

TRUTH IN SAVINGS DISCLOSURE

FOWLER STATE BANK
201 MAIN STREET
PO BOX 68
FOWLER, CO 81039

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

3 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of one (1) month's interest. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may

not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of one (1) month's interest. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of one (1) month's interest. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

18 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) month's interest. If the account is closed before interest is credited, you will not receive

the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) month's interest. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

N.O.W. ACCOUNT

Pays current interest rate, no service charge with a minimum balance of \$1,000.00.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account based on changes in market rates. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an COLTAF Trust Account, then Interest (less applicable fees and service charges) will be sent to the COLORADO LAWYER TRUST ACCOUNT FOUNDATION.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: Below \$1,000.00 forfeits interest for current month & incurs \$7.50 monthly service charge.

CLUB FSB

For our 50 and over customers. Pays current interest rate with no service charge.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account according to market changes. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

SUPER N.O.W. ACCOUNT

Pays current interest rate, no service charge with a minimum balance of \$2,500.00.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account based on changes in market rates. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an COLTAF Trust Account, then Interest (less applicable fees and service charges) will be sent to the COLORADO LAWYER TRUST ACCOUNT FOUNDATION.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account.

Account Fees: Below \$2,500.00 forfeits interest for current month & incurs \$7.50 monthly service charge.

MONEY MARKET PLUS ACCOUNT

Limit of 3 withdrawals and 3 checks per month, pays current interest rate, no service charge with a minimum balance of \$2,500.00.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account based on changes in market rates. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an COLTAF Trust Account, then Interest (less applicable fees and service charges) will be sent to the COLORADO LAWYER TRUST ACCOUNT FOUNDATION.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account.

Account Fees: Below \$2,500.00 interest reverts to N.O.W. Account Rate & incurs \$7.50 monthly service charge.

PASSBOOK SAVINGS

No minimum balance, no service charge, pays current interest rate.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account based on changes to market rates. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an COLTAF Trust Account, then Interest (less applicable fees and service charges) will be sent to the COLORADO LAWYER TRUST ACCOUNT FOUNDATION.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

FIXED RATE IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. Deposits are permitted up to the maximum annual contribution allowed under Federal regulations. Withdrawals are permitted subject to Federal regulations and reporting requirements.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three month's interest. We will use the rate in effect on the date of withdrawal. If the account is

closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

VARIABLE RATE IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account quarterly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. Deposits are permitted up to the maximum annual contribution allowed under Federal regulations. Withdrawals are permitted subject to Federal regulations and reporting requirements.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three month's interest. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

H.S.A.

No minimum balance, no service charge, pays current interest rate. Meets the Federal requirements for Health Savings Programs.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

COVERDELL EDUCATION SAVINGS

No minimum balance, no service charge, pays current interest rate.
Meets the Federal requirements for Coverdell Education Program.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

MISCELLANEOUS FEES AND CHARGES

Checking & Savings Department

Overdraft Fee: 25.00
NSF Fee: \$25.00
Continuous Overdraft Fee: \$5.00/day beginning on 5th business day
Stop Payment Order: \$25.00
Writ of Garnishment: \$50.00
Account Reconciliation: First Time - Free
Second & each time after - \$10.00/each
Account Research for checks: \$5.00/each research request
Reproduction of statements and checks: \$20.00/each statement
Instant Statement Charge: \$2.00/each
Dormant Account Fee: \$5.00/month
Overdraft Protection: Free

Wire Transfer

Outgoing Wire: Domestic - \$25.00/each
International - \$50.00/each
Incoming Wire: If deposited - No Charge
If taken in cash - \$25.00/each

Safe Deposit Department

2x5 Box Rental: \$20.00/year
3x5 Box Rental: \$21.00/year
4x5 Box Rental: \$22.00/year
5x5 Box Rental: \$23.00/year
3x10 Box Rental: \$25.00/year
5x10 Box Rental: \$30.00/year
Duplicate Key: \$35.00/each
Drilling of Box: \$350.00/each

Escrow Department

Set-up Charge: \$200.00/each
Charge per transaction: \$5.00/each

Fax & Copy Service

Incoming or Outgoing: 1-5 pages - \$7.50
Over 5 pages - \$1.00/page
Outside the USA: Actual phone call charge
Photocopy Charge: \$0.25/page

Miscellaneous Charges & Fees

Cashier's Checks: If taken in person - \$3.00/each
If mailed - \$4.00/each
Money Orders: If taken in person - \$3.00/each
If mailed - \$4.00/each
Form Sales (any): \$2.00/each
Check Cashing Fee (Non-Customer): \$5.00/each
Collection Item: Incoming - \$20.00/each
Outgoing - No Charge

Loan Department

Real Estate Doc Prep Fee: \$150.00/each
Form Sales, i.e. Blank Forms: \$2.00/each

Notary Services

Notary Services: Customer - No Charge
Non Customer - \$5.00/each

Account-to-Account Transfers

Tier AA - Standard Incoming: Free
Tier AA - Standard Outgoing: \$1.00/each
Tier AA - Express Incoming: \$3.00/each
Tier AA - Express Outgoing: \$3.00/each
Tier AB - Standard Incoming: Free
Tier AB - Standard Outgoing: \$4.00/each
Tier AB - Express Incoming: \$5.00/each
Tier AB - Express Outgoing: \$5.00/each

Person-to-Person Transfers

Tier AA - Send Money: Free
Tier AA - Receive Money: Free
Tier AB - Send Money: \$1.50/each
Tier AB - Receive Money: Free

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FDIC**