



THE FOLLOWING CONTAINS IMPORTANT INFORMATION ON CHANGES TO THE TIMBERLINE BANK FEE SCHEDULE

Dear Valued Timberline Bank Customer,

Timberline Bank periodically reviews our products and services to ensure that we offer exceptional banking solutions.

Effective August 1, 2024, Timberline Bank will make modifications to its Rates and Fees schedule. The assessment of Overdraft Fees effecting your account will be changing. This change includes -

- The Overdraft fee will be lowered from \$30.00 to \$25.00 for each item we attempt to pay from your account.
 - This fee can be avoided by verifying your available balance prior to making debits from your account and ensuring that all deposit holds have been lifted. The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means.
- Assessment of an Overdraft fee, per item, is a maximum of 4 per day.

If you have questions or concerns, please contact a Banking Specialist today at 970-683-5560.

Sincerely,
Timberline Bank



RATE AND FEE SCHEDULE

Financial Institution: Timberline Bank
Grand Junction
649 Market St
Grand Junction, CO 81505

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

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

Account Fees: The following fees apply to this account: Closing Account Fee: \$20.00 if closed in less than 90 days; Deposit Correction: \$2.00 each; Overdraft Fee: \$25.00 for each item we attempt to pay from your account. This fee can be avoided by verifying your available balance prior to making debits from your account and ensuring that all deposit holds have been lifted. The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means. ; Chargeback: \$7.00 per check; Online Banking and Bill Pay: FREE; and Debit Card: FREE.

MISCELLANEOUS FEES AND CHARGES

Other Fees

Overdraft Fee: \$25.00 for each item we attempt to pay from your account. This fee can be avoided by verifying your available balance prior to making debits from your account and ensuring that all deposit holds have been lifted. The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means.
Stop Payment (In person, telephone): \$30.00 per request
Stop Payment (Online Banking): \$15.00 per request
Dormant Account Fee: \$25.00 per month, if no account activity within 24 months
Account Reconciliation: \$25.00 per hour
Account Research: \$25.00 per hour
Statement Printout: \$2.00 per statement
Expedited Debit Card Order: \$50.00 per instance
Chargeback: \$7.00 per check
Deposit Correction: \$2.00 each
My Timberline My Choice Debit Card: \$5 for each card created
Levy/Garnishment: \$50.00 each request

Wire Transfer Fees

Incoming Wire: \$7.00 for customers only
Outgoing Wire: \$20.00 for customers only
Outgoing International Wire: \$50.00 for customers only

Negotiable Instrument Fees

Cashiers Check: \$5.00 per check



Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do if You find a Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Timberline Bank
649 Market St
Grand Junction, CO 81505

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that account.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question, or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount, we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement, we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Timberline Bank
649 Market St
Grand Junction, CO 81505

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.