

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
- Ready Reserve
- Real Estate
- Home Equity Line of Credit (HELOC)



Banking on a First Name Basis



SCHEDULE OF FEES & SERVICES

EFFECTIVE MAY 1, 2024

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.



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)**

FOLLOW US:



SCHEDULE OF FEES & SERVICES

EFFECTIVE May 1, 2024

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.



FEES

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Electronic Banking

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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 Customer1%

LOANS

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

FOLLOW US:



Simple Math. Common Sense.



SCHEDULE OF FEES & SERVICES

EFFECTIVE MAY 1, 2024

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)

