

Truth in Savings Disclosure

Kasasa Cash Back Checking Account

A rewards checking account with no minimum balance that rewards account holders with cash back on their debit card purchases & nationwide ATM withdrawal refunds (up to \$25, excluding international) when they meet following minimum qualifications during the account's Monthly Qualification Cycle; 12 POS or debit card purchases, 1 ACH credit or debit, and agree to receive electronic statements. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2% cash back up to a total of \$400.00 in debit card purchases that post & 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.

Kasasa Cash Checking Account

A variable rate checking account with no minimum balance that rewards account holders with interest and nationwide ATM withdrawal refunds (up to \$25, excluding international) when they meet following minimum qualifications during the account's Monthly Qualification Cycle; 12 POS or debit card purchases, 1 ACH credit or debit, and agree to receive electronic statements.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

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

Personal Checking Account

No minimum balance. Unlimited withdrawals. \$5 paper statement fee per statement cycle. (If not enrolled in electronic statements)

Insured Money Market Account

A variable rate checking account with limited withdrawals & minimum balance to avoid imposition of fees.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Transaction limitations - Transfers from an Insured Money Market account to another account or to third parties by preauthorization, automatic, telephone or computer transfer or by check or similar order to third parties are limited to 6 per statement cycle.

Fees - a per debit fee of \$5.00 will be charged for each debit transaction (checks & preauthorized transfers) in excess of 6 per statement cycle.

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

BOC Prestige Account

A variable rate checking account. Unlimited check writing, 50% off bank checks ordered through a participating company, 25% off safe deposit box rent, and ¼% off consumer loans. No charge on money orders or cashier's checks.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

Minimum balance to avoid imposition of fees - A service charge fee of \$12.50 will be imposed every statement cycle if the average balance in the account falls below \$5,000.00 during the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle & dividing that figure by the number of days in the statement cycle period.

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

Kasasa Saver

Linked with a Kasasa Cash or Kasasa Cash Back, Saver is a variable rate savings account with no minimum balance that rewards account holders with interest when they meet the minimum qualifications associated with the linked account during that account's Monthly Qualification Cycle. In addition, the rewards from Kasasa Cash or Kasasa Cash back are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save. Limited withdrawals apply.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

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

Transaction limitations - Transfers from a Kasasa Saver account to another account or to third parties by pre-authorization, automatic, telephone or computer transfer or by check or similar order to third parties are limited to (6) six per statement cycle.

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

Personal Savings & Buckaroo Kids Savings Account

A variable rate savings account with no minimum balance & limited withdrawals.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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.

Daily balance computation method - 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.

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

Transaction limitations - Transfers from one Savings account to another account or to third parties by pre-authorization, automatic, telephone or computer transfer or by check or similar order to third parties are limited to (6) six per statement cycle.

Fees: A service charge fee of \$2.00 will be charged for each debit transaction (withdrawal, check paid, 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. No fee for paper statements with Buckaroo kids accounts.

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

Now Account

A variable rate checking account with minimum balance to avoid imposition of fees.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

Minimum balance to avoid imposition of fees - A service charge fee of \$7.50 will be imposed every statement cycle if the balance in the account falls below \$750.00 any day of the cycle.

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

Super Now Account

A variable rate checking account with minimum balance to avoid imposition of fees.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

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

Kasasa Protect

Full-Service Identity restoration, dark web monitoring, lost wallet protection, credit reporting, monthly credit score and plotter, credit monitoring

Kasasa Account Holders	\$6.00/month
All other account holders	\$15.00/month

Christmas Club Account

A variable rate savings account. Restricted withdrawals to help consumers with holiday expenses. Total funds will be distributed in November.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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.

Daily balance computation method - 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.

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

Transaction limitations - Withdrawals are restricted.

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

Health Savings Account

A variable rate checking account for health expenses as defined by IRS publication 502.

Rate Information - Your interest rate & APY (annual percentage yield) may change.

Frequency of rate 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 monthly statement cycle.

Daily balance computation method - 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.

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

Minimum balance to obtain the APY (annual percentage yield) - You must maintain a balance of \$500.00 in the account each day to obtain the current APY (annual percentage yield).

Fees: \$5.00 paper statement fee per statement cycle (if not enrolled in electronic statements). There will be a correction fee of \$10.00 plus a \$25.00 per hour research fee if needed.

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

Basic Business Checking Account

This account is not a consumer account to which Truth in Savings applies.

Fees - A service charge fee of \$5.00 will be charged each monthly statement cycle. A per debit fee of \$0.15 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of (10) ten during a statement cycle.

Business Checking Account

This account is not a consumer account to which Truth in Savings applies.

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle. This fee will not apply to nonprofit corporations.

Fees - A special handling fee will be charged monthly to accounts with large transactions or high activity.

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

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.

Daily Overdraft fee after 5 business days \$3 per day

Closing a New Account within 90 days \$30

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.

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.

Automatically advances into your checking account, when you need it. Interest is charged only on the amount used.

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

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



Address

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PO Box 50

Rawlins, WY 82301

Phone

307-324-2265(BANK)

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Telephone Banking

307-324-4510

Telephone Banking Toll Free

800-934-4634

Fax

307-324-3634

Online

www.bocrawlins.com

Hours of Operation

Lobby Hours

Monday - Friday

8:30 am - 5:00 pm

Drive-Up Hours

Monday - Friday

8:00 am - 5:00 pm

ATM Located in the BOC drive-up

Member
FDIC