

Kasasa Cash Back Account Disclosure

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.

Kasasa Cash Back Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. "Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions. "Business Day" means a calendar day in which the Bank is open for normal business, Monday – Friday excluding Federal Holidays. "Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Kasasa Cash Back Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$200.00 in debit card purchases that post and settle to the account during that cycle period. This results in a maximum of \$8.00 cash back payments that may be earned per Monthly Qualification Cycle. You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees (excluding International fees) incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements (excluding International fees) will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after the account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information: Account approval, conditions, qualifications, limits, and other requirements may apply. No minimum deposit is required to open the account, however the account has to have at least \$1 to stay open. Monthly ACH credit or debit, be enrolled to receive e-Statements, and have 12 POS debit card transactions settle and post to the account during a qualification cycle. Limit of 1 account(s) per person. There are no recurring monthly maintenance charges or fees to open. There will be a \$30 fee if the account is closed within the first 90 days. This account is not to be used for commercial purposes. Contact one of our bank service representatives for additional information.

Trademarks: Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

CONTACT US

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VISIT US

Hours of Operation
Lobby Hours
Monday - Friday
8:30 am - 5:00 pm
(Except Federal Holidays)

Drive-Up Hours
Monday - Friday
8:00 am - 5:00 pm
(Except Federal Holidays)

ATM Located in the BOC drive-up

Schedule of Fees & Services

The following fees may be assessed against your account and the following transaction limitations, if any, may apply.

Stop Payments, Overdraft & Non-sufficient Funds

Fee	\$25.00
<i>NSF charge may be assessed on items paid or returned. The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.</i>	
Daily Overdraft fee after 5 business days	\$3 per day
Closing a New Account within 90 days	\$30
<i>Inactive Account Service Fee: Any account inactive for (6) six months with a balance of \$10 OR less will be service charged to close the account.</i>	
Escheat fee (after 5 years dormant)	\$20
Garnishments/Levies	\$50

ATM & Debit Cards

Bank of Commerce ATM card set-up fee	\$12
Business Debit card set-up fee	\$12
Additional BOC Debit card for Businesses	\$6
Replace lost or damaged ATM or Debit card	\$6

Bookkeeping Assistance

Reprint Statement Fee	\$3 per statement
Account balancing assistance (\$10.00 Minimum)	\$25 per hour
Account history printout	\$1 per page
Account research (\$10.00 minimum)	\$25 per hour
Reverse check deposited (in-person or mobile)	\$2 per item
Return check fee	\$5 per item
Cashier's Check	\$3
Money Order	\$2
Check printing	(fees depend on style of checks)

Collections

Incoming or outgoing (customer)	\$10
Incoming or outgoing (non-customer)	2% or \$25 minimum
Foreign currency exchange	\$25
Foreign collection fee	\$15

Wire Transfers

Incoming (for deposit)	FREE
Outgoing	\$20
Outgoing Foreign	\$20 +any correspondent charges

Fax Machine & Photocopies

Incoming	\$1
Outgoing	\$2
Scan and email documents (customer)	\$5
Ready Reserve (overdraft protection):	With application/approval.
<i>Automatically advances into your checking account, when you need it. Interest is charged only on the amount used.</i>	

Notary Service

Customer	FREE
Non-customer	\$2

Safe Deposit Boxes

3 X 5	\$15 per year
3 X 10	\$30 per year
5 X 10	\$45 per year
10 X 10	\$75 per year
Lost Key (one)	\$15
Drill Box	\$125
Late Fee	\$5 per month after 30 days