

EQUITABLE SAVINGS AND LOAN ASSOCIATION

SCHEDULE OF CHARGES

Effective **May 1, 2015** * **Indicates a Change**

Checking with Interest (NOW Account) & Freedom 55 Checking (** does not apply to Freedom 55 Checking)		
** \$8.00		Monthly service charge if minimum average balance is not maintained.
\$25.00	*	Overdraft fees for items paid or returned for any reason. (checks clear smallest to largest)
\$26.00	*	Per item charge for stop payment orders, including bill pay.
\$4.00		For duplicate copy of canceled drafts.
\$5.00	*	Charge for special statements.
\$30.00 per hour/minimum \$15.00		Per hour charge for account research.
\$20.00		Per hour charge for account balancing assistance.
Varies		Charge for check printing depends on the style ordered.
No Annual Fee		ATM Card / Visa Debit Card (Subject to qualification).
\$10.00		Reissue ATM Card / Visa Debit Card.
** \$5.00		Automatic Transfer Fee-to cover an overdraft
\$5.00 per item	*	Cashed/Deposited returned item fee.

Value Checking

All Charges listed above for the Checking with Interest (NOW Account) apply to the **Value Checking** account, except as noted below.

		This account does not earn interest.
No Fee	*	Monthly service charge
		Checks are not returned with your statement on this account since this is a safe keeping account.
\$4.00		For copy of cancelled check (2 free per month).
\$5.00	*	Paper statement processing fee. E-statements are free.

Business Checking Account

All charges listed above for the Checking with Interest (NOW Account) apply to the Business Checking Account, except as noted below.

		This account does not earn interest.
No Fee	*	Monthly service charge.
No Fee		Charge per credit (deposit slip).
\$0.06		Charge per check paid for each check over 50 / month.
\$0.06		Charge per item deposited over 50 / month and fewer than 1,500 / month.
\$0.15		Charge per item deposited for all items if more than 1,500 items are deposited
		Earnings credit to offset service charge of 3 %

Money Market Account

All charges listed above for the Checking with Interest (NOW Account) apply to the Money Market Account, except as noted below.

\$10.00		Monthly service charge if the balance in the account falls below the minimum daily balance requirement any day of the cycle period.
\$10.00	*	Exceeded limit fee for any withdrawal not received in person, by mail or by phone exceeding the limit of 6 per cycle period.

Statement Savings Account

\$3.00	*	Monthly service charge imposed every remaining month of the quarter if the balance in the account falls below the minimum balance requirement.
\$10.00	*	Exceeded limit fee for any withdrawal not received in person, by mail or by phone exceeding the limit of 6 per month.

Other Service and Related Charges

\$0.25		Photocopies.
No Transaction Fee		Automatic transfers of funds from Checking with Interest Account to an IRA Account.
No Fee	*	Online Banking - Messaging and data rates may apply
No Transaction Fee		Online Banking Bill Pay
No Fee	*	Mobile Banking - Messaging and data rates may apply
\$2.00		Association check charge to make special payments.
\$5.00		Cashier's Check charge.
No Transaction Fee		Direct Deposit of Social Security Checks.
No Transaction Fee		Automatic Pre-authorized Bank Drafts for fixed amount monthly payments.
No Transaction Fee		Notary Public services for Equitable's customers (per Colorado law no more than \$5 per notarization for non-customers)
\$20.00		Domestic Wire transfers - Outgoing.
\$10.00		Domestic Wire transfers - Incoming.
Not Available		Foreign Wire Transfers - Outgoing.
\$10.00	*	Foreign Wire Transfers - Incoming.
\$25.00		Faxed Loan payoff request
\$50.00		Updated loan payoff
\$2.00 first page/\$.50 each addn'l page		Fax fee.
\$50.00		Fees for Levies and/or Garnishments.
2%, minimum \$3.00		Check cashing for customer with less than \$100 collected balance.
\$5.00		Returned statement fee (due to undeliverable address).
\$10.00		Verification of deposit fee (provided in writing to a third party, such as a lender, regarding the account pursuant to the customer's request or authorization.
\$10.00 per month		Dormant account - maintenance charge.
\$20.00		Early account closing fee (account closed before 6 months).
\$100.00		Colorado Oil & Gas Conservation Commission setup fee
\$10.00	*	Canadian item processing fee
varies by exchange rate and location	*	International Visa Debit Card transaction fee