

## Special Services and Fees

Bank Money Orders	\$2.00
Zipper Bags	\$3.00
Night Depository Lock Bags	\$25.00
Night Deposit Service - per key	\$5.00
Counter Checks - 5 qty	\$1.00
Copy of Statement per stmt	\$1.00
Copies	\$0.10
Fax - per page	\$1.00
Research - hourly	\$25.00
Minimum Charge	\$10.00
Balance Checkbook - hourly	\$20.00
Stop Payment - per item	\$25.00
Collections	\$15.00
Dormant Account Fees - annual	\$5.00
Garnishments	\$25.00
Levy	\$25.00
Visa Debit Card - annual fee	\$12.00
Wire Transfers	\$15.00
Mobile Deposit Per Item Fee	\$1.00
Foreign Wire Transfers	\$20.00
Accounts closed within 6 mo.	\$10.00
Returned Item Fee	\$20.00
Overdraft Fee per Item	\$30.00
Continuous Overdraft Fee*	\$15.00

\* charged every seven business days

Debit Card Transactions will not be charged an overdraft fee

## Other Convenient Services

Vehicle Loans  
 Consumer Loans  
 Consumer Line of Credit  
 Commercial Loans  
 Commercial Line of Credit  
 Construction Loans  
 Small Business Loans  
 Agricultural Loans  
 Visa Check (Debit) Cards \*w.a.c.  
 Remote Deposit  
 Cash Management  
 Mobile Banking  
 Mobile Deposit  
 Online Banking  
 Online Bill Pay  
 24 Hour Automated Service Line

### Lobby Hours

Monday through Friday  
 8:30 a.m. - 5:00 p.m.

### Drive Up Hours

Monday through Friday  
 8:30 a.m. - 5:30 p.m.



## Community State Bank Lamar

717 N Main St  
 Lamar, CO 81052

(719) 336-3CSB(3272) - Phone  
 (719) 336-3280 - Fax  
 (719) 336-3281 - 24 Hr Automated Service  
[www.csb-lamar.com](http://www.csb-lamar.com)

## Community State Bank Springfield

1301 Main St  
 Springfield, CO 81073

(719) 563-1CSB(1272) - Phone  
 (719) 563-1280 - Fax  
 (719) 563-1281 - 24 Hr Customer Service  
[www.csb-springfield.com](http://www.csb-springfield.com)



Like  
*no other*  
 Bank  
*you know...*

### **Maverick Checking Account**

- Initial Deposit of \$100
- Debit Card available \*w.a.c.
- No monthly service fee
- Unlimited check writing
- Safeguarded checks

### **Silver Lining Checking Account**

- Initial Deposit of \$100
- Free Debit Card available \*w.a.c.
- Monthly service fee of \$1 if daily balance falls below \$100
- Unlimited check writing
- Safeguarded checks

### **Blue Ribbon Checking Account**

- Initial Deposit of \$100
- Debit Card available \*w.a.c.
- Free personalized specialty wallet checks
- Duplicate Checks for an additional \$1.50
- Imaged statements
- Monthly service fee of \$5
- Unlimited check writing
- No minimum balance

### **Gold Rush Checking Account**

- 55 years and older
- Initial Deposit of \$100
- Debit Card available \*w.a.c.
- Free personalized specialty wallet checks
- Duplicate Checks for an additional \$1.50
- Imaged statements
- No Monthly service fee
- Unlimited check writing
- No minimum balance

### **High Noon NOW Checking Account**

- Initial Deposit of \$1,000
- Debit Card available \*w.a.c.
- Interest will be compounded monthly
- Interest will be credited to account monthly
- Monthly service fee of \$12 if average daily balance falls below \$1,000

### **Square Deal Business Checking Account**

- Initial Deposit of \$100
- Debit Card available \*w.a.c.
- No monthly service fee

### **Real Deal Business Checking Account**

- Interest Bearing
- For current interest rates and annual percentage yields – please speak to an account representative
- Initial Deposit of \$100
- Debit Card available \*w.a.c.
- \$15 Monthly Service Fee

### **Stampede Money Market Account**

- Initial Deposit of \$2,000
- Interest will be compounded monthly
- Interest will be credited to account monthly
- Monthly service fee of \$15 if average daily balance falls below \$2,000
- Only six withdrawals per statement period
- A \$10 fee will be charged for each excessive withdrawal

**Free online banking, online bill pay, tele-banking and mobile banking app\*\* with mobile deposit is included with all accounts listed.**

\* With Approved Credit

\*\* Mobile Banking App available for free download in the Amazon, Google and Apple App Stores

### **Trail Ride Savings Account**

- Initial Deposit of \$50
- Only 3 withdrawals per quarter
- Additional withdrawals will be charged \$2
- Interest will be accrued on those balances over \$50

### **Pony Express Youth Savings**

- Initial Deposit of \$25
- Only 1 withdrawal per quarter
- Additional withdrawals will be charged \$2
- Interest will be credited at end of quarter

### **Christmas Club or Vacation Club Certificate of Deposits (CDs) Individual Retirement Accounts (IRAs)**

- For current terms, interest rates and annual percentage yields – please speak to an account representative
- Penalties will apply for early withdrawal

### **Health Savings Accounts (HSAs)**

- Debit Card available \*w.a.c.
- For current terms, interest rates and annual percentage yield – please speak to an account representative

### **Payment of interest and balance computation:**

- Interest begins to accrue on the first day the Bank received credit for non-cash items (checks), same day for cash deposits.
- The Bank uses the average daily balance method to calculate interest on your account. This balance is calculated by adding the daily collected balance for the period and dividing that total by the number of days in that period.
- If the account is closed before payment of interest, all accrued interest for that period will be forfeited.

### **Safe Deposit Boxes Available**

- 3 X 10 - \$20 annually
- 5 X 10 - \$30 annually
- 10 X 10 - \$40 annually

Effective June 1st, 2010 a continuous overdraft fee of \$10 will be charged every time your account has been overdrawn continuously for 7 business days.

Like  
*no other*  
Bank  
*you know...*



Check 21