

EQUITABLE SAVINGS AND LOAN ASSOCIATION
SCHEDULE OF CHARGES
Effective **OCTOBER 1, 2018** * **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 / Mastercard® Debit Card (Subject to qualification).
\$10.00	Reissue ATM Card / Mastercard® 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
\$1.00 Per Transaction	* P2P (Person-to-Person transfer)
\$5.00	* 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
See Mastercard® Application Disclosure	International Mastercard® Debit Card Currency Conversion Fee and Cross Border Transaction Fee

EQUITABLE SAVINGS AND LOAN ASSOCIATION
CHECKING ACCOUNT OVERDRAFT DISCLOSURE
Effective December 9, 2010
(revised March, 2015)

The Association may from time to time accommodate the consumer and pay overdrafts on a discretionary, ad-hoc basis. The Association is under no legal obligation to pay any overdraft.

Regardless of whether the overdraft item is paid or returned, the association may charge an overdraft fee.

The Association may charge a fee when an account is overdrawn. The Association's standard overdraft services do not apply to everyday debit card and ATM transactions (purchases made with your debit card on a day-to-day basis). These transactions typically will be declined when you don't have enough money in your account, but you will not be charged overdraft fees. These rules do not apply if your account is overdrawn from checks and automatic bill payments.

Overdraft fees apply to transactions created by check, in-person withdrawal, internal transfer, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items.

More than one overdraft fee may be charged per day depending on the number of checks presented and other withdrawals made from the checking account.

It is the financial responsibility of the consumer to manage his/her checking account in a manner which will not allow overdrafts to occur.

The Association reserves the right to monitor checking accounts and identify consumers who do not manage their accounts in a satisfactory manner. The consequences of extensively over drafting an account may result in the Association closing the checking account.

Transactions may not necessarily be processed in the order in which they occurred or in the order in which they were received by the Association. This process can affect the total amount of overdraft fees incurred by our account holders.

It is the policy of the Association to process the checks in the order of smallest to largest. **Electronic transactions are presented first or as they are incurred throughout the day prior to the posting of checks.**

The Association does not have a formal overdraft protection program, where the Association performs a credit check on the consumer, provides a period of time to repay the overdraft and charge an interest rate based on the time of repayment. This program would be generally known as an "Overdraft Line of Credit"

If you maintain other transaction accounts with the Association, we can set you up for an automatic transfer of funds from one transaction account to another, in order to cover an overdraft. The funds must be available in the account we are transferring from and both accounts must be titled the same. There will be a \$5.00 fee for each transfer. Initially, all account owners must sign an authorization to allow us to perform the automatic transfer.

A customer is expected to cover an overdraft paid by Equitable Savings and Loan Association within 24 hours of the overdraft. Failure to return your account to a positive balance may result in us closing your account and turning your account over to a collection agency or other third party, such as our legal counsel.

Returned Check Fee of \$25.00 will be charged for each item returned unpaid.

Paid Check Fee of \$25.00 will be charged for each item paid.