

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)



Financial Institution: Farmers State Bank of Calhan
Calhan Main Office
1500 8th St
P.O. Box 9
Calhan, CO 80808

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

REGULAR CHECKING

Account Purpose: Consumer (Personal, Family, Household Purpose)

Account Fees: Your account will be assessed a \$5.00 service charge if the monthly average balance is below \$499.00. No service charge if the average is over \$500.00. The average daily 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 following fees apply to this account: Stop Payment (check or ACH): \$25.75 per item; International Service Assessment Fee: 1% fee charged for each International Transaction using your Visa Debit Card; Return Deposit Item: \$5.00 each item; Dormant Account (No activity for 1 year): \$5.00 per month; Overdraft Protection (transfer made from another account): \$2.00 per transfer; Check Printing Charge: Depends on style/type; and Return Item Fee: \$25.75 per item. Total Overdraft fees: \$25.75 per item. These fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means.