

Personal Savings Account

We appreciate your decision to open a savings 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.

Account Information: Variable rate savings account with no minimum balance and limited withdrawals.

Rate Information: This account is an interest bearing account. Your interest rate and APY (annual percentage yield) may change.

Frequency of change: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Crediting frequency: Interest will be credited to your account every quarterly statement cycle.

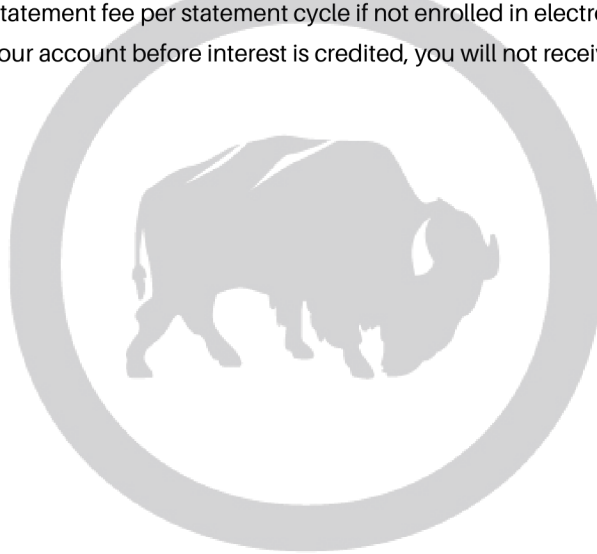
Balance Information: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

Accrual of interest on non-cash deposits: Interest begins to accrue on the next business day you deposit non-cash items (for example, checks).

Limitations: No minimum deposit is required to open the account, however the account has to have at least \$1 to stay open.

Fees: A service charge fee of \$2.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of (9) nine per quarter. \$5.00 paper statement fee per statement cycle if not enrolled in electronic statements.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.



CONTACT US

Address

221 3rd Street
PO Box 50
Rawlins, WY 82301

Online

www.bocrawlins.com
support@bocrawlins.com

Phone

307-324-2265(BANK)
Toll Free: 800-934-4507

Fax

307-324-3634
Telephone Banking
307-324-4510
Toll Free 800-934-4634

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
<i>Overdraft and non-sufficient fee may be assessed on items paid or returned if the amount of money available in your account is not sufficient at time of presentation or re-presentation of an item previously returned to merchant. The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.</i>	
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