

CEB&T FEE DISCLOSURE

Colorado East Bank & Trust
100 West Pearl
P.O. Box 1019
Lamar, CO 81052
March 18, 2009

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous

Check printing fee: Fee will vary by the style of check ordered
Telephone Transfers: \$3.00 each
Insufficient Funds or Overdrafts: \$27.00 each
Handling of Post-Dated Items: \$25.00 each
Stop Payments: \$25.00 each
Stop Payment of Electronic Transactions: \$25.00 per item
Stop Payment of Range of Checks: \$30.00 per range of checks
Overdraft After 5 days: \$5.00 each day
Check Rejection Fee (Poor quality printing): \$3.00 each
Instant Statement: \$2.00 per page
Overdraft Protection/Pre-authorized Transfer: \$2.00 per transfer
Research: \$25.00 per hour (\$10.00 minimum)
Garnishments: \$50.00
Outgoing Wire Transfer - Domestic: \$25.00 each
Outgoing Wire Transfer - Foreign: \$75.00 each
Collections: \$15.00
Ready Reserve Protection: \$30.00 (Annual Fee W.A.C.)
ATM Pin Change: \$2.00 each
Account Closed Fee: \$10.00 if account closed within 1 year of opening
Temporary Printed Checks: \$1.00 per page of 4
Large Item Return (\$2,500.00 and over): \$35.00 per item

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