

HOME LOAN STATE BANK
205 NORTH 4TH STREET
GRAND JUNCTION, CO 81501

(970) 243 - 6600

April 15, 2025

Advanced Business Checking Account

Product Name: Advanced Business Checking

Routing Number: 302188675

Addendum to Truth in Savings

Account Purpose: Business

Rate Information: This account is not an interest-bearing account.

Limitations:

Minimum Daily Balance is \$0.00

The account has an unlimited amount of debits per month.

\$.10 per each debit and credit with an earnings offset of \$.10 per \$100 of average collected balance

Fees:

Maintenance Fees are \$10.00

Online banking is free with eStatements.

If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$5.00 inactivity fee will be assessed.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Home Loan State Bank- 205 N 4th Street Grand Junction CO 81501- 970-243-6600

Home Loan State Bank Montrose- 1440 Encanto Pl. Montrose CO 81401- 970-497-4820

Website: www.HLSB.com

**MEMBER
FDIC**

HOME LOAN STATE BANK
205 NORTH 4TH STREET
GRAND JUNCTION, CO 81501

(970) 243 - 6600

April 15, 2025

Advanced Business Checking Account

Product Name: Advanced Business Checking

Routing Number: 302188675

Addendum to Truth in Savings

Account Purpose: Business

Rate Information: This account is not an interest-bearing account.

Limitations:

Minimum Daily Balance is \$0.00

The account has an unlimited amount of debits per month.

\$.10 per each debit and credit with an earnings offset of \$.10 per \$100 of average collected balance

Fees:

Maintenance Fees are \$10.00

Online banking is free with eStatements.

If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$5.00 inactivity fee will be assessed.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Home Loan State Bank- 205 N 4th Street Grand Junction CO 81501- 970-243-6600

Home Loan State Bank Montrose- 1440 Encanto Pl. Montrose CO 81401- 970-497-4820

Website: www.HLSB.com

**MEMBER
FDIC**