



# Alpine Bank

## PERSONAL BANKING CHOICES



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# QUICK REFERENCE CONTACTS

## Alpine Info-Line

24-Hour Information Access in English or Spanish  
888-4-ALPINE (888-425-7463)

## Customer and Internet Banking Support

800-551-6098

## Alpine Bank Fraud Department

888-284-3778

## Alpine Bank Mortgage

877-886-3171

## Alpine Bank Wealth Management

877-808-7878



# ABOUT ALPINE BANK



You work hard for your money, whether you're an employee, business owner or investor. You look for like-minded partners for the products and services you need. At Alpine Bank, we recognize that you have banking choices, and we consistently work to put your needs first, earn your business and support a longstanding banking relationship with you, our customer, and the communities we serve.

When Alpine Bank was established in 1973, Independence, Integrity, Compassion, Loyalty and Community were identified as its foundational core values. Living these values day-to-day has been integral to our success over five decades.

Alpine Bank is an independent, employee-owned, statewide bank that offers a full suite of banking products and services: deposit accounts, loan financing, electronic banking, commercial services and wealth management\*. But more than that, Alpine Bank is humbled to be recognized as a corporate citizen in Colorado; a bank that makes giving back to the communities that made it successful the central ethic of our existence. We do that with both financial support and the volunteer contributions of our team.

**Our Mission:** To help our customers, employees, shareholders and community members achieve their dreams.

**Our Core Values:** Independence • Integrity • Community • Compassion • Loyalty



\*Investment with Alpine Bank Wealth Management involves risk, including possible loss of principal. Investments are not deposits or obligations of, nor guaranteed, by Alpine Bank. Neither the FDIC, nor any other government agency, insures these investments.

# CHECKING CHOICES

	<b>Youth Checking Account</b>	<b>Liberty Checking Account</b>
<b>Daily Minimum Balance</b>	None	None
<b>Monthly Maintenance Fee</b>	\$0.00	\$0.00
<b>Monthly Paper Statements</b>	\$0.00	\$3.00 - Waived when enrolled in electronic statements
<b>Interest</b>	None	None
<b>Loyalty Visa® Debit Card</b>	Visa® Debit Card <sup>[1]</sup> , Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[2]</sup> • Debit Card Rewards	Visa® Debit Card, Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[2]</sup> • Debit Card Rewards
<b>Overdraft Privilege -Standard<sup>[3]</sup></b>	N/A	\$800.00 <sup>[4]</sup>
<b>Overdraft Privilege -Enhanced<sup>[3]</sup></b>	N/A	Available to opt into with Standard Overdraft Privilege <sup>[3]</sup>
<b>Overdraft Protection</b>	N/A	Ready Reserve Line of Credit available <sup>[5]</sup>
<b>Online Banking &amp; Mobile App<sup>[7]</sup></b>	Bill Pay <sup>[6]</sup> , external transfers <sup>[6]</sup> , Zelle <sup>[10]</sup> , electronic statements, mobile deposit <sup>[7]</sup> , online messaging	Bill Pay <sup>[6]</sup> , external transfers <sup>[6]</sup> , Zelle <sup>[10]</sup> , electronic statements, mobile deposit <sup>[7]</sup> , online messaging
<b>Additional Benefits and Features</b>	<ul style="list-style-type: none"> <li>• Check safekeeping</li> <li>• Unlimited check writing</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>	<ul style="list-style-type: none"> <li>• Check safekeeping</li> <li>• Unlimited check writing</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>

[1] ATM transfers are limited to \$100.00 per 24-hour period. Point-of-sale transactions are limited to \$250.00 per 24-hour period.

[2] If using any international, non-Allpoint or non-Alpine Bank ATM, a \$2.00 ATM fee per withdrawal will apply, as well as any fee charged by the third-party ATM holder.

[3] Overdraft Privilege – Standard: Protects checks, ACH and automatic payments. Enhanced: Standard protection, plus one time debit card and ATM transactions.

[4] Overdraft Privilege will be available to use the first business day following a 30-calendar day waiting period. As long as your account is in good standing, your current overdraft limit may be available for checks and other transactions made using your checking account number, automatic bill payments and recurring debit card transactions. Our standard non-sufficient (NSF) paid item fee is \$15.00 for items between \$3.01 and \$15.00, and \$38.00 for transactions exceeding \$15.00 and that overdraw your account by at least \$15.01 (meaning the transaction results in at least a negative \$15.01 current balance). Please speak with a customer service representative or personal banking representative, or refer to the product terms and conditions for more details.

[5] Subject to Alpine Bank's standard underwriting requirements.

[6] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

[7] Online Banking and Alpine Mobile® are not available to minors under the age of 13. Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text message rates may still apply. Mobile Deposit limitations apply. Please refer to product terms and conditions.

[8] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure.

[9] Safe deposit and self storage box contents are not FDIC Insured. Subject to availability.

[10] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.

## Elite Checking Account

\$1,500.00

\$9.00 - Waived if daily minimum balance is maintained at \$1,500.00

\$3.00 - Waived when enrolled in electronic statements

Earned on all balances<sup>[8]</sup>

Visa® Debit Card, Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network<sup>[2]</sup> • Debit Card Rewards

\$1,400.00<sup>[4]</sup>

Available to opt into with Standard Overdraft Privilege<sup>[3]</sup>

Ready Reserve Line of Credit available<sup>[5]</sup>

Bill Pay<sup>[6]</sup>, external transfers<sup>[6]</sup>, Zelle<sup>[10]</sup>, electronic statements, mobile deposit<sup>[7]</sup>, online messaging

- Check safekeeping
- Unlimited check writing
- No fee on money orders and cashier's checks
- Live call center
- 24/7 info line

## Golden Edge Checking Account

60 years of age or older

None

\$0.00

\$0.00

Earned on all balances<sup>[8]</sup>

Visa® Debit Card, Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network<sup>[2]</sup> • Debit Card Rewards

\$1,400.00<sup>[4]</sup>

Available to opt into with Standard Overdraft Privilege<sup>[3]</sup>

Ready Reserve Line of Credit available<sup>[5]</sup>

Bill Pay<sup>[6]</sup>, external transfers<sup>[6]</sup>, Zelle<sup>[10]</sup>, electronic statements, mobile deposit<sup>[7]</sup>, online messaging

- Check safekeeping
- Unlimited check writing
- No fee on money orders and cashier's checks
- One \$25 credit, per customer, toward any size safe-deposit or self-storage box.<sup>[9]</sup>
- Bonus CD rates
- Live call center
- 24/7 info line

Apply for an account in minutes at: [alpinebank.com/personal](https://alpinebank.com/personal)

# LOYALTY DEBIT CARD COLLECTION

With every Alpine Bank Loyalty Visa Debit Card transaction, Alpine Bank donates 10 cents to localized community causes and charities that align with your passions and interests, in the form of grants, sponsorships and gifts.

These special cards are available with no annual fee to individuals with an Alpine Bank checking account.



## COMMUNITY

The COMMUNITY debit card benefits organizations that meet human needs and strengthen our communities.



## EDUCATION

The EDUCATION debit card offers support for local schools, education and enrichment programs.



## ARTS

The ARTS debit card helps support arts and culture in your community.



## ENVIRONMENT

The ENVIRONMENT debit card helps with local sustainability projects and programs.



## COLORADO MOUNTAIN COLLEGE (CMC)

The Colorado Mountain College debit card benefits the CMC Foundation's general scholarship fund for nontraditional students.



## CHILDREN'S HOSPITAL COLORADO

The Children's Hospital Colorado card benefits the leading pediatric healthcare network that's dedicated to caring for kids of all ages and stages of growth.



## FORT LEWIS COLLEGE (FLC)

The FLC Forever debit card helps the college continue to be a stronghold of academic excellence in the the Four Corners region.

Learn more at: [alpinebank.com/personal/personal-checking/loyalty-visa-debit-card.html](https://alpinebank.com/personal/personal-checking/loyalty-visa-debit-card.html)

# ALPINE BANK VISA® DEBIT CARDS

- EMV chip-enabled for better security
- Make purchases around the globe<sup>[1]</sup> and online, anywhere Visa® is accepted
- Make withdrawals, transfers and inquiries at ATMs. Alpine Bank is part of the Allpoint Network, with more than 40,000 surcharge free ATMs across the U.S.<sup>[2]</sup>
- Faster and easier than writing checks
- Cut the cost of ordering checks
- Avoid carrying large amounts of cash
- Authorization process limits your risk for lost or stolen cards
- Easily track expenses — each transaction appears on your monthly statement



With your **Contactless Visa Card** you can simply tap to pay for fast, easy and secure checkout. Just look for the Contactless Symbol at the checkout terminal.



Watch that extra change add up fast! Our Debit Card Rewards program, **Change Matters®**, rounds up to the next whole dollar every time you use your Alpine Bank Visa® Debit Card.<sup>[3]</sup>

Here's how it works:

### Step 1:

Reach for your Alpine Bank Visa® Debit Card every time you make a purchase.

### Step 2:

Each transaction is rounded up to the next whole dollar. The rounded-up amount is then transferred from your checking account to your savings account.

### Step 3:

Receive a 5% bonus each quarter on the money you've saved — without even trying.



Enjoy all the benefits of your Alpine Bank Visa® Card using **Apple Pay®**, **Google Pay™** and **Samsung Pay**.



We can print your debit card for you on the spot. Get immediate access to your accounts and start using your card right away. Instant printing is available at all locations.

[1] Visa Foreign Transaction fees in the amount of 1% of the amount of the transaction may apply.

[2] If using any international, non-Allpoint or non-Alpine Bank ATM, a \$2.00 ATM fee per withdrawal will apply, as well as any fee charged by the third-party ATM holder.

[3] To qualify for the Change Matters program, you must have a debit card and be a signer on a checking account and a money market/savings account with Alpine Bank. The 5% bonus is calculated and automatically credited to the account holders' money market/savings account quarterly. Please refer to the Consumer Debit Card and Change Matters agreement for more information. Bonus is subject to IRS and other tax reporting. Other standard account terms, conditions and fee schedule still apply.

# ONLINE BANKING & MOBILE APP<sup>[1]</sup><sup>[2]</sup>

With Alpine Online<sup>®</sup> and Alpine Mobile<sup>®</sup>, you can stay on top of your finances anywhere, anytime.



Enjoy these convenient features:

- Monitor account information and activity.
- Download account activity in a variety of formats. (Download is not available through the mobile app.)
- View check images, re-order checks or place a stop payment.
- Make a loan payment, payoff or advance on your line of credit.
- Receive statements, notices and alerts electronically.



Send money to friends and family you know and trust with Zelle<sup>®</sup><sup>[3]</sup>



Transfer money between Alpine Bank accounts and accounts you have with other financial institutions



Pay and manage bills with online Bill Pay



Easily deposit checks using our mobile app



Track spending habits, set savings goals and connect your accounts at other financial institutions



Manage debit card status, notify us of travel plans, set controls and receive alerts

Learn more at: [alpinebank.com/tools/digital-banking.html](https://alpinebank.com/tools/digital-banking.html)



Get our mobile app on the App Store or on Google Play.

[1] Certain transaction fees and limitations apply.

[2] Online Banking and Alpine Mobile<sup>®</sup> are not available to minors under the age of 13. Alpine Bank does not charge you a fee for using Alpine Mobile<sup>®</sup>; however, your wireless carrier's standard web access and text message rates may still apply. Mobile Deposit limitations apply. Please refer to product terms and conditions.

[3] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.



# ONLINE BANKING SECURITY

Alpine Bank is dedicated to protecting your privacy and providing security. Here's what we do to help keep your information secure when you bank with Alpine Online® and Alpine Mobile®.



## Email encryption

The process of encrypting email ensures that only the sender and the recipient of an email can view its contents. If email correspondence from Alpine Bank contains any personal data or account information, it's delivered using this secure delivery system.



## Secure authentication

Our online banking and mobile app offer the latest in authentication technology with two-factor authentication and available biometric or passcode access.



## Online banking credentials

Your username and password are your keys to online banking and our mobile app, as it takes both identification keys to gain access. You should never give your password to anyone who asks for it in an email or by phone, or to anyone you don't want to have access to your account. No one representing Alpine Bank will ask for your password.



## Unusual activity

If we should detect any unusual or uncharacteristic activity, you may be asked to authenticate the activity, or you may receive a phone call from an Alpine Bank customer service representative to verify your identity and banking activity.



## Our Privacy Notice

Alpine Bank respects and honors your privacy by upholding all aspects of our Privacy Notice. View our Privacy Notice at [alpinebank.com](http://alpinebank.com).

For your security, you should always log out at the end of each online session. If you forget, you will automatically be logged out when you close the browser window or after a period of inactivity.

# PERSONAL CREDIT CARDS

Alpine Bank offers credit cards with all the benefits of a standard Visa® Credit Card plus personal customer service. Stop by your local Alpine Bank today or visit [alpinebank.com](http://alpinebank.com) to apply for the personal credit card that best fits your needs.



## Visa® Platinum

Best if you need to carry a balance and want a competitive interest rate



## Visa® Platinum Rewards

Best if you want a competitive interest rate and rewards



## Visa® Signature

Best if you want a competitive interest rate, increased rewards and added travel benefits

### All cards offer:

- Personal service from local Alpine Bank representatives.
- No annual fees.
- No foreign transaction fees.
- Standard Visa benefits (There may be fees associated with some benefits.)
- Travel and emergency assistance services – puts you in touch with the appropriate emergency services when needed. Roadside dispatch and roadside assistance program available.
- Secondary auto rental collision damage waiver — eliminates the need for cardholders to pay for the collision damage waiver or similar provisions provided by commercial auto rental companies on most passenger vehicles.
- Emergency card replacement – if a Visa card has been lost, damaged or stolen and the cardholder is traveling, Visa will replace that card.
- Lost/Stolen card reporting – this saves valuable time in reporting a lost or stolen Visa card.



Enjoy all the benefits of your Alpine Bank Visa® Card using Apple Pay®, Google Pay™ and Samsung Pay.

Learn more at: [alpinebank.com/personal/personal-loans/personal-credit-cards.html](http://alpinebank.com/personal/personal-loans/personal-credit-cards.html)

Subject to Alpine Bank's standard underwriting requirements.

ALPINEBANK.COM | 888-4-ALPINE | MEMBER FDIC

# GREEN INITIATIVE

## Environmental Leadership in Our Communities

Passionate and charged to improve our organization's environmental practices, Alpine Bank employees started a grassroots effort called the Green Team in 2005. As the initiative grew and modest successes were recognized, the growing interest and excitement led to a more formalized program and the development of Alpine Bank's Environmental Management System (EMS).

These structured practices provide a framework to measure our progress, assess our impacts and continually improve our results. Alpine Bank's EMS continues to earn recognition statewide for environmental leadership. In 2014, ColoradoBiz magazine named Alpine Bank one of the 50 greenest organizations in the state. In addition, in 2016, Alpine Bank was inducted into the International Green Industry Hall of Fame.



## Our Standard of Excellence

Since 2006, Alpine Bank has earned and maintains certification to the ISO 14001 standard—the universally recognized standard for environmental management. Receiving this certification verifies to our community and business partners that we have an effective environmental policy in place, that we're continuously improving our environmental practices and that we're working to implement our policy throughout our bank operations.

The ISO 14001 standard also requires that we educate and communicate within our communities about our environmental efforts and opportunities. An internationally accredited audit firm, KPMG, audits our program to hold us accountable to the highest environmental standards, in addition to internal auditors continuously assessing our efforts.

Learn more at: [alpinebank.com/community/green-initiative.html](https://alpinebank.com/community/green-initiative.html)



### ALPINE BANK GREEN PRODUCTS

Look for this icon to know that you'll be using our green products and services.

# SAVINGS CHOICES

	<b>Youth Savings Account</b>	<b>Saver's Choice Money Market Account</b>
<b>Daily minimum balance</b>	\$20.00	None
<b>Monthly maintenance fee</b>	None	None
<b>Excess transfer/withdrawal fee</b>	\$1.00 per limited item after six/month <sup>[1]</sup>	\$10.00 per limited item after six/month <sup>[1]</sup>
<b>Interest</b>	Earned on balances of \$20.00 or greater <sup>[2]</sup>	Earned on all balances <sup>[2]</sup>
<b>Overdraft Privilege -Standard<sup>[3]</sup></b>	N/A	\$1,400.00 <sup>[4]</sup>
<b>Online banking &amp; mobile app<sup>[5]</sup></b>	Bill Pay <sup>[6]</sup> , external transfers <sup>[6]</sup> , Zelle <sup>[7]</sup> , electronic statements, online messaging	Bill Pay <sup>[6]</sup> , external transfers <sup>[6]</sup> , Zelle <sup>[7]</sup> , electronic statements, online messaging
<b>Additional benefits and features</b>	<ul style="list-style-type: none"> <li>• Statements are issued quarterly</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>	<ul style="list-style-type: none"> <li>• Free monthly statements</li> <li>• Check safekeeping</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>

## TIME DEPOSITS

- IRAs<sup>[2]</sup>: Roth IRA • Traditional IRA • Education Savings Account
- Certificates of Deposit<sup>[2]</sup>

[1] Alpine Bank may charge a fee for any transfer or withdrawal by means of electronic, preauthorized, automatic, digital, or telephone transfer; OR on transfers or withdrawals by means of checks, drafts, debit cards, automatic transfers, or preauthorized transfers to a third party exceeding six per month.

[2] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure.

[3] Overdraft Privilege – Standard: Protects checks, ACH and automatic payments. Enhanced: Standard protection, plus one time debit-card and ATM transactions.

[4] Overdraft Privilege will be available to use the first business day following a 30-calendar day waiting period. As long as your account is in good standing, your current overdraft limit may be available for checks and other transactions made using your checking account number, automatic bill payments and recurring debit card transactions. Our standard non-sufficient (NSF) paid item fee is \$15.00 for items between \$3.01 and \$15.00, and \$38.00 for transactions exceeding \$15.00 and that overdraw your account by at least \$15.01 (meaning the transaction results in at least a negative \$15.01 current balance). Please speak with a customer service representative or personal banking representative, or refer to the product terms and conditions for more details.

[5] Online Banking and Alpine Mobile® are not available to minors under the age of 13. Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text message rates may still apply. Mobile Deposit limitations apply. Please refer to product terms and conditions.

[6] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

[7] Zelle users must be at least 13 years of age. Please refer to product terms and conditions.

## Investor's Choice Money Market Account

\$50,000.00

None

\$10.00 per limited item after six/month<sup>[1]</sup>

Earned on balances of \$50,000.00 or greater<sup>[2]</sup>

\$1,400.00<sup>[4]</sup>

Bill Pay<sup>[6]</sup>, external transfers<sup>[6]</sup>, Zelle<sup>[7]</sup>, electronic statements, online messaging

- Free monthly statements
- Check safekeeping
- Live call center
- 24/7 info line

## Apex Money Market Account

\$250,000.00

None

\$10.00 per limited item after six/month<sup>[1]</sup>

Earned on balances of \$250,000.00 or greater<sup>[2]</sup>

\$1,400.00<sup>[4]</sup>

Bill Pay<sup>[6]</sup>, external transfers<sup>[6]</sup>, Zelle<sup>[7]</sup>, electronic statements, online messaging

- Free monthly statements
- Check safekeeping
- Available to all customers; EXCEPT public funds (PDPA)
- Live call center
- 24/7 info line

Apply for an account in minutes at: [alpinebank.com/personal-savings](https://alpinebank.com/personal-savings)

## PAYS FOR A'S

Alpine Bank wants to reward kids for good grades! We randomly draw the winning report cards, which will receive \$10 for A's, E's or 4's and \$5 for B's, S's or 3's for 5 main subjects. That means your child could earn \$50!

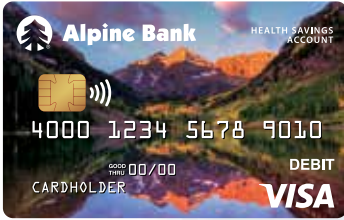
Email your child's most recent report card to [paysforas@alpinebank.com](mailto:paysforas@alpinebank.com) or drop off at an Alpine Bank location near you. With the submission, please include which Alpine Bank location is closest to you, a parent or guardian name and a phone number.

Deadlines: January 31 and June 30

\*One report card per student per deadline.



# HEALTH SAVINGS ACCOUNT (HSA)



Make your health a priority with an HSA account that allows you to save for qualifying medical expenses.

- Works in conjunction with a high-deductible health care plan (HDHP)
- Earn interest<sup>[1]</sup>
- Save money to pay for medical-related expenses, including: doctor visits, prescription medication, surgeries and more
- Contributions can be made by you, your employer or a third party
- Unused funds remain in the account year after year; no “use-it-or-lose-it” policy
- Keep your HSA in your name, regardless of career or life changes
- Access funds easily with an HSA Visa® Debit Card
- No opening fee; \$15 closing fee
- Avoid the \$2 monthly maintenance fee by maintaining a minimum balance of \$3,000



## ELIGIBILITY

Most adults under 65 who are not enrolled in Medicare and are covered under a high-deductible health plan (HDHP) can qualify for an HSA, but it is up to the account holders to determine their own eligibility. Eligibility to maintain a HSA account is based on IRS guidelines. Please consult your tax advisor or health plan administrator for eligibility requirements and guidelines.

[1] Please see a customer service representative or personal banking representative for current rate information, calculation method and to obtain a copy of our Truth in Savings Disclosure.

# ESTATE ACCOUNT

<b>Daily minimum balance</b>	None
<b>Monthly maintenance fee</b>	\$0.00
<b>Monthly paper statements</b>	\$3.00 - Waived when enrolled in electronic statements
<b>Interest</b>	None
<b>Loyalty Visa® Debit Card</b>	<ul style="list-style-type: none"><li>• Visa® Debit Card</li><li>• Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network<sup>[1]</sup></li><li>• Debit Card Rewards</li></ul>
<b>Ready Reserve Line of Credit</b>	Available <sup>[2]</sup>
<b>Online banking &amp; mobile app<sup>[3]</sup></b>	<ul style="list-style-type: none"><li>• Bill Pay<sup>[4]</sup></li><li>• External Transfers<sup>[4]</sup></li><li>• Electronic Statements</li><li>• Online Messaging</li></ul>
<b>Additional benefits and features</b>	<ul style="list-style-type: none"><li>• Unlimited check writing</li><li>• Live call center</li><li>• 24/7 info line</li></ul>

Revocable Trust accounts are also available. Please refer to personal checking account choices.

[1] If using any international, non-Allpoint or non-Alpine Bank ATM, a \$2.00 ATM fee per withdrawal will apply, as well as any fee charged by the third-party ATM holder.  
[2] Subject to Alpine Bank's standard underwriting requirements.  
[3] Online Banking and Alpine Mobile® are not available to minors under the age of 13. Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text message rates may still apply. Mobile Deposit limitations apply. Please refer to product terms and conditions.  
[4] Certain transaction fees and limitations apply. Please refer to the product terms and conditions.

# PERSONAL BANKING SERVICES

## READY RESERVE LINE OF CREDIT<sup>[1]</sup>

Once approved, you may have a Ready Reserve Line of Credit added to your checking account for overdraft protection. If your account ever becomes overdrawn, money is immediately transferred into your account in increments of \$100.00 to help cover the insufficient balance. Please refer to the Personal Ready Reserve Line of Credit agreement for terms and conditions, applicable fees and rates. There is never an interest charge if your Ready Reserve Line of Credit isn't used.



## ACCOUNT SWEEP SERVICES

Customers who have a checking, money market and/or Ready Reserve Line of Credit can sign up for Sweep Services as an overdraft protection option. If an account that you have designated becomes overdrawn, a transfer (referred to as a "Sweep") from another designated Alpine Bank Account<sup>[2]</sup> of your choice will be transferred to bring the account to a positive balance. A \$10.00 fee for each Sweep will be debited from your account. See your customer service representative or personal banking representative for more details.

[1] Subject to Alpine Bank's standard underwriting requirements.

[2] Alpine Bank may charge a fee for any transfer or withdrawal from a savings or money market account exceeding six per month.



# PERSONAL LOANS

Whether you're buying a car, planning a well-deserved vacation or just need some extra cash, we have personal loan choices to fit your current needs.

We invite you to stop by any Alpine Bank to discuss our many our many loan options, including:

- Automobile and motorcycle
- Recreational – motor homes, campers, trailers
- Personal Ready Reserve
- Home Equity Loans and Lines of Credit
- Student loans – available through our partner Sallie Mae
- Green Loans 
- Unsecured term loans
- Mobile home loans



All loan rates and terms are subject to current market conditions and Alpine Bank's standard underwriting requirements; other restrictions may apply.

We are proud to offer our environmentally conscious customers special Green Loan programs for purchasing fuel-efficient automobiles and making home improvements for energy-reducing upgrades. Contact your local Alpine Bank for more information about our Green Loan programs.

Apply for a loan in minutes at: [alpinebank.com/personal/personal-loans](https://alpinebank.com/personal/personal-loans)



# HOME EQUITY LOANS

You've put in the investment, time and energy. Now, look to your home's equity when it's time for affordable financing — whether it's a one-time loan or line of credit.<sup>[1]</sup>



## LUMP SUM FINANCING (HELOAN)

- For a range of short-term or one-time needs: education expenses, important life events, home projects and more
- Financing is secured by the equity in your home
- Green Lending discounts available for qualifying home improvements
- The interest paid may be tax-deductible<sup>[2]</sup>
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish

## HOME EQUITY LINE OF CREDIT (HELOC)

- For ongoing or seasonal needs
- Financing is secured by the equity in your home
- Only pay interest on the part that's used
- The interest paid may be tax-deductible<sup>[2]</sup>
- Funds available as things arise; no need to apply for separate installments
- Revolving credit — as principal is repaid, the balance becomes available to use
- Green lending discounts available for qualifying home improvements
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish

[1] All loan rates and terms are subject to current market conditions and Alpine Bank's standard underwriting requirements; other restrictions may apply.

[2] Consult a tax advisor.

# HOME MORTGAGE LOANS

Count on a personalized experience and guidance when it comes to your home mortgage loan. We'll work with you to find the program that suits your needs.<sup>[1]</sup>

## CONVENTIONAL MORTGAGES

- For home purchase or refinance
- Available for primary residence, second home, vacation home, or investment property
- A wide range of financing programs available, including both conventional and non-conventional programs
- Budget-friendly repayment terms, unique to your situation
- Refinance your current home to potentially lower your rate
- Helpful loan advisors with working knowledge of the local real estate market
- Decision-making and processing are handled right here in Colorado
- Friendly, attentive service from start to finish



## ALPINE PORTFOLIO MORTGAGES

This specialized program is available for primary and second-home owners of unique properties.

- Single- and multi-family homes
- Resort condominiums
- Homes on large acreage<sup>[2]</sup>
- Homes vested in LLCs or Trusts
- Cash-out refinances

If you think you may qualify for a portfolio mortgage, please visit your local branch, or search for Home Mortgage Loans at [alpinebank.com](http://alpinebank.com) to apply online.

Learn more at: [alpinebank.com/personal/personal-loans/home-mortgage-loans.html](http://alpinebank.com/personal/personal-loans/home-mortgage-loans.html)

[1] All loan rates and terms are subject to current market conditions and Alpine Bank's standard underwriting requirements; other restrictions may apply.  
[2] Ask about our terms for homes on large acreage.



# ALPINE BANK WEALTH MANAGEMENT

At Alpine Bank Wealth Management\*, we do much more than provide investment services. We build long-term relationships and provide attentive and thoughtful recommendations by taking the time necessary to understand our clients' needs at every stage of their lives.

Alpine Bank Wealth Management helps families manage their wealth and resources, now and into the future. Our size, expertise and longevity allow us to protect and grow your assets. Alpine Bank's personal service and attention to detail will take the stress out of retirement planning, transferring wealth or handling an estate. Only a corporate trustee can provide this full range of services, while being held to the highest investment and fiduciary standards.



## We specialize in:

- Investment management
- Trust administration and trust investment management
- Individual retirement accounts – SEP, Roth or traditional
- Employee benefit accounts – 401(k), defined benefit plans and defined contribution plans
- Financial lifestyle management – Bill paying, investment management, real estate management and liaison with advisors
- Estate management – Personal representative or trustee appointment
- Endowment management for charitable institutions
- Custodial services – Record-keeping, safekeeping and self-directed accounts
- Cash management



CELEBRATING 25 YEARS | 1998 – 2023

Learn more at: [alpinebank.com/wealth-management](https://alpinebank.com/wealth-management)

\*Investment with Alpine Bank Wealth Management involves risk, including possible loss of principal. Investments are not deposits or obligations of, nor guaranteed, by Alpine Bank. Neither the FDIC, nor any other government agency, insures these investments.

# FRAUD AND CREDIT BUREAU RESOURCES



## CREDIT BUREAU CONTACTS

**Equifax®**

800-525-6285 • [equifax.com](https://www.equifax.com)

**Experian®**

888-397-3742 • [experian.com](https://www.experian.com)

**TransUnion®**

800-680-7289 • [transunion.com](https://www.transunion.com)

**Federal Trade Commission**

877-438-4338 • [ftc.gov/idtheft](https://www.ftc.gov/idtheft)

**Identity Theft Resource Center**

888-400-5530 • [idtheftcenter.org](https://www.idtheftcenter.org)

**Privacy Rights Clearinghouse**

[privacyrights.org](https://www.privacyrights.org)

**Internet Crime Complaint Center**

[ic3.gov](https://www.ic3.gov)



## FRAUD TIPS - PROTECT YOURSELF

- Never give out your Social Security number or other personal credit information over the phone unless you initiate the call.
- Shred receipts, bank statements and unused credit card offers before throwing them away.
- Replace paper invoices, statements and checks with electronic versions, if offered, by your employer, bank, utility company or merchant.
- Sign up for automatic payroll deposits and email or phone alerts, which will warn you of unusual activity.
- Review your accounts regularly for any unauthorized charges.
- Order copies of your credit report once a year to ensure accuracy.
- Choose to do business with companies you know are reputable, particularly online.
- Don't open email from unknown sources; use virus detection software.
- Protect your PINs and passwords (don't carry them in your wallet!); use a combination of letters and numbers for your passwords and change them periodically.
- Report any suspected fraud to your bank and the fraud units of the three credit reporting agencies immediately (see the list on the left).

Additional tips at: [alpinebank.com/privacy-security/protect-yourself-and-stop-fraud.html](https://www.alpinebank.com/privacy-security/protect-yourself-and-stop-fraud.html)

# ALPINE BANK LOCATIONS

We'd love to see you in person! Please see our directory of locations below.  
For current hours of operation, check [alpinebank.com](http://alpinebank.com).

## Aspen

600 East Hopkins Ave., Ste. 001  
970-920-4800  
ATM • WALK UP

## Aspen Business Center

119 Aspen Bus. Center, Unit E  
970-544-9400  
ATM

## Avon

10 West Beaver Creek Blvd.  
970-949-3333  
ATM

## Basalt

137 Midland Ave.  
970-927-3101  
ATM • DRIVE UP • WALK UP

## Battlement Mesa

82 Sipprelle Dr.  
970-285-7100  
ATM • DRIVE UP

## Boulder

2375 Canyon Blvd.  
303-440-2982  
ATM

## Breckenridge

110 North Main St.  
970-453-4929  
ATM

## Carbondale

0350 Highway 133  
970-963-3040  
ATM • DRIVE UP • WALK UP

## Clifton

3243 I-70 Business Loop  
970-434-5600  
ATM • DRIVE UP



## Colorado Springs

90 S. Cascade Ave., Ste. 100  
719-421-7600  
ATM

## Copper Mountain

910 Copper Rd., Unit 125  
970-968-2154  
ATM

## Delta

1660 Highway 92  
970-874-0922  
ATM • DRIVE UP

## Denver - Cherry Creek

215 Saint Paul St., Ste. 100  
303-270-0101  
ATM

## Denver Tech Center

4949 South Niagara St., Ste. 100  
303-773-3086  
ATM

## Denver - Union Station

1777 Wynkoop St.  
303-573-0709  
ATM

## Dillon

252 Dillon Ridge Rd.  
970-468-4701  
ATM • DRIVE UP

## Durango

1099 Main Ave.  
970-375-7689  
ATM • DRIVE UP

## Durango - Three Springs

175 Mercado St., Ste. 119  
970-426-7166  
ATM

## Eagle

0205 East Chambers Ave.  
970-328-1666  
ATM • DRIVE UP

## Edwards

0069 Edwards Access Rd., Ste. 4  
970-926-4811  
ATM • DRIVE UP

## Fort Collins

1608 S. College Ave.  
970-665-5670  
ATM

## Frisco

701 North Summit Blvd.  
970-668-0186  
ATM • DRIVE UP

## Fruita

125 North Park Square  
970-858-7473  
ATM • DRIVE UP



## Glenwood Springs

2200 Grand Ave.  
970-945-2424  
ATM • DRIVE UP

## Glenwood Springs - West

50891 Highway 6  
970-945-9700  
ATM • DRIVE UP ONLY • WALK UP

## Grand Junction - Downtown

225 North 5th St.  
970-243-5600  
ATM • DRIVE UP • WALK UP

## Grand Junction - Horizon Drive

709 Horizon Dr.  
970-242-5700  
ATM • DRIVE UP



# ALPINE BANK LOCATIONS (CONTINUED)

## Grand Junction - Mesa Mall

2424 Patterson Rd.  
970-243-5200  
ATM • DRIVE UP • WALK UP

## Montrose

2770 Alpine Dr.  
970-240-0900  
ATM • DRIVE UP

## New Castle

810 Castle Valley Blvd.  
970-984-2600  
ATM • DRIVE UP

## Ouray

917 Main St.  
970-325-4200  
ATM • DRIVE UP

## Ridgway

119 Liddell Dr.  
970-626-4100  
ATM • DRIVE UP



## Rifle

100 East 4th St.  
970-625-9610  
ATM • DRIVE UP • WALK UP

## Rifle - South

450 Airport Rd.  
970-625-6650  
ATM • DRIVE UP ONLY

## Snowmass Village

15 Kearns Rd.  
970-923-3600  
ATM

## Steamboat Springs

1901 Pine Grove Rd., Ste. 101  
970-871-1901  
ATM • DRIVE UP • WALK UP

## Telluride

120 South Pine St.  
970-728-5050  
ATM • WALK UP

## Vail

141 East Meadow Dr., Ste. 210  
970-476-8700  
ATM

## Willits

711 East Valley Rd., Ste. 101  
970-927-3653  
ATM • DRIVE UP

# ADDITIONAL ALPINE BANK ATM LOCATIONS

## Aspen

Gondola Plaza: 601 Dean St.

## Carbondale

480 Main St.

## Durango

Fort Lewis College at Student  
Union Bldg: 1000 Rim Dr.

## Grand Junction

Airport 1st floor: 2828 Walker Field Dr. \*

## Palisade

Family Food Town Grocery Store: 112  
W. 3rd St.\*

## Ridgway

Ridgway Conoco: Highway 62 & 550\*

## Vail

Solaris: 141 E. Meadow Dr.

\* Cash not available 24 hours

# SURCHARGE-FREE ATMS



Even if you can't get to an Alpine Bank branch, you can still access your money surcharge-free at over 43,000 ATMs nationwide.

- Use surcharge-free ATMs nationwide, via the Allpoint® Network. <sup>[1]</sup>
- Quickly find ATM locations online.
- Allpoint has ATMs in popular retailers like Costco® and Walgreens®.
- Download free Allpoint ATM locator app for iPhone® and Android™ devices.

[1] If using any international, non-Allpoint or non-Alpine Bank ATM, the \$2.00 ATM fee per withdrawal will still apply as well as any fee charged by the third-party ATM holder.

# ALPINE BANK NEWSLETTERS

## ALPINE E-LINE®

Alpine e-line is a complimentary electronic news digest distributed by Alpine Bank each business day. It primarily focuses on the latest news in Colorado communities. In addition, it highlights environmental initiatives and organizations, along with green tips and resources. Alpine e-line shines a spotlight on local nonprofit groups, and also features daily financial markets updates, courtesy of Alpine Bank Wealth Management.\*

\*Investment with Alpine Bank Wealth Management involves risk, including possible loss of principal. Investments are not deposits or obligations of, nor guaranteed by Alpine Bank. Neither the FDIC, nor any other government agency, insure these investments.

## FINANCIAL NEWS

Financial News is a quick read, highlighting a variety of financial tips and trends, the latest news from Alpine Bank and a Green Tip. This monthly compilation is emailed to Alpine Bank customers and available on our blog at [alpinebank.com](http://alpinebank.com).



## COMMUNITY NEWS

Alpine Bank publishes this community newsletter twice a year. Community News showcases the incredible contribution that nonprofit organizations are making in the Colorado communities that Alpine Bank serves. Over 200,000 copies of Community News are distributed in newspapers in Alpine Bank communities, and this publication is also available on our blog at [alpinebank.com](http://alpinebank.com).

Subscribe at: [eline.alpinebank.com/subscribe](http://eline.alpinebank.com/subscribe)



## MIND YOUR MONEY

We know you face important financial decisions every day and Alpine Bank is here to help! Alpine Bank's Mind Your Money program will help equip you with the critical knowledge and skills you need to make the financial decisions that are best for you.

Get started today at: [alpinebank.everfi-next.net/welcome/alpinebank-achieve](http://alpinebank.everfi-next.net/welcome/alpinebank-achieve)



# FEE SCHEDULE

<b>Accounts closed within 6 months</b>	\$25.00	<b>Garnishments</b>	\$75.00
<b>Account reconciliation</b>	\$30.00 per hour	<b>HSA closing fee</b>	\$15.00
<b>ATM fee for international, non-Alpine Bank or non-Allpoint® Network</b>	\$2.00 per withdrawal	<b>IRA closing fee</b>	\$50.00
<b>Box drilling<sup>[1]</sup></b>	\$150.00	<b>Lock bag</b>	\$35.00
<b>Box rental fees<sup>[1]</sup></b>		<b>Loose coin processing</b>	
3" X 5"	\$100.00 per year \$50.00 per year w/auto debit	Customer	2% of coins processed
5" X 5"	\$110.00 per year \$55.00 per year w/auto debit	Non-customer	15% of coins processed
3" X 10"	\$120.00 per year \$60.00 per year w/auto debit	<b>Lost box key<sup>[1]</sup></b>	\$50.00
5" X 10"	\$150.00 per year \$75.00 per year w/auto debit	<b>Money orders (Maximum \$1,000.00)</b>	
7" X 10"	\$170.00 per year \$85.00 per year w/auto debit	Customer	\$2.00
10" X 10"	\$200.00 per year \$100.00 per year w/auto debit	<b>Notary fee</b>	
<b>Cashier's checks</b>		Customer	No charge
Customer	\$3.00	<b>Non-sufficient funds paid item fee (per item when overdrawn by \$15.01 or more)</b>	
<b>Check collection fee</b>		Overdraft items of \$3.01 to \$15.00	\$15.00
Foreign or domestic	up to \$25.00 (Additional fees may be charged from the corresponding bank)	Overdraft items exceeding \$15.00	\$38.00
<b>Check images with monthly statement</b>	\$3.00 monthly fee	<b>Ready Reserve Line of Credit</b>	
<b>Check order</b>	Varies by style of check	Consumer	\$10.00
<b>Customer service statement</b>	\$3.00	<b>Research</b>	
<b>Coupon collection</b>	\$25.00 per envelope	Up to 10 items	No charge
<b>Dormant accounts<sup>[2]</sup></b>	\$25.00 per month	Over 10 items	\$1.00 per page or \$25.00 per hour (the lesser of the two)
<b>Excess transfer/withdrawal fee</b>		Maximum charge	\$1,000.00
Money Market	\$10.00	<b>Stop payments fee</b>	
Savings	\$1.00	Per check/ACH item	\$40.00
<b>Foreign currency exchange</b>		<b>"Sweep" per transfer fee</b>	\$10.00
	3% of Foreign Currency amount	<b>Temporary checks</b>	\$2.00 per page
		<b>Two-day express delivery charge for Visa® Debit Cards</b>	\$45.00
		<b>Wire transfer fees:</b>	
		Incoming wire transfer	No Charge
		Outgoing domestic wire transfer	\$25.00
		Outgoing international wire transfer	\$45.00

[1] Box contents are not FDIC insured

[2] Checking accounts are dormant after 12 months of inactivity. Savings accounts are dormant after 24 months of inactivity. Inactivity means no customer contact and/or customer initiated transactions on the account.





**21st Annual Volunteer Week**  
April 19-26, 2016  
We encourage you to get involved during National Volunteer Week! For more information on how to get involved, visit [www.alpinebank.com/volunteer](http://www.alpinebank.com/volunteer)

**VOLUNTEERS**  
among us

**Alpine Bank**  
info-line  
855-433-5433

**Kinderpride**  
Early Identification Kit

**Days 107-13**

**GIVEAWAY**  
YARD  
ENTER NOW  
See your check to see if you qualify!

**Alpine Bank**  
info-line  
855-433-5433

**Alpine Bank**  
4000 129th St, Suite 100  
970-433-5433



**COMMUNITY NEWS**  
Banks to Change Names  
Valley-wide Check Cashing a Reality

**JOIN US**  
Alpine Bank



**Serving You is My Business**



**Alpine Bank's**  
foundational values



**Alpine Bank**  
Wealth Management





**Alpine Bank**

1973-2023  
**50 YEARS YOUNG**

[ALPINEBANK.COM](http://ALPINEBANK.COM) |  EQUAL HOUSING LENDER NMLS#414674 | MEMBER FDIC

REVISED 05/2023