

Non-Interest-Earning Checking Accounts

Economy Checking

Designed for customers who write fewer than 10 checks per month and want the convenience of a consistent fee.

- Low-cost checking
- No monthly balance required
- Write a limited number of checks at no charge
- Checks are safekept
- Debit Card with no annual fee

Personal Checking

Designed for customers who write a higher number of checks and are interested in maintaining a specified balance to avoid monthly service charges.

- Write an unlimited number of checks at no charge
- Low minimum balance to avoid monthly balance service fee
- **FREE for first year!** Monthly balance service fee is waived
- First order of bank stock checks – **FREE**
- Check images available for \$3.00 extra per month
- Debit Card with no annual fee

Save a Tree! It's Free

E-Statements – Elect to receive paperless account statements to eliminate mailbox clutter and reduce exposure of your financial information.

E-Alerts – Keep tabs on your account activity by receiving an email alert notifying you whenever a pre-selected event occurs on your account.

For more information, visit www.citywidebanks.com.

ARVADA
12501 W. 52nd Ave.
Arvada, CO 80002
303-365-8060

HAMPDEN & MONACO
6500 E. Hampden Ave.
Denver, CO 80224
303-365-3773

AURORA – MISSISSIPPI
13731 E. Mississippi Ave.
Aurora, CO 80012
303-365-4000

LAKEWOOD
3290 S. Wadsworth Blvd.
Lakewood, CO 80227
303-365-8040

CENTENNIAL
10637 E. Briarwood Cir.
Centennial, CO 80112
303-365-3850

LOWRY
200 Quebec St. • Ste. 101
Denver, CO 80230
303-365-3830

CHERRY CREEK
44 Cook St. • Ste. 110
Denver, CO 80206
303-365-3870

METRO NORTH
11990 Grant St.
Northglenn, CO 80233
303-365-8840

DENVER TECH CENTER
8101 E. Belleview Ave.
Denver, CO 80237
303-365-4080

PEORIA & I-70
12075 E. 45th Ave.
Denver, CO 80239
303-365-8000

DOWNTOWN
1801 Broadway • Ste. 100
Denver, CO 80202
303-365-3800

SOUTH SANTA FE
1490 S. Santa Fe Dr.
Denver, CO 80223
303-365-3720

EAST COLFAX
10660 E. Colfax Ave.
Aurora, CO 80010
303-365-3640

303-365-3600
citywidebanks.com

P E R S O N A L CHECKING & SAVINGS S E R V I C E S



Interest-Earning Checking Accounts

Interest Checking

Designed for customers who want to earn a market rate of interest and have the convenience of a checking account with unlimited check writing.

- Earn interest on your daily ledger balance
- Write an unlimited number of checks at no charge
- Maintain a balance to avoid monthly balance service fee
- Check images available for \$3.00 extra per month

Senior Advantage Checking

An interest-bearing checking account tailored for customers 55 years of age and over.

- Earn interest on daily ledger balance
- No minimum balance required
- Write an unlimited number of checks at no charge
- Debit Card with no annual fee
- Online Bill Pay – **FREE** for life of the account
- First order of bank stock checks – **FREE**
- Check images are returned with monthly statement

The Convenience of Online Bill Pay: FREE for One Year!

With every new consumer account, Citywide Banks waives Bill Pay fees for the first year. Using our secure website, you can avoid the hassle of worrying about due dates and the post office when paying your bills from any computer with Internet access. With Online Bill Pay, taking care of your bills has never been easier or more convenient.


CITYWIDE BANKS®
Banking with the Human Touch


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Personal Savings Accounts

Personal Savings Account

Designed for customers who want to earn interest within an FDIC-insured account.*

- Interest earned on daily ledger balance
- Convenient withdrawal access (a limited # allowed)
- Minimum daily balance can offset monthly balance service fee
- Quarterly statements

Money Market Account

Designed for those who wish to earn a solid market rate of interest with the convenience of check access.

- Competitive rate of return
- Convenient check access (transactions are limited)
- Minimum daily balance required to offset monthly balance service fee

Health Savings Account**

An account designed to set aside tax-deductible funds for qualified medical expenses for individuals enrolled in a high-deductible health insurance plan.

- Earnings may be tax-deferred
- Contributions are excluded from income
- Debit Card access (annual fee waived)

Certificates of Deposit

Designed for customers wishing to earn a higher fixed rate of interest for a defined term. Multiple rates and terms are available. CDs are subject to a penalty for early withdrawal.

Individual Retirement Accounts**

Traditional and Roth IRAs are also available to help you meet your retirement savings goals. IRAs are subject to a penalty for early withdrawal.

*Subject to maximum allowable limits.

**For eligibility requirements and tax benefits consult your tax advisor.

Non-Interest-Earning Checking Accounts

ACCOUNT TERMS & CONDITIONS ¹	ECONOMY CHECKING	PERSONAL CHECKING
Balance to Avoid Monthly Service Fees	No minimum balance required.	Daily balance of \$800.00.
Monthly Service Fee	\$4.00 monthly service fee.	\$5.00 monthly balance service fee if daily balance falls below \$800.00 FIRST YEAR WAIVED!
Transaction Limitations and Fees	Limited to 10 debit items per month at no charge. \$.30 per item thereafter.	Unlimited at no charge.
Interest Earned	No interest earned.	No interest earned.
Other Account Features	FREE online banking. Debit Card with no annual fee.	First box of bank stock checks: FREE . FREE online banking. Debit Card with no annual fee.

Interest-Earning Checking Accounts

INTEREST CHECKING	SENIOR ADVANTAGE CHECKING ²
Daily balance of \$1,000.00.	No minimum balance required.
\$8.00 monthly balance service fee if daily balance falls below \$1,000.00.	None
Unlimited at no charge.	Unlimited at no charge.
Interest earned on daily ledger balance compounded and credited monthly. ⁴	Interest earned on daily ledger balance compounded and credited quarterly. ⁴
FREE online banking. Debit Card with no annual fee.	First box of bank stock checks: FREE . Online Bill Pay fees waived for LIFE of the account. Debit Card with no annual fee. Must be 55 years of age or older.

Savings Accounts

PERSONAL SAVINGS ³	MONEY MARKET ³
Daily balance of \$300.00.	Daily balance of \$1,000.00.
\$4.00 monthly balance service fee if daily balance falls below \$300.00.	\$12.00 monthly balance service fee if daily balance falls below \$1,000.00.
Limited to 3 debits per month at no charge. \$1.00 per debit item thereafter.	Limited to 6 debits per month at no charge. \$10.00 per debit item thereafter.
Interest earned on daily ledger balance, compounded and credited quarterly. ⁴	Tiered rate of interest earned on daily ledger balance, compounded and credited monthly. ⁴

Other Account Services

VoiceChoice™ Phone Banking 303-364-6000

FREE phone access to your accounts gives you the freedom to bank from anywhere, 24 hours a day, 7 days a week. Check your balance, transfer funds, and confirm deposits, check clearings, and more.

OnlineOption™ Internet Banking citywidebanks.com

Manage your account from your personal computer 24/7. Check account status, transfer funds between accounts, and view and print statements and cancelled checks. Safe, secure, and **FREE**.

Online Bill Pay

Streamline your bill-paying process. Set up an unlimited number of payees for convenient one time or automatically recurring payments. Say goodbye to writing all those manual checks. **FREE** for the first year (\$6.95/month and \$0.40 per item over 15 each month thereafter).

Debit Card

Use your Debit Card to pay for purchases and get cash anywhere Visa® is accepted. Transactions are **FREE** at any Citywide Banks ATM. **No annual fee**. Transactions at non-Citywide Banks ATMs: \$1.50.

Loans and Lines of Credit

Get the credit you deserve with a Citywide Banks consumer loan.

- Home Equity Loans and Lines of Credit
- Debt Consolidation
- Home Mortgages

Loans are subject to credit approval.

Ready Resource – Overdraft Protection

Avoid paying overdraft charges and the embarrassment of returned checks by having money automatically transferred into your account from a credit line when you need it. Loans are subject to credit approval.

1. All account openings are subject to eligibility and verification of identity. To assess fees, account balance is determined using the daily balance method. Fees are based on the balance for the current statement cycle. (Savings Account fees are based on the balance for the calendar month). The minimum deposit required to open an account is \$100.00 for all accounts except Money Market which requires an initial deposit of \$1,000.00.

2. Must be 55 years of age or older to qualify for this account.

3. Account is limited to 6 transfers or automatic/preauthorized withdrawals per monthly cycle or by check, draft, debit card or similar order payable to a 3rd party (Savings Account limits are per calendar month). If you exceed the allowable transaction limits, the bank is required by law to close the account or change it to a non-interest-bearing or other type of account you are eligible to maintain.

4. Variable rate is subject to change weekly. See rate sheet for current rate information.