest Paid All Days

if collected daily balance exceeds.....\$1,000

First Box of Checks Free

## STUDENT CHECKING

No Minimum Deposit to Open Account

No Minimum Balance Requirement

MasterCard Debit Card, High School Mascot Card Available

Student Savings Account Available

e-Statements Available

## HOMETOWN BUSINESS CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

each transit item (not on us).....\$0.05

*first 50 items are free*

each debit item.....\$0.15

*first 50 items are free*

## BUSINESS CHECKING

Minimum Deposit to Open Account.....\$100

Earnings Credit per Average

collected daily balance.....\$0.20/\$100

Monthly Service Charge.....\$3.00

each transit item (not on us).....\$0.05

each debit item.....\$0.15

## MONEY MARKET

Minimum Deposit to Open Account.....\$1,000

Service Charge

if average collected daily balance falls

below \$1,000 per statement cycle.....\$8.00

Interest Paid All Days

if collected daily balance exceeds.....\$1,000

## SAVINGS

Minimum Deposit to Open Account.....\$100

Service Charge

per quarter if average collected daily balance falls

below \$100.....\$4.50

Interest Paid Quarterly on Collected Daily Balance

## STUDENT SAVINGS

No Minimum Deposit to Open Account

Higher Earning Interest than Regular Savings

Checking Account Required

No Minimum Balance to Earn Interest

Interest Paid Quarterly on Collected Daily Balance

Interest is paid by compounding to the account on the statement cycle date.

Interest bearing checking accounts calculate interest by using the collected daily balance method.

See additional disclosures for listed products.

## HEALTH SAVINGS ACCOUNT (HSA)

**HSA Checking:** \*HSA Eligible Health Insurance Required

No Minimum Deposit to Open Account

No Minimum Balance Required

Interest Paid on Collected Daily Balance

Account Cannot be Overdrawn; therefore checks will not be paid when the balance is insufficient

**HSA Certificate of Deposit:** \*HSA Eligible Health Insurance Required

## OTHER PRODUCTS

Certificates of Deposit

Individual Retirement Accounts Available

(Traditional, Roth, and SEP)



## ON-THE-GO BUSINESS ACCESS

FREE Online & Mobile Banking

### Business Online Banking

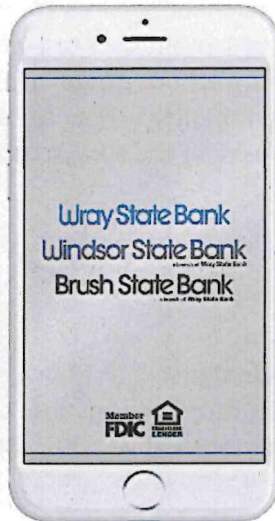
With Business Online Banking, you have instant access to your Brush State Bank business accounts, including complete cash management services—available anywhere you have Internet access.

You can check your account balances, review individual transactions, transfer between accounts, make loan payments and pay bills.

**User Administration:** Within Business Online Banking, it's easy to maintain control and security with flexible, multi-user options. You can have supervisory review and approval of all online transactions.

### WSB & BSB Business Mobile App

Our Business Mobile App puts the bank at your fingertips through your mobile devices. This can be a great tool for you and your company—especially if you are frequently on-the-go.



#### Convenient Features:

- Check account balance
- View transaction history
- View images of processed checks
- Pay bills
- Deposit checks into your account

## BUSINESS LENDING

We are committed to helping area businesses achieve their goals, strengthening the local economy. We offer a variety of loans to help reach your goals:

- **Business Ready Reserve Line of Credit**
- **Equipment/Inventory Financing**
- **Revolving Lines of Credit**
- **Letters of Credit**
- **Commercial Real Estate Loans**
- **SBA Loans**
- **Credit Cards**

**For more information including rates or to obtain credit, stop by or give us a call—our loan officers would be happy to help.**

#### DISCLAIMERS:

Brush State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

Brush State Bank reserves the right to increase, change, or add fees as policy dictates.

Interest is paid by compounding to the account on the statement cycle date. Interest bearing checking account calculates interest by using the collected daily balance method.

Certain products are subject to credit approval.

All transactions received after 4:00 pm will be processed the next business day.

FOLLOW US:



**Brush State Bank**  
a branch of Wray State Bank

*Simple Math. Common Sense.*



## BUSINESS BANKING

731 EAST EDISON STREET | PO BOX 407

*located in the Livestock Exchange building*

BRUSH, COLORADO 80723

970.840.3090 | 844.840.3020 (TOLL FREE)

866.619.1413 (VOICE ACCESS)

WWW.BRUSHSTATEBANK.COM



## CHECKING & SAVINGS SOLUTIONS

that meet your business needs

	HOMETOWN BUSINESS CHECKING	BUSINESS CHECKING	SAVINGS	MONEY MARKET
<b>Minimum Opening Balance</b>	\$100.00	\$100.00	\$100.00	\$1,000.00
<b>Service Charge</b>	\$0.05 for each transit item (not on us) over 50  \$0.15 for each debit item over 50	\$3.00 <i>Per statement cycle</i>  \$0.05 for each transit item (not on us)  \$0.15 for each debit item	\$4.50 <i>Quarterly</i>	\$8.00 <i>Per statement cycle</i>
<b>Minimum Balance to Avoid Service Charge</b>	N/A	N/A	\$100.00 <i>Based on average collected daily balance</i>	\$1,000.00 <i>Based on average collected daily balance</i>
<b>Free Items/Transactions Per Month</b>	First 50 transit items (not on us)  First 50 debit items	N/A	N/A	N/A
<b>Earnings Credit Per Statement Cycle</b>	N/A	\$0.20/\$100.00 <i>Per average collected daily balance up to the service charge</i>	N/A	N/A
<b>Earns Interest</b>	N/A	N/A	Yes <i>Paid quarterly on average collected daily balance</i>	Yes <i>If minimum balance is maintained</i>
<b>Statements</b>	Free eStatements	Free eStatements	Free eStatements	Free eStatements

Please see our Schedule of Fees for a full list of our fees and charges, and additional disclosures for listed products.

## CASH MANAGEMENT SERVICES

With the right cash management tools, you can focus on your business, rather than your banking. We make it easy with these services:

### ACH Origination

ACH Origination allows businesses to originate credits and debits for payments such as payroll and vendor payments. It's convenient, fast and secure, and managed using the bank's business online banking.

### Merchant Capture (Remote Deposit)

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite. It's a safe and secure way to make bank deposits (checks only) without driving to the bank.

### Merchant Processing Services

Merchant Services are Point of Sale Services that allow businesses to accept credit and debit card transactions onsite and online. Funds are automatically deposited to your Brush State Bar business checking account.

Additional Cash Management fees may apply. For more information, contact an account representative at 970.840.3090.

## ENROLL IN ONLINE BANKING

---

To enroll in online banking, visit [www.brushstatebank.com](http://www.brushstatebank.com) or scan the QR codes below and complete the following steps:

1. Hover over the "E-Banking" tab and chose the "Online Banking/Bill Pay" page
2. Choose the "Personal" or "Business" enrollment link
3. Read the "Terms and Conditions", click "I Agree", then click "Continue"
4. Complete the "Personal" or "Business" enrollment form

*\*Personal Enrollments are processed immediately. Business Enrollments will be processed within 2 business days.*



Scan for the  
Personal Online Banking  
Enrollment Form



Scan for the  
Business Online Banking  
Enrollment Form

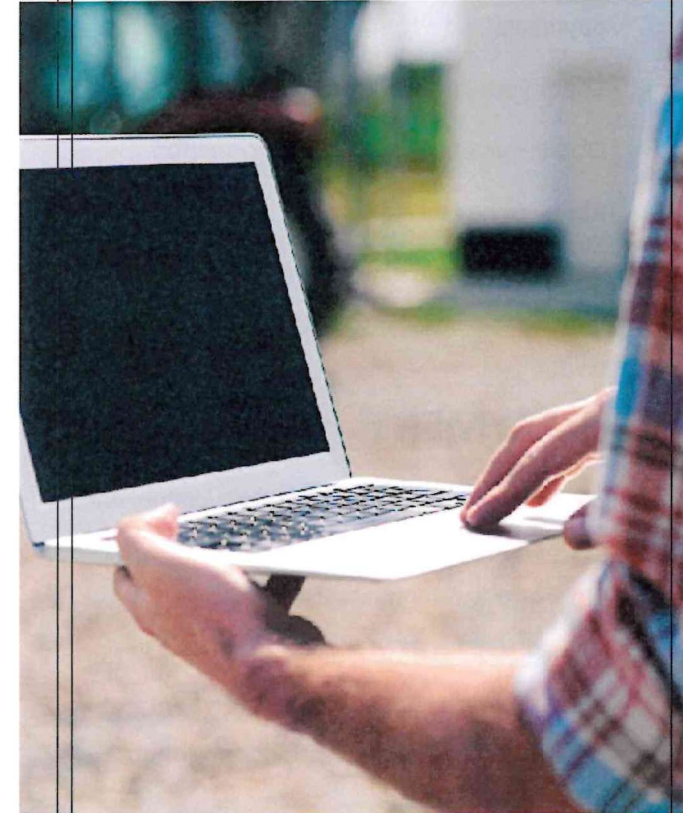
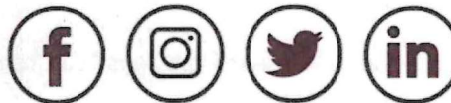
## CONTACT US

---



731 E. Edison Street  
PO Box 407  
Brush, CO 80723  
970-840-3090  
Fax: 970-842-0390  
[www.brushstatebank.com](http://www.brushstatebank.com)

FOLLOW US:



## ONLINE BANKING

---

## ONLINE BANKING FEATURES

---

- 24/7 access to your bank accounts
- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Ability to pay bills
- Ability to receive eStatements

Third party message, data and/or Internet service provider rates may apply.

## BILL PAYMENT

---

Online Bill Pay helps you pay your bills online, one time or recurring.

- No monthly or annual service charges
- View history and keep detailed records of the bills you've paid
- Track outstanding transactions and set up recurring payments
- Popmoney® is also offered in bill pay and allows you to transfer funds to other personal accounts at other banking institutions

Payments are required to be scheduled 4 days in advance and cannot be done using a Savings or Money Market account. Payments scheduled for weekends or holidays will roll to the next business day. Payments can be cancelled up to 10:00 pm on the fourth day before the scheduled payment date. Normal bank NSF fees apply as well as a \$25.00 fee assessed by Check Free for each bill pay item returned.

## eSTATEMENTS

---

Enroll in eStatements by completing the following steps:

1. Access your online account at [www.brushstatebank.com](http://www.brushstatebank.com)
2. Click on "Profile" in the upper right corner
3. Find Electronic Statements and click "Edit"
4. Select eStatements for the accounts you want to have eStatements for
5. Read the "Terms and Conditions", accept the terms, and enter the confirmation code that was listed on the "Terms and Conditions"
6. Click "Save" - You should now be enrolled in eStatements!

You'll be notified via email when your statement is available in Online Banking, but you have access to view previous statements at any time by following these simple steps:

1. Access your online account at [www.brushstatebank.com](http://www.brushstatebank.com)
2. Click on "Accounts" at the top of the page
3. Select the account in which you'd like to view the eStatement then click "Documents" under the account number
4. Be sure the Document Type says "eStatements" and select the date range
5. Click "Submit" and your eStatements will be generated and available for print or download

## BUSINESS ONLINE BANKING

---

With Business Online Banking, you can perform most routine banking transactions right from your desk - or wherever business may take you.

- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Account information can be downloaded to QuickBooks
- Multi-user option with or without approval functionality

## ONLINE CASH MANAGEMENT FEATURES

---

### Commercial ACH Origination

ACH Origination allows businesses to pay employees via direct deposit or collect payments from customers electronically.

### Merchant Capture

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite.

### Merchant Card Processing

Onsite or mobile credit card processing for your business is easy, safe, and convenient.

# RATE CHART

**Wray State Bank**  
**Brush State Bank a branch of Wray State Bank**  
**731 East Edison St**  
**P.O. Box 407**  
**Brush, CO 80723**  
**February 26, 2024**

Informational purposes only - Not for solicitation purposes

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Hometown Checking <sup>b</sup>	\$ 100.00	\$ 1,000.00 <sup>c</sup>	0.50%	0.50%
Savings <sup>b</sup>	\$ 100.00	\$ 0.01 <sup>c</sup>	1.50%	1.51%
Student Savings <sup>b</sup>	\$ 0.01	\$ 0.01 <sup>c</sup>	5.00%	5.10%
Brush Money Market <sup>b</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-19,999.99		1.50%	1.51%
	\$20,000.00-44,999.99		1.75%	1.76%
	\$45,000.00-49,999.99		2.00%	2.02%
	\$50,000.00-149,999.99		3.75%	3.82%
	\$150,000.00 and up		4.80%	4.91%
30-89 Day CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	1.75%	1.77%
30-89 Day CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	1.80%	1.82%
30-89 Day CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	1.85%	1.87%
3-5 Month CD \$1,000 Minimum <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	2.00%	2.01%
3-5 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	2.05%	2.07%
3-5 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	2.10%	2.12%
6-11 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.75%	4.84%
6-11 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
6-11 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
12-17 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.75%	4.84%
12-17 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.80%	4.89%
12-17 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.85%	4.94%
18-23 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.00%	4.06%
18-23 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.10%	4.16%
18-23 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.20%	4.27%
24-35 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.00%	4.06%
24-35 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	4.10%	4.16%
24-35 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	4.20%	4.27%
36-47 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.75%	3.80%
36-47 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.85%	3.91%
36-47 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.95%	4.01%
48-59 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.70%	3.75%
48-59 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.80%	3.85%
48-59 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.90%	3.96%
60-71 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.65%	3.70%
60-71 Month CD \$10,000 Minimum <sup>a</sup>	\$ 10,000.00	\$ 10,000.00 <sup>c</sup>	3.75%	3.80%
60-71 Month CD \$45,000 Minimum <sup>a</sup>	\$ 45,000.00	\$ 45,000.00 <sup>c</sup>	3.85%	3.91%
Junior CD (24 Months) <sup>a</sup>	\$ 50.00	\$ 50.00 <sup>c</sup>	4.60%	4.68%
Grade Point CD <sup>a</sup>	\$ 100.00	\$ 100.00 <sup>c</sup>	4.90%	4.90%
18 Month IRA CD <sup>a</sup>	\$ 25.00	\$ 25.00 <sup>c</sup>	4.85%	4.97%



**Brush HSA Checking<sup>b</sup>**

**\$ 0.01<sup>c</sup>**

Daily Balances of:

up to \$999.99			1.00%	1.01%
\$1,000.00-1,999.99			1.00%	1.00%
\$2,000.00-4,999.99			1.25%	1.26%
\$5,000.00 and up			1.75%	1.76%
<b>18 Month HSA CD<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>4.85%</b>	<b>4.97%</b>
<b>HSA 30-89 Day CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>1.75%</b>	<b>1.77%</b>
<b>HSA 30-89 Day CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>1.80%</b>	<b>1.82%</b>
<b>HSA 30-89 Day CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>1.85%</b>	<b>1.87%</b>
<b>HSA 3-5 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>2.00%</b>	<b>2.01%</b>
<b>HSA 3-5 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>2.05%</b>	<b>2.07%</b>
<b>HSA 3-5 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>2.10%</b>	<b>2.12%</b>
<b>HSA 6-11 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>4.75%</b>	<b>4.84%</b>
<b>HSA 6-11 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>4.80%</b>	<b>4.89%</b>
<b>HSA 6-11 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>4.85%</b>	<b>4.94%</b>
<b>HSA 12-23 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>4.75%</b>	<b>4.84%</b>
<b>HSA 12-23 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>4.80%</b>	<b>4.89%</b>
<b>HSA 12-23 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>4.85%</b>	<b>4.94%</b>
<b>HSA 24-35 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>4.00%</b>	<b>4.06%</b>
<b>HSA 24-35 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>4.10%</b>	<b>4.16%</b>
<b>HSA 24-35 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>4.20%</b>	<b>4.27%</b>
<b>HSA 36-47 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>3.75%</b>	<b>3.80%</b>
<b>HSA 36-47 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>3.85%</b>	<b>3.91%</b>
<b>HSA 36-47 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>3.95%</b>	<b>4.01%</b>
<b>HSA 48-59 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>3.70%</b>	<b>3.75%</b>
<b>HSA 48-59 Months CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>3.80%</b>	<b>3.85%</b>
<b>HSA 48-59 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>3.90%</b>	<b>3.96%</b>
<b>HSA 60-71 Month CD \$1,000 Minimum<sup>a</sup></b>	<b>\$ 1,000.00</b>	<b>\$ 1,000.00<sup>c</sup></b>	<b>3.65%</b>	<b>3.70%</b>
<b>HSA 60-71 Month CD \$10,000 Minimum<sup>a</sup></b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00<sup>c</sup></b>	<b>3.75%</b>	<b>3.80%</b>
<b>HSA 60-71 Month CD \$45,000 Minimum<sup>a</sup></b>	<b>\$ 45,000.00</b>	<b>\$ 45,000.00<sup>c</sup></b>	<b>3.85%</b>	<b>3.91%</b>

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of 02-26-2024.  
For current rate information call (970) 840-3090.**

**Member  
FDIC**

## FEES

Dormant Account Fee.....	\$10.00/month
(365 days of no activity)	
New Accounts Closure Fee.....	\$30.00
(within 90 days of opening and funds are moved out of bank)	

### Safe Deposit Boxes

3" x 10" Box.....	\$25.00/year
5" x 10" Box.....	\$30.00/year
10" x 10" Box.....	\$50.00/year

Drilling Cost .....	\$.150.00
Key Replacement.....	\$.25.00

### Electronic Banking

Debit MasterCard.....	No Charge
Total card limit per day - \$1,500.00	
\$500.00 ATM withdrawal limit	
\$1,000.00 purchase limit at any one merchant	
Limited to 3 cash withdrawals per day	
Instant Issuance.....	Available
Card Reorder.....	\$10.00
Online Banking.....	No Charge
Mobile Banking App.....	No Charge
eStatements.....	No Charge
Bill Pay (Standard Payment).....	No Charge
Same Day Payment.....	\$9.95
Overnight Payment.....	\$14.95
Zelle® .....	No Charge
Stop payment fee.....	\$20.00
Minimum per transaction limit - \$5.00	
Total transaction limit per day - \$1,000.00	
Total transaction limit per month - \$3,000.00	
Commercial ACH Origination.....	Available
Same Day.....	\$15.00/File
(Direct deposit or withdrawal)	
Merchant Capture.....	Available
(Make deposits without leaving your business)	
Merchant Card Processing.....	Available

Windsor State Bank reserves the right to increase, change, or add fees as policy dictates.

Certain products and services are subject to credit approval.

## OTHER SERVICES

Overdraft Fee per item.....	\$25.00
Returned Item Fee per item.....	\$25.00
Stop Payments .....	\$20.00
Collections (Incoming and Outgoing) .....	\$25.00
Holds and Special Handling of Accounts .....	\$25.00
Automatic Transfers.....	\$3.00
Cashier's Check.....	\$5.00
Cashed Checks.....	\$1.00 per \$100.00
Minimum .....	\$5.00
Wire Transfers	
Outgoing .....	\$25.00
Incoming .....	\$15.00
International (Incoming and Outgoing) .....	\$50.00
Garnishments & Levies.....	\$50.00
Indemnity Bond Fee .....	\$30.00
Reconciling Accounts: Once without charge	
Thereafter per hour .....	\$25.00
Record research per hour.....	\$25.00
Plus per copy.....	\$1.25
Copier fees per copy .....	\$0.25
Fax fees	
Outgoing or Incoming .....	\$2.00
Lamination Fees – 8½ X 11.....	\$2.00
Amortization Schedule.....	\$5.00
Coin Counting – Non Customer.....	5%

## LOANS

- Real Estate**
- Ready Reserve**
- Commercial**
- Agricultural**
- Consumer**
- Home Equity Line of Credit (HELOC)**
- Credit Cards**

FOLLOW US:



Small Town Values, Genuine Personal Service



## SCHEDULE OF FEES & SERVICES

EFFECTIVE JUNE 8, 2023

### LOBBY HOURS

MONDAY - FRIDAY 9:00 AM TO 5:00 PM

### DRIVE-THRU HOURS

MONDAY - FRIDAY 7:30 AM TO 5:30 PM

SATURDAY 9:00 AM TO 12:00 PM

ATM On Site

All transactions received after 4:00 pm will be processed the next business day.

1130 MAIN STREET

WINDSOR, COLORADO 80550

970.674.1488 | WINDSORSTATEBANK.COM

24 HOUR ACCOUNT INFORMATION LINE

866.619.1413



## FREE CHECKING

Minimum Deposit to Open Account.....\$100

No Minimum Balance Requirement

e-Statements.....Required

MasterCard Debit Card

## PERSONAL CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if average collected daily balance falls below \$300.....\$6.00

Senior citizens (55+) and Military.....No Service Charge

## HOMETOWN CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if balance falls below \$100.....\$7.50

Senior citizens (55+) and Military.....No Service Charge

Interest Paid All Days

if collected daily balance exceeds.....\$1,000

First Box of Checks Free

## STUDENT CHECKING

No Minimum Deposit to Open Account

No Minimum Balance Requirement

MasterCard Debit Card, High School Mascot Card Available

Student Savings Account Available

e-Statements Available

## BUSINESS CHECKING

Minimum Deposit to Open Account.....\$100

No Minimum Balance

Monthly Service Charge

each transaction item (debits and credits).....\$0.15

*first 500 items are free*

## BUSINESS INTEREST CHECKING

Minimum Deposit to Open Account.....\$100

Monthly Service Charge

if average collected daily balance falls below \$1,000...\$10.00

Monthly Service Charge

each transaction item (debits and credits).....\$0.15

*first 500 items are free*

Interest Paid All Days

if collected daily balance exceeds.....\$1,000

## COMMERCIAL CHECKING

Minimum Deposit to Open Account.....\$100

No Minimum Balance

Monthly Service Charge.....\$10.00

Unlimited Transaction Items (Debits, Credits, Checks)

## MONEY MARKET

Minimum Deposit to Open Account.....\$2,500

Service Charge

if average collected daily balance falls

below \$2,500 per statement cycle.....\$8.00

Interest Paid All Days

if collected daily balance exceeds.....\$2,500

## SAVINGS

Minimum Deposit to Open Account.....\$100

Service Charge

per quarter if average collected daily balance falls

below \$100.....\$4.50

Interest Paid Quarterly on Collected Daily Balance

## STUDENT SAVINGS

No Minimum Deposit to Open Account

Higher Earning Interest than Regular Savings

Student Checking Account Required

No Minimum Balance to Earn Interest

Interest Paid Quarterly on Collected Daily Balance

## HEALTH SAVINGS ACCOUNT (HSA)

**HSA Checking:** \*HSA Eligible Health Insurance Required

No Minimum Deposit to Open Account

No Minimum Balance Required

Interest Paid on Collected Daily Balance

Account Cannot be Overdrawn; therefore checks will not be paid when the balance is insufficient

**HSA Certificate of Deposit:** \*HSA Eligible Health Insurance Required

## OTHER PRODUCTS

Certificates of Deposit

Individual Retirement Accounts Available  
(Traditional, Roth, and SEP)

See additional disclosures for listed products.

Windsor State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

Interest is paid by compounding to the account on the statement cycle date.

Interest bearing checking accounts calculate interest by using the collected daily balance method.



## ON-THE-GO BUSINESS ACCESS

FREE Online & Mobile Banking

### Business Online Banking

With Business Online Banking, you have instant access to your Windsor State Bank business accounts, including complete cash management services—available anywhere you have internet access.

You can check your account balances, review individual transactions, transfer between accounts make loan payments and pay bills.

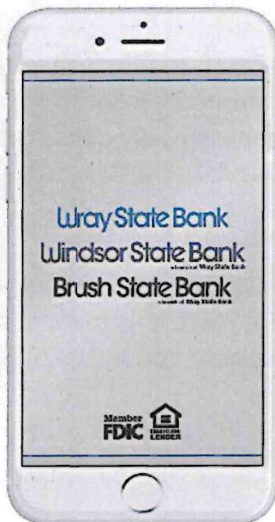
**User Administration:** Within Business Online Banking, it's easy to maintain control and security with flexible, multi-user options. You can have supervisory review and approval of all online transactions.

### WSB & BSB Business Mobile App

Our Business Mobile App puts the bank at your fingertips through your mobile devices. This can be a great tool for you and your company—especially if you are frequently on-the-go.

#### Convenient Features:

- Check account balance
- View transaction history
- View images of processed checks
- Pay bills
- Deposit checks into your account



## BUSINESS LENDING

We are committed to helping area businesses achieve their goals, strengthening the local economy. We offer a variety of loans to help reach your goals.

- **Commercial Real Estate Loans**
- **Business Ready Reserve Lines of Credit**
- **Equipment Loans**
- **Operating Lines of Credit**
- **Letters of Credit**
- **SBA Loans**
- **Credit Cards**

For more information including rates or to obtain credit, stop by or give us a call—our loan officers would be happy to help.

#### DISCLAIMERS:

Windsor State Bank reserves the right to place a hold on uncollected funds as per the funds availability disclosure policy.

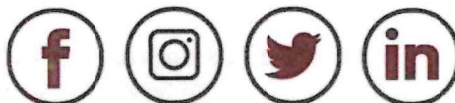
Windsor State Bank reserves the right to increase, change, or add fees as policy dictates.

Interest is paid by compounding to the account on the statement cycle date. Interest bearing checking account calculates interest by using the collected daily balance method.

Certain products are subject to credit approval.

All transactions received after 4:00 pm will be processed the next business day.

FOLLOW US:



Small Town Values, Genuine Personal Service



## BUSINESS BANKING

1130 MAIN STREET  
WINDSOR, COLORADO 80550  
970.674.1488 | 855.275.4005 (TOLL FREE)  
866.619.1413 (VOICE ACCESS)  
WWW.WINDSORSTATEBANK.COM



## CHECKING & SAVINGS SOLUTIONS

that meet your business needs

	BUSINESS CHECKING	BUSINESS INTEREST CHECKING	COMMERCIAL CHECKING	SAVINGS	MONEY MARKET
<b>Minimum Opening Balance</b>	\$100.00	\$100.00	\$100.00	\$100.00	\$2,500.00
<b>Service Charge</b>	\$0.15 for each item (debits & credits) over 500	\$10.00 <i>Per statement cycle if average collected daily balance falls below \$1,000</i>  \$0.15 for each item (debits & credits) over 500	\$10.00 <i>Per statement cycle</i>	\$4.50 <i>Quarterly</i>	\$8.00 <i>Per statement cycle</i>
<b>Minimum Balance to Avoid Service Charge</b>	N/A	\$1,000.00	N/A	\$100.00 <i>Based on average collected daily balance</i>	\$2,500.00 <i>Based on average collected daily balance</i>
<b>Free Items/Transactions Per Month</b> <i>Based on combined items (debits &amp; credits)</i>	500	500	Unlimited	N/A	N/A
<b>Earns Interest</b>	N/A	Yes <i>Paid per statement cycle on average collected daily balance. No interest paid if average collected daily balance falls below \$1,000</i>	N/A	Yes <i>Paid quarterly on average collected daily balance</i>	Yes <i>If minimum balance is maintained</i>
<b>Statements</b>	Free eStatements	Free eStatements	Free eStatements	Free eStatements	Free eStatements

## CASH MANAGEMENT SERVICES

With the right cash management tools, you can focus on your business, rather than your banking. We make it easy with these services:

### ACH Origination

ACH Origination allows businesses to originate credits and debits for payments such as payroll and vendor payments. It's convenient, fast and secure, and managed using the bank's business online banking.

### Merchant Capture (Remote Deposit)

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite. It's a safe and secure way to make bank deposits (checks only) without driving to the bank.

### Merchant Processing Services

Merchant Services are Point of Sale Services that allow businesses to accept credit and debit card transactions onsite or on the go. Funds are automatically deposited to your Windsor State Bank business checking account.

Additional Cash Management fees may apply. For more information, contact an account representative at 970.674.1488.

Please see our Schedule of Fees for a full list of our fees and charges, and additional disclosures for listed products.

REVISED MAY 1, 2021

## ENROLL IN ONLINE BANKING

---

To enroll in online banking, visit [www.windsorstatebank.com](http://www.windsorstatebank.com) or scan the QR codes below and complete the following steps:

1. Hover over the "E-Banking" tab and chose the "Online Banking/Bill Pay" page
2. Choose the "Personal" or "Business" enrollment link
3. Read the "Terms and Conditions", click "I Agree", then click "Continue"
4. Complete the "Personal" or "Business" enrollment form

*\*Personal Enrollments are processed immediately. Business Enrollments will be processed within 2 business days.*



Scan for the  
Personal Online Banking  
Enrollment Form



Scan for the  
Business Online Banking  
Enrollment Form

## CONTACT US

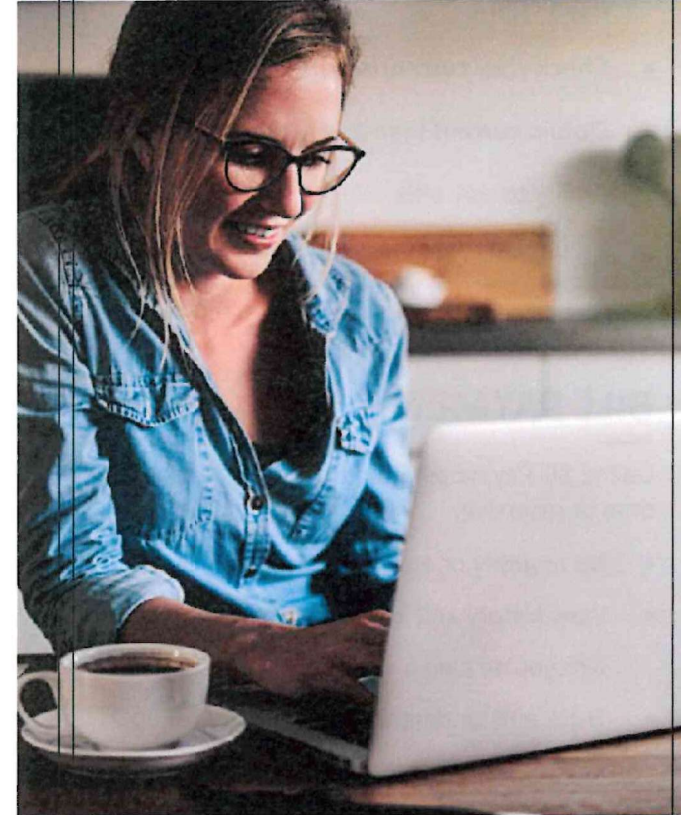
---



1130 Main Street  
Windsor, CO 80550  
970-674-1488  
Fax: 970-674-0166

[www.windsorstatebank.com](http://www.windsorstatebank.com)

## FOLLOW US



## ONLINE BANKING

---

## ONLINE BANKING FEATURES

---

- 24/7 access to your bank accounts
- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Ability to pay bills
- Ability to receive eStatements

Third party message, data and/or Internet service provider rates may apply.

## BILL PAYMENT

---

Online Bill Pay helps you pay your bills online, one time or recurring.

- No monthly or annual service charges
- View history and keep detailed records of the bills you've paid
- Track outstanding transactions and set up recurring payments
- Popmoney® is also offered in bill pay and allows you to transfer funds to other personal accounts at other banking institutions

Payments are required to be scheduled 4 days in advance and cannot be done using a Savings or Money Market account. Payments scheduled for weekends or holidays will roll to the next business day. Payments can be cancelled up to 10:00 pm on the fourth day before the scheduled payment date. Normal bank NSF fees apply as well as a \$25.00 fee assessed by Check Free for each bill pay item returned.

## eSTATEMENTS

---

Enroll in eStatements by completing the following steps:

1. Access your online account at [www.windsorstatebank.com](http://www.windsorstatebank.com)
2. Click on "Profile" in the upper right corner
3. Find Electronic Statements and click "Edit"
4. Select eStatements for the accounts you want to have eStatements for
5. Read the "Terms and Conditions", accept the terms, and enter the confirmation code that was listed on the "Terms and Conditions"
6. Click "Save" - You should now be enrolled in eStatements!

You'll be notified via email when your statement is available in Online Banking, but you have access to view previous statements at any time by following these simple steps:

1. Access your online account at [www.windsorstatebank.com](http://www.windsorstatebank.com)
2. Click on "Accounts" at the top of the page
3. Select the account in which you'd like to view the eStatement then click "Documents" under the account number
4. Be sure the Document Type says "eStatements" and select the date range
5. Click "Submit" and your eStatements will be generated and available for print or download

## BUSINESS ONLINE BANKING

---

With Business Online Banking, you can perform most routine banking transactions right from your desk - or wherever business may take you.

- No set up fee or monthly fees
- Convenient, fast, and secure
- Real time transfers between accounts and loan payments
- Check your current account balances
- Obtain current loan and CD information
- Account information can be downloaded to QuickBooks
- Multi-user option with or without approval functionality

## ONLINE CASH MANAGEMENT FEATURES

---

### Commercial ACH Origination

ACH Origination allows businesses to pay employees via direct deposit or collect payments from customers electronically.

### Merchant Capture

Merchant Capture provides commercial accounts with an integrated web based solution for scanning bank deposits onsite.

### Merchant Card Processing

Onsite or mobile credit card processing for your business is easy, safe, and convenient.

# RATE CHART

**Wray State Bank**  
**Windsor State Bank a branch of Wray State Bank**  
**1130 Main St**  
**Windsor, CO 80550**  
**February 26, 2024**

Informational purposes only - Not for solicitation purposes

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Hometown Checking <sup>b</sup>	\$ 100.00	\$ 1,000.00 <sup>c</sup>	0.50%	0.50%
Windsor Savings <sup>b</sup>	\$ 100.00	\$ 0.01 <sup>c</sup>	1.50%	1.51%
Student Savings <sup>b</sup>	\$ 0.01	\$ 0.01 <sup>c</sup>	5.00%	5.10%
Windsor Money Market <sup>b</sup>	\$ 2,500.00	\$ 2,500.00 <sup>c</sup>		
Daily Balances of:				
	\$2,500.00-99,999.99		1.95%	1.97%
	\$100,000.00 and up		2.96%	3.00%
Windsor Business Interest Checking <sup>b</sup>	\$ 100.00	\$ 1,000.00 <sup>c</sup>	0.05%	0.05%
Windsor 3-5 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	2.05%	2.07%
Windsor 3-5 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	2.10%	2.12%
Windsor 6-11 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.65%	4.73%
Windsor 6-11 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.65%	4.73%
Windsor 12-17 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.71%	4.79%
Windsor 12-17 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.71%	4.79%
Windsor 18-23 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.02%	4.08%
Windsor 18-23 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.02%	4.08%
Windsor 24-35 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.02%	4.08%
Windsor 24-35 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.02%	4.08%
Windsor 36-47 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.85%	3.91%
Windsor 36-47 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.85%	3.91%
Windsor 48-59 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.85%	3.91%
Windsor 48-59 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.85%	3.91%
Windsor 60 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.76%	3.81%
Windsor 60 Month CD \$100,000 Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.76%	3.81%
Windsor Junior CD (24 Months) <sup>a</sup>	\$ 50.00	\$ 50.00 <sup>c</sup>	4.60%	4.68%
Grade Point CD <sup>a</sup>	\$ 100.00	\$ 100.00 <sup>c</sup>	4.90%	4.90%
Windsor 18 Month IRA CD <sup>a</sup>	\$ 25.00	\$ 25.00 <sup>c</sup>	4.09%	4.17%
HSA Checking <sup>b</sup>		\$ 0.01 <sup>c</sup>		
Daily Balances of:				
	up to \$999.99		1.00%	1.01%
	\$1,000.00-1,999.99		1.00%	1.00%
	\$2,000.00-4,999.99		1.25%	1.26%
	\$5,000.00 and up		1.75%	1.76%
Windsor 18 Month HSA CD <sup>a</sup>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	4.09%	4.17%
Windsor HSA 3-5 Month CD \$200 Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	2.05%	2.07%



<b>Windsor HSA 3-5 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	2.10%	2.12%
<b>Windsor HSA 6-11 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.65%	4.73%
<b>Windsor HSA 6-11 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.65%	4.73%
<b>Windsor HSA 12-23 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.71%	4.79%
<b>Windsor HSA 12-23 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.71%	4.79%
<b>Windsor HSA 24-35 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	4.02%	4.08%
<b>Windsor HSA 24-35 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	4.02%	4.08%
<b>Windsor HSA 36-47 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.85%	3.91%
<b>Windsor HSA 36-47 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.85%	3.91%
<b>Windsor HSA 48-59 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.85%	3.91%
<b>Windsor HSA 48-59 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.85%	3.91%
<b>Windsor HSA 60 Month CD \$200</b> Minimum <sup>a</sup>	\$ 200.00	\$ 200.00 <sup>c</sup>	3.76%	3.81%
<b>Windsor HSA 60 Month CD \$100,000</b> Minimum <sup>a</sup>	\$ 100,000.00	\$ 100,000.00 <sup>c</sup>	3.76%	3.81%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.**  
**Interest Rates and Annual Percentage Yields are current as of 02-26-2024.**  
**For current rate information call (970) 674-1488.**

**Member**  
**FDIC**

## **Types of Loans Offered and Related Fees**

Business Loans:	\$100.00 loan fee plus applicable filing fees as established by the government agencies.
Agricultural Loans:	\$100.00 loan fee plus applicable filing fees as established by the government agencies.
Consumer Loans:	\$100.00 loan fee
Mobile Home Loans:	Up to .5% loan origination fee plus applicable filing fees as established by the government agencies and costs of appraisals, title work, certifications, etc. No Land. Minimum \$100.00
Real Estate Loans:	0.50% loan origination fee plus applicable filing fees as established by the government agencies and costs of appraisals, title work, certifications, etc.
Home Equity Line of Credit:	\$50.00 annual fee (waived the first year) plus applicable filing fees as established by the government agencies and costs of appraisals, title work, certifications, etc.
Ready Reserve:	\$20.00 annual fee
Business Ready Reserve:	\$50.00 annual fee