Fee Schedule

HOME LOAN STATE BANK 205 NORTH 4TH STREET GRAND JUNCTION, CO 81501 http://www.hlsb.com

Standard Account Fees

Charge Description	Charge Amt	Charge %	Frequency
Account Reconcilement	\$25.00	0.00	per hour
Account Research	\$25.00	0.00	per hour
ATM Card	\$5.00	0.00	annual fee
Bill Pay Inactivity Fee	\$5.00	0.00	per month
Cashier's Checks	\$5.00	0.00	each
Closing Account Fee	\$20.00	0.00	< 90 days
Coin Counting	\$0.00	0.00	\$ 3 min. or 1%
Collection Item	\$10.00	0.00	each
Counter Checks	\$4.00	0.00	per sheet of 4
Debit Card	\$5.00	0.00	annual fee
Deposit Corrections	\$2.00	0.00	each
Dormant Accounts	\$25.00	0.00	per month
Insufficient (NSF)Overdraft Fee	\$10.00	0.00	per item***
Levies/Garnishments	\$50.00	0.00	each
Lost ATM/Debit Card Replacement	\$10.00	0.00	each
Lost Key- Safe Deposit	\$50.00	0.00	per key
Money Orders	\$3.00	0.00	each
Night Drop Service I	\$20.00	0.00	per lock bag
Night Drop Service II	\$20.00	0.00	per 50 disp bag
Online Banking (w/paper stmt)	\$3.00	0.00	per month
RDC Service	\$30.00	0.00	per month
Insufficient (NSF)/Returned Item Fee	\$10.00	0.00	per item***
Safe Deposit Box 10X10	\$75.00	0.00	annual rent
Safe Deposit Box 3X10	\$35.00	0.00	annual rent
Safe Deposit Box 3X5	\$25.00	0.00	annual rent
Safe Deposit Box 5X10	\$45.00	0.00	annual rent
Safe Deposit Box 5X5	\$35.00	0.00	annual rent
Safe Deposit Box Drill Fee	\$225.00	0.00	per occurrence
Statement Printout	\$2.00	0.00	each
Stop Payments	\$25.00	0.00	each
Wire Transfers - Incoming	\$5.00	0.00	per occurrence
Wire Transfers - International	\$50.00	0.00	per occurrence
Wire Transfers - Outgoing	\$15.00	0.00	per occurrence

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***Limited to three items per day

Remote Deposit Capture Machine: Fee's vary based on equipment & payment plan selected. Foreign Currency Fee: HLSB will charge a 2% fee based the dollar amount of the foreign currency ordered. Minimum of a \$5 fee; Maximum of a \$25 fee. Foreign Currency Shipping: \$15