

FEE SCHEDULE

Bank of Denver
810 East 17th Ave
Denver, Colorado 80218
(303)572-3600
www.thebankofdenver.com

Guide to Bank Service Charges & Fees
Effective October 2022

FEES AND CHARGES. The following fees and charges may be assessed against your account:

SAFE DEPOSIT BOX SERVICES

- Small (Yearly Charge)	\$40.00
- Medium (Yearly Charge)	\$60.00
- Large (Yearly Charge)	\$85.00
- X-Large (Yearly Charge)	\$110.00
- Key Deposit	\$20.00
- Box Drilling	\$200.00
- Late Rental Fee	\$10.00

TELLER SERVICES

- Cashier's Checks-Customer	\$5.00
- Cashier's Checks-Non Customer	\$20.00
- Money Orders-Customer	\$3.00
- Coin Per Roll	\$0.05
- Indemnity Bonds - Customer	\$15.00
- Indemnity Bonds - Non-Customer	\$25.00
- Re-issue Cashier's Checks and Money Orders	\$3.00
- Temporary Checks	\$1.00
- Cash a Non-Customer Check	\$5.00

COLLECTION AND WIRE TRANSFER SERVICES

- Collection-Bond and Coupon (Per Bond or Coupon)	\$20.00
- Collection-Check/Draft	\$20.00
- Collection Items - Incoming and Outgoing	\$20.00
- Wire Transfers (Domestic) Incoming-Customer	\$15.00
- Wire Transfers (Domestic) Outgoing-Customer	\$25.00
- Wire Transfers (International) - Charges vary by transaction	

DEMAND DEPOSIT SERVICES

- Account Activity Printout	\$3.00
- ATM or ATM/Debit Card - <i>Free</i>	
- ATM Transaction Fee (Bank of Denver and MoneyPass network) - <i>Free</i>	
- Non Bank of Denver ATM Transaction Fee	\$1.50
- Replacement ATM or Debit Card Fee	\$10.00
- Special Handling Fee Tier I (per month)	\$100.00
- Special Handling Fee Tier II (per month)	\$35.00
- Check Printing - Prices vary depending on style of checks	
- Check Images Returned in Statement (Per month)	\$2.50
- Check Images Safekeeping - <i>Free</i>	
- Close New Accounts (Checking or Savings within 180 days)	\$35.00
- Close IRA Accounts	\$75.00
- Deposit Correction	\$3.00
- Notice of Garnishment and/or Notice of Levy	\$150.00
- Overdraft and Non-sufficient Funds (\$210.00 maximum per day)	
-- Per Item Per Presented Paid	\$30.00
-- Per Item Per Presented Returned	\$30.00
- Daily Overdraft Fee (Charged each business day after the 3rd business day)	\$3.50
- Return Items (Checking and Savings)	\$10.00
- Return Statements (Second or subsequent months)	\$5.00
- Safety Sweep	\$3.00
- Special Statement	\$20.00
- Stop Payment or Renewal Stop Payment Fee	\$35.00

SPECIAL SERVICES

- Account Reconciliation-Per Hour (Minimum Charge - \$25.00)	\$25.00
- Amortization Schedule	\$15.00
- Online Banking - <i>Free</i>	
- Online Banking-E-Account/Bill Pay (Per month) - <i>Free</i>	
- Online Banking-Kasasa Account/Bill Pay (Per month) - <i>Free</i>	
- Online Banking-Bill Pay, up to 20 items (Per month)	\$3.95
- Online Banking-Bill Pay, each item over 20 (Per month)	\$0.50
- Dormant Accounts:	
-- Checking Acct. (Monthly-After 12 months, balance below \$100)	\$10.00
-- Money Market Acct. (Monthly-After 12 months, balance below \$100)	\$10.00
-- Savings Acct. (Quarterly-After 12 months, balance less than \$100)	\$10.00
- Lock Bags	\$25.00
- Zipper Bags	\$5.00
- Notary Service-Customers Only (Per document) - <i>Free</i>	
- Notary Service-Non Customer (Per document) - \$2.00	
- Photo Copy (Any document)	\$1.00
- Photo Copy of Statements	\$5.00
- Research (Per hour)	\$25.00
- Research (Per item)	\$1.00
- Remote Deposit ACH Services only	\$25.00
- Remote Deposit Small Scanner (200 Items)	\$75.00
- Remote Deposit Large Scanner (200 Items)	\$100.00
- Remote Deposit Each Item over 200 items	\$0.15
- Direct Connect for Quickbooks (Per month)	\$7.95
-Identity Theft Protection Individual - <i>Free</i>	
-Identity Theft Protection Family (Per month)	\$1.50

A statement of your checking account activity will be mailed (or electronically delivered) monthly to you. The statement will provide you a complete record of deposits, checks written and any other account charges. There is a \$2.50 per month charge to receive images of your checks in your statement.

Due to MICR encoding requirements of our check processing machines, it is necessary that all checking account customers purchase personalized, printed checks from an approved check printing company of the Bank's choice. The cost of the checks is paid by the customer and is set by the printing company. If a customer does not wish to purchase printed checks from an approved printer and these checks subsequently reject, there will be a \$0.15 fee for each reject.

CERTIFICATE OF TIME DEPOSIT INVESTMENT

Please ask a Customer Service Representative for a current rate sheet and/or rates for deposits of \$95,000.00 or more. Penalties will be assessed for early withdrawals.

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Fixed rate 12 or 18 months-interest is compounded daily and paid quarterly. Variable rate 12 or 18 months-interest is compounded daily and paid quarterly. Penalties will be assessed for early withdrawals.

PLEASE ASK ANY OF OUR BANK PERSONNEL FOR INFORMATION ON ADDITIONAL BANK SERVICES:

- Anytime Access Banking
- Cash Management
- Direct Deposits
- Fast Draw Protection
- Safety Sweep
- Online Banking/Bill Pay
- Commercial, Real Estate & Consumer Loans
- Visa Debit/ATM Card
- Visa/Mastercard Merchant Accounts
- Lines of Credit

- Remote Deposit