



Fee Schedule
Effective August 15,2016

Account activity printouts (Current & previous cycles)	Free
Account closing fees (within 90 days of opening)	\$25
Bank initiated electronic transfers - ACH (setup/changes)	\$5
Bond redemptions	Free
Cash advances (limit of \$5,000)	Free
Cashier's checks (not issued in amounts less than \$5.00)	\$3
Certificate of loss on cashier's check	\$35
Check and deposit slip orders	*
Coin & currency exchange	3%
Coin counting (for non-customers)	3% min. \$2
Collection items* (incoming and outgoing)	\$15
Copies/faxes-local** (subject to project size)	\$.05/pg
Deposit corrections	\$5
Dormant account (monthly after 24 months of inactivity)	\$10
Escheat processing	***
Excess withdrawals (Reg. D violations)	\$10
Gift cards (Visa®)	\$2
Hold statement (monthly after 11 months of inactivity or lost contact)	\$10
HSA excess contribution calculation	\$37.50
International services*:	
Collections	\$10
Currency-purchased	\$15
Currency-exchanged	
\$500 or less	\$5
over \$500	\$15
Foreign drafts	\$15
Levy/garnishment	\$75
Night depository supplies:	
Zipper bags (small)*	2 Free
Lockable bags	\$25
Replacement key	\$5
Notary services (customers only)	Free
Insufficient funds chg paid (service charge for paid item)	\$30.00
Insufficient funds chg return (service charge for returned items)	\$30.00
Online banking (consumer)	Free
Bill pay	Free
Express Billpay	*
Pop Money	*
Overdraft protection account	\$20/yr
Research and reconciliation fees*	\$25/hr
Returned deposit item (check or ACH)	\$5

Safe deposit box (size and availability varies by branch)	
3" x 5"	\$20/yr
5" x 5"	\$25/yr
3" x 10"	\$35/yr
5" x 10"	\$50/yr
10" x 10"	\$80/yr
Safe deposit box key deposit (refunded upon return of 2 keys)	\$30
Safe deposit box drilling/re-key	*
Stop payment request	\$30.00
Telephone banking	Free
Telephone transfers	Free
Temporary checks	\$.25/ck
Visa check card	Free
Additional/replacement card	\$12
Foreign ATM charges by IB&T	Free
PIN reissue	Free
Check Card Rush Order/Overnight Delivery	*
Wire transfers (non-customer wires subject to Management approval)	
Domestic wires:	
Incoming.....	Free
Outgoing	\$15
Tax transfer	\$50
International wires:	
Incoming	\$25
Outgoing	\$35
Tracer fee	\$35*
Written deposit verification	Free

* Subject to additional outside bank costs or third party charges.
** Fees determined by volume
***Fees determined by CO State Law

Payment Order of Items

The order in which items are presented may affect the total fees assessed to your account. Items presented for payment are processed based on the type of item, in the following order: ATM withdrawals, followed by checks cashed by our employees, telephone transfers, debit card transactions, ACH items, any other electronic transfers and then any remaining checks. Within each item category, items are processed from smallest to largest dollar amount. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed.

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