

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Into Line Telephone Transfers - types of transfers -** You may access your account by telephone (800) 293-7498 24-hours a day using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- get information about:
  - the account balance of checking accounts
  - the last ten withdrawals from checking accounts
  - the account balance of savings accounts
  - the last five withdrawals from savings accounts
  - year to date and prior year interest

**ATM Transfers - Plus and Cirrus Networks - types of transfers, dollar limitations, and charges -** You may access your account(s) by ATM using your ATM card and personal identification number or debit card and personal identification number, to:

- make deposits to checking account(s) with an ATM card
- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with an ATM card
- make deposits to savings account(s) with a debit card
- get cash withdrawals from checking account(s) with an ATM card
  - you may withdraw no more than \$500.00 per day
  - there is a charge of \$1.00 for each transaction in excess of six during a statement cycle at ATMs we do not own or operate
- get cash withdrawals from checking account(s) with a debit card
  - you may withdraw no more than \$500.00 per day
  - there is a charge of \$1.00 for each transaction in excess of six during a statement cycle at ATMs we do not own or operate
- get cash withdrawals from savings account(s) with an ATM card
  - you may withdraw no more than \$500.00 per day
  - there is a charge of \$1.00 for each transaction in excess of six during a statement cycle at ATMs we do not own or operate

- get cash withdrawals from savings account(s) with a debit card
  - you may withdraw no more than \$500.00 per day
  - there is a charge of \$1.00 for each transaction in excess of six during a statement cycle at ATMs we do not own or operate
- transfer funds from savings to checking account(s) with an ATM card
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with an ATM card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
  - the account balance of your checking accounts
    - with an ATM card
    - with a debit card
  - the account balance of your savings accounts
    - with an ATM card
    - with a debit card

Some of these services may not be available at all terminals.

**Types of VISA®-branded Debit Card Point-of-Sale Transactions -** You may access your checking money market account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations and charges -** Using your card:

- you may not exceed \$1,000.00 in transactions per day
- the charge for your card (whether or not the card is used in the period) is \$15.00 annually

**Currency Conversion.** When you use your Visa®-branded Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network™ (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Please see your cardholder agreement for additional information relating to the use of your Visa®-branded Debit Card.

**Internet Banking Computer Transfers - types of transfers and charges -** You may access your account(s) by computer through the internet by logging onto our website at [www.investes.com](http://www.investes.com) and using your password and social security number, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
  - we charge \$5.95 per month (unlimited transactions) to use our Internet Bill Payment
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the previous two calendar months history
  - the account balance of savings account(s)
  - the previous two calendar months history

### FEES

- We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-293-7498 (Info Line) to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you \$18.00 for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken

(6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

#### UNAUTHORIZED TRANSFERS

##### (a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise, you will be liable for the lesser of:

- (1) \$50.00, or
- (2) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. Except for electronic funds transfers made by card or other device for use at a communications facility, such as an ATM, if you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time and, as to transactions arising from the unauthorized use of the card and/or code, if your failure to examine your statement or tell us constitutes a lack of due diligence on your part. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• **Additional Limit on Liability for VISA®-branded Debit Card.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA®-branded Debit Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

#### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is

made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

FIRST NATIONAL BANK NIWOT BRANCH  
7980 NIWOT ROAD  
NIWOT, COLORADO 80503  
Business Days: Monday through Friday  
Excluding Federal Holidays  
Phone: (303) 652-8082

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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. 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 we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 2:00 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 2:00 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.

If you make a deposit at an ATM before 1:30 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 at an ATM after 1:30 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.

#### LONGER DELAYS MAY APPLY

**Case-by-case delays.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$100 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

#### DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits may not be available until the eleventh business day after the day of your deposit.

## TRUTH-IN-SAVINGS DISCLOSURE

### FIRST CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - There is no minimum balance requirement for this account.

**Additional information:**

No monthly service charge.

Unlimited check writing.

Check safekeeping for your convenience.

### REGULAR CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - There is no minimum balance requirement for this account.

**Additional information:**

Unlimited check writing.

A monthly fee of \$6.50 will be charged each statement cycle.

Check imaging.

Free cashier's checks and money orders

### SUPER NOW CHECKING ACCOUNT

**Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every monthly statement cycle. Interest will be credited to your account every monthly statement cycle.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - If your balance falls below \$500.00 on any day in the monthly statement cycle we will impose a service fee of \$7.00 once during the statement cycle.

**Average available balance computation method** - We use the average available balance method to calculate the interest on your account. This method applies a periodic rate to the average available balance in the account for the period. The average available balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Additional information:**

Check imaging.

### INDIVIDUAL MONEY MARKET ACCOUNT

This is a tiered rate account as follows:

- Tier 1 - If your average available balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- Tier 2 - If your average available balance is more than \$999.99, but less than \$10,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- Tier 3 - If your average available balance is \$999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

\* Please refer to our separate rate sheet for current rates.

**Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every monthly statement cycle. Interest will be credited to your account every monthly statement cycle.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$7.50 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

**Average available balance computation method** - We use the average available balance method to calculate the interest on your account. This method applies a periodic rate to the average available balance in the account for the period. The average available balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from an Individual Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. Unlimited withdrawals allowed in person.

**Fees:**

A service fee of \$10.00 will be charged for each third party check in excess of six during a statement cycle.

### PREMIER YIELD MONEY MARKET ACCOUNT

**Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every monthly statement cycle. Interest will be credited to your account every monthly statement cycle.

**Minimum balance to open the account** - You must deposit \$10,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

**Average available balance computation method** - We use the average available balance method to calculate the interest on your account. This method applies a periodic rate to the average available balance in the account for the period. The average available balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Premier Yield Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. Unlimited withdrawals allowed in person.

**Fees:**

A withdrawal fee of \$10.00 will be charged for each third party check in excess of six during a statement cycle.

### SAVINGS ACCOUNT

**Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account (waived for customers under 18 years of age).

**Minimum balance to avoid imposition of fees** - A service fee of \$2.50 will be imposed every month if the balance in the account falls below \$100.00 any day of the cycle (waived for customers under 18 years of age).

**Daily balance computation method** - We use the daily available balance method to calculate the interest on your account. This method applies a daily available periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. Unlimited withdrawals allowed in person.

**Fees:**

A service fee of \$7.75 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a month.

### SENIOR PREFERRED ACCOUNT

(Offered for our customers who are at least 55 years young)

**Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every monthly statement cycle. Interest will be credited to your account every monthly statement cycle.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Average available balance computation method** - We use the average available balance method to calculate the interest on your account. This method applies a periodic rate to the average available balance in the account for the period. The average available balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Additional information:**

One free box of checks annually.

No charge for cashier's checks and money orders.

SPA/ATM cards discounted to \$5.00 annually.

Unlimited check writing and ATM foreign terminal usage.

Check imaging.

### COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Conventional statement with items.....	\$10.00 per month
Check printing.....	fee depends on style of check ordered
Counter checks.....	\$.10 per item
Cashier's checks.....	\$4.00/non-customer \$5.00
Money orders.....	\$.20 / non-customer \$3.00
Domestic draft.....	\$10.00
International draft.....	\$20.00
ATM card annual fee.....	\$12.00
Debit card annual fee.....	\$15.00
Replace lost ATM or debit card.....	\$5.00
Stop payments.....	\$18.00 each item
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Non-sufficient funds (NSF) check, debit card, or ACH	
(preauthorized transfer or point-of-sale).....	\$25.00 each item
Continuous overdraft after one day.....	\$5.00 per day
Returned items.....	\$5.00 each item

Account research and/or balancing assistance .....\$25.00 per hour  
 Account activity printout/current statement .....Free  
 Photocopies (account related items) .....Free  
 Fax service local .....\$1.00 per page  
 Fax service long distance .....\$3.00 first page/\$1.00 additional pages(s)  
 Account closed within 180 days of opening .....\$25.00  
 Dormant account fee .....\$5.00 per statement cycle  
 An account is dormant if you have made no deposits or withdrawals for 12 consecutive months.  
 Hold statement or returned mail .....\$5.00 per statement cycle  
 Domestic wire transfers .....outgoing \$15.00/incoming \$5.00  
 Domestic wire transfers non-customer .....outgoing \$20.00/incoming \$10.00  
 Foreign wire transfers .....outgoing \$50.00/incoming \$15.00  
 Collection item .....\$15.00  
 Coupons sent for collection .....cost plus \$15.00  
 Garnishments or levies .....\$50.00  
 Bill paying service .....\$2.00 per bill  
 Non-customer rolled coin and/or currency purchase .....5% or \$10.00 minimum  
 Non-customer coin counting .....2% of total  
 (or minimum charge of \$5.00)  
 Night depository key .....\$5.00  
 Safe deposit boxes .....annual fee based upon box size  
 Safe deposit box/lost key .....\$25.00  
 Safe deposit box/drilling fee .....\$165.00  
 We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

### BANKING HOURS

Monday - Friday  
 9:00 am - 5:30 pm  
 Saturday  
 9:00 am - 12:00 pm  
 Excluding Federal Holidays

**Info♦Line**

24 HOURS A DAY - 7 DAYS A WEEK  
 1-800-293-7498

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

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# UNDERSTANDING YOUR DEPOSIT ACCOUNT

## ELECTRONIC TRANSFERS

## FUNDS AVAILABILITY

## TRUTH IN SAVINGS



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