

# CEB&T CHECK 21

Colorado East Bank & Trust  
100 West Pearl  
P.O. Box 1019  
Lamar, CO 81052  
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This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

### Colorado Click and Pay (Online Bill Pay)

If you have this online banking service, the following limitations and fees will apply to your account:

- \* Check Photocopy Request: \$10.00 each
- \* Stop Payments: 15.00; Check Re-issue: \$10.00
- \* Overnight Mail: \$20.00

### Government Direct Deposit - 1199A

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

### Direct Deposit Service

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

### Preauthorized Debit Service

If you have this EFT service, the following limitations and fees will apply to your account:

- \* The first three withdrawals per month from a savings account are free. Additional withdrawals will be charged \$7.00 per withdrawal.

### Debit Card

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- \* You may withdraw up to a maximum of \$800.00 (if there are sufficient funds in your account) per day.
- \* You waive the right to stop payment on any charge against your checking account, resulting from a Banking Card Transaction.
- \* We do not charge for ATM transactions at the present time.
- \* There is a Replacement Card Fee of \$5.00 per card.
- \* \$2.00 replacement PIN.
- \* You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.
- \* We do not charge for any POS transactions.

### Telephone Access Service

If you have this Telephone Access service, the following limitations and fees will apply to your account:

- \* There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.
- \* We do not charge for any Audio Response Transactions.

## SUBSTITUTE CHECK POLICY DISCLOSURE

### Substitute Checks and Your Rights

#### What is a substitute check?

To make check processing faster, federal law permits credit unions and banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

#### What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of

the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at Colorado East Bank & Trust, PO Box 256, Granada, CO, 81041, (719) 734-5201. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include--

- \* A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- \* An estimate of the amount of your loss;
- \* An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- \* A copy of the Substitute Check

**Member  
FDIC**

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