

## OTHER SERVICES & CHARGES

Overdraft fee (paid or returned per item)	\$30
Periodic overdraft fee (per day after the 3rd business day)	\$5
Stop payment order	\$20
Deposit item returned (re-cleared or charged to account)	\$5
Closing Account within 30 days of opening	\$20
Monthly dormant account charge (no customer initiated activity for two years)	\$20
Duplicate statement	\$2
Transcript statement	No charge
Account research (minimum 1 hour)	\$50/hour
Levy or garnishment	\$100
Customer check cashing	No charge
Non-customer check cashing	3%
Exception: Checks drawn on The Bank of Burlington	No charge
Escrow set-up fee	\$1,000
Escrow annual fee	\$100
Each transaction	\$10
Copies (first 5 are free for customers)	\$.20
Fax fee (free for customers)	
Non-customers	\$5
Notary Service (free for customers)	
Non-customers	\$15
Signature Guarantee (non medallion)	\$100
Voice Banking (available 24/7)	No charge
Night Deposit Envelope Drop	No charge
Night Deposit Bag Drop	\$30/year
Locked Bag Replacement	Prices vary
Coin Sorting Fee (free for customers)	
Non Customers	10%
Charge for Printed Checks	Prices vary
Safe Deposit Boxes	Prices vary
Not FDIC Insured	

## OTHER SERVICES & CHARGES

Shredding (free for customers)	
Domestic Wire Transfers	
Incoming & Outgoing	\$20
International Wire Transfers	
Incoming	\$25 + Cost
Outgoing	\$25 + Cost
Collections	
Incoming	Money Order charges apply
Outgoing	\$20
Personal Money Orders (1 per month free for customers)	
Under \$100	\$3
\$101 to \$1,000	\$4
\$1,001 and up	\$5
Certified Money Orders (1 per month free for customers)	
Under \$100	\$7
\$101 to \$1,000	\$8
\$1,001 and up	\$9
Basic Online Banking	No charge
Consumer Bill Pay	\$5/month unlimited bills
Business Bill Pay	\$9/month unlimited bills
ATM and Visa Debit Cards (fees appear separately on statements)	
Annual Fee	\$6.50
Replacement Card Fee	\$6.50
Replacement PIN Fee	
In Lobby	No charge
Ordered	\$3
Transaction fee for our ATM	No charge
Transaction fee for other ATM	\$1
Maximum Withdrawal per 24 Hour Period:*	
Cash	\$200
Merchant Transactions	\$1,000
*Special limits are available upon request. 24 hour period is from 1 p.m. to 1 p.m. daily.	

The bank reserves the right to adjust fees.  
Information contained in this brochure is effective as of 02/2014.  
Member F.D.I.C.



## SERVICE & FEE SCHEDULE

The Bank of Burlington was established in 1931 to provide local residents with financial products and services. Throughout the years, we've operated with conservative banking principles, loyal customers and a strong management team and have seen steady growth from approximately \$93,000 in assets to more than \$70 million in assets.

We're committed to remaining a strong and efficient independent bank, responsive to the needs of the customers and community we serve. We strive to provide you with superior customer service and we're happy you chose us.

Please speak with our professional, experienced staff about any of your financial needs. We're your locally owned community bank and we're here for you.

## CONTACT INFORMATION

P.O. Box 427, 410 14<sup>th</sup> Street  
Burlington, CO 80807

p (719) 346-5376

f (719) 346-7115

24/7 Voice Banking: (719) 346-5766

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

Hours: Monday - Friday

Lobby - 8 a.m. to 4 p.m.

Drive-up - 7:30 a.m. to 4 p.m.

## ACCOUNTS AND SERVICES

### SAVINGS

Minimum daily balance	
Under 18 years of age	\$25
Over 18 years of age	\$100
Monthly maintenance/minimum balance fee	\$10
(If daily balance falls below minimum)	
No charge for first 3 debit items per month	
Excessive item fee over 3 debit items (per item)	\$5
Interest paid quarterly on average collected balance	
No charge for quarterly statement	

### MONEY MARKET ACCOUNT

Minimum daily balance	\$2,500
Monthly maintenance/minimum balance fee	\$15
(If daily balance falls below \$2,500)	
No charge for first 6 debit items per month	
Excessive item fee over 6 debit items (per item)	\$5
Interest paid monthly on average collected balance	
No charge for monthly image statement	

### ELITE MONEY MARKET ACCOUNT

Minimum daily balance	\$2,500
Monthly maintenance/minimum balance fee	\$15
(If daily balance falls below \$2,500)	
No charge for first 6 debit items per month	
Excessive item fee over 6 debit items (per item)	\$5
Minimum balance to open	\$200,000
Interest paid monthly on average collected balance	
No charge for monthly image statement	
If balance falls below \$200,000, the interest rate is changed to the current savings account rate.	

### CERTIFICATES OF DEPOSIT

Minimum deposit to open	\$1,000
Terms and rates vary	

### INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Minimum deposit to open	\$1,000
No annual administration or set-up fee	
Terms and rates vary	
Early withdraw penalties may apply	

### IRREVOCABLE BURIAL FUND

Set up fee	\$25
Minimum deposit to open	\$100
Rates vary	

### REGULAR CHECKING

Monthly maintenance fee	\$5.75
Per item entry fee (debits and credits)	\$.15
Earnings credit per annum	.05%
(on average collected balance)	
No charge for monthly image statement	

### NO FRILLS CHECKING

Monthly maintenance fee	\$7.25
No minimum balance required	
No charge for first 20 debit items per month	
Excessive item fee over 20 debit items (per item)	\$.15
No charge for monthly image statement	

### NOW CHECKING (INTEREST CHECKING)

Minimum Daily Balance	\$1,000
Monthly Maintenance/Minimum Balance Fee	\$15
(If daily balance falls below \$1,000.00)	
No charge for the first 25 debit items	
Excessive item fee over 25 debit items (per item)	\$.15
Interest paid monthly on average collected balance	
No charge for monthly image statement	

### SENIOR CHECKING (AGE 60 AND OLDER)

No monthly maintenance fee	
No charge for monthly image statement	

### STUDENT CHECKING (ENROLLED IN AN EDUCATION PROGRAM)

Monthly maintenance fee	\$5.25
Per item entry fee (debits and credits)	\$.15
Earnings credit per annum	.05%
(on average collected balance)	
Provide us with a reconciled statement and we'll refund your monthly maintenance fees and per item entry fees under 25 items, minus your earnings credit.	
No charge for monthly image statement	

### BUSINESS CHECKING

Monthly maintenance fee	\$7.25
Per item entry fee (debits and credits)	\$.15
Deposited item - cash/drawn on us	No charge
Deposited item - not drawn on us	\$.10
Earnings credit per annum	.05%
(on average collected balances)	
Accounts maintaining negative collected balances may be changed to an Account Analysis. Additional fees will apply.	
Please contact us for details.	
No charge for monthly image statement	

### ORGANIZATION CHECKING

Maintenance Fee (charged per statement cycle)	\$5
No charge for image statement	
(minimum quarterly statement required if not using Online Banking)	