

Colorado Capital Bank is a full-service commercial bank committed to offering solutions that meet your unique lifetime financial needs and goals. Our comprehensive suite of services includes checking, savings, loans and online banking. We continually strive for a high degree of personalized service provided by a community-oriented, knowledgeable and client-minded staff.

Free Checking With Interest

This is a free checking account for all accountholders and earns interest for those that maintain \$5,000 or more in their checking account.

- \$100 minimum opening deposit
- No minimum balance
- No monthly service charge
- Free unlimited check writing
- Visa® Debit/ATM Access Card for a \$10.00 annual fee; subject to credit approval
- Balances at or above \$5,000 earn interest on those days the balance is above this threshold; no interest will be earned on those days the balance is at or below \$4,999.99
- Interest compounded monthly and paid monthly
- Tiered interest rates commensurate with daily balances. For current rates, please call us at 1.800.913.5120. Interest rates may change on the account daily.

Money Market Account

An interest-earning account with limited withdrawals; available to individuals and sole proprietors.

- \$1,000 minimum opening deposit
- No monthly service charge with a \$1,000 minimum daily balance
- \$10.00 monthly service charge for balances that fall below \$1,000
- Limit of six withdrawals per month
- Checks are not returned with statement
- Interest compounded monthly and paid monthly
- Tiered interest rates commensurate with daily balances. For current rates, please call us at 1.800.913.5120. Interest rates may change on the account daily.

Regular Savings

This account is available to individuals and sole proprietors.

- \$100 minimum opening deposit
- No monthly service charge with a \$100 minimum daily balance
- \$3.00 quarterly service charge if balance falls below \$100
- No minimum opening deposit for students under 25 years of age or minor accounts (18 years or younger). No service charge if balance falls below \$100
- Nine free withdrawals per quarter; a \$0.50 fee will be assessed for each withdrawal over 9 per quarter
- Limit of six withdrawals per month
- Interest compounded daily and paid quarterly. For current rates, please call us at 1.800.913.5120. Interest rates may change on the account daily.

Certificates of Deposit

A Certificate of Deposit, available to individuals and sole proprietors, provides a low-risk investment with flexible terms and a guaranteed rate of return. May also be opened under an IRA Plan.

- \$100 minimum opening deposit
- Flexible terms available
- Fixed interest rate for the term of the Certificate
- Substantial penalty - equal to one month's interest - for early withdrawal
- Additional deposits to Certificate allowed during 10 day grace period after maturity
- Interest compounded daily. For Certificates with a term of less than 12 months, interest is paid at maturity. For Certificates with a term of 12 months and over, interest is paid semi-annually.
- A withdrawal will reduce earnings
- For Certificates of Deposit opened under an IRA Plan, IRS Rules apply
- You may transfer all but the minimum deposit anytime to another longer-term IRA CD at Colorado Capital Bank without a penalty
- Additional monthly deposits allowed to IRA Certificates of Deposit; a minimum deposit of \$25.00 is required

Personal Loans

We offer a variety of personal loans, to meet your financial needs and goals, with competitive rates and flexible terms. All loans are subject to credit approval.

- Ready Reserve Line of Credit
- Personal Purchase & Expenditures

Online Banking & Bill Payment

At Colorado Capital Bank, we know that in today's fast-paced world your time is at a premium. Our user-friendly online banking system will save you time and make managing your accounts and financial information more efficient. You can bank 24-hours a day, 7 days a week - from the comfort of your home, office or even on the road – all you need is access to the Internet.

Online Banking provides the ability to:

- View account balances and history
- Customize reports and access online statements
- Download information to your own financial software and reconcile your accounts
- Manage your money with our free financial management tool - FinanceWorks™
- Transfer funds between your Colorado Capital Bank accounts
- Access secure bank forms such as a change of address or stop payment
- Utilize Online Bill Payment - a simple, easy and secure way to pay virtually any bill without the need for buying stamps or writing checks.
 - Schedule one-time, future-dated or recurring payments
 - Receive, view and manage bills
 - Manage your payees
 - Set reminders and view history
 - Online bill payment is available for \$4.95 per month with unlimited transactions; first 3 months are free

To sign up or take a demonstration of our online banking system, visit www.coloradocapitalbank.com

24-hour Telephone Banking

A convenient way to access your accounts at anytime from anywhere by telephone. Call our 24-hour banking system at 1.866.456.6871.

- Account Access
- Account Transaction History
- Transfer funds between your Colorado Capital Bank accounts

Additional Personal Services

- Bank by Mail
- Night Depository Services at Boulder, Castle Pines, Cherry Creek, Colorado Springs, Eagle Ranch, Edwards & Stroh Ranch
- Safe Deposit Boxes at Castle Pines, Cherry Creek, Colorado Springs, Denver Tech Center, Eagle Ranch, Parker & Stroh Ranch
- Notary Service
- Medallion Signature Guarantee (Colorado Capital Bank customers only)
- Wire Transfers

General Fee Schedule

ACTIVITY PRINT-OUT (each)	\$2.00
ANNUAL CHECK CARD FEE	\$10.00
ANNUAL READY RESERVE FEE	No charge
CASHIERS CHECKS (per check)	\$3.00
CHECK CARD REPLACEMENT FEE	\$10.00
CHECK IMAGES RETURNED WITH STATEMENT (per month)	\$2.00
COLLECTIONS (per item)	\$10.00
COUNTER CHECKS (each)	\$0.10
DAILY OVERDRAFT FEE	\$2.00
DEPOSIT BAGS – LOCKING (per bag)	\$25.00
DEPOSIT BAGS – ZIPPER (first 2 free; per bag)	\$5.00
FAXES (per page)	\$1.00
GARNISHMENTS & LEVIES (each)	\$35.00
INACTIVE/DORMANT ACCOUNTS (per month)	\$5.00
NIGHT DEPOSIT KEY (greater access to box; per key)	\$2.00
ONLINE BANKING	No charge
ONLINE BILL PAYMENT (per month; first 3 months are free)	\$4.95
OVERDRAFT FEE PAID OR RETURNED (per item) (created by check, in-person withdrawals, ATM withdrawals or other electronic means)	\$28.00
RESEARCH CHARGE (per hour)	\$25.00
RETURNED DEPOSIT ITEM	\$2.00
SPECIAL STATEMENTS	\$2.00
STOP PAYMENT	\$15.00
TRAVELERS CHECKS: Single signer (per \$100)	\$1.00
2-signature (per \$100)	\$1.50
WIRE TRANSFERS (Incoming)	No charge
WIRE TRANSFERS (Domestic outgoing)	\$15.00
WIRE TRANSFERS (International outgoing)	\$35.00

05/2010

CUSTOMER SERVICE 1.800.913.5120 | 24-HOUR TELEPHONE BANKING 1.866.456.6871

LOCATIONS & ONLINE BANKING | www.coloradocapitalbank.com

