



# Alpine Bank

## BUSINESS BANKING CHOICES





# TABLE OF CONTENTS

About Alpine Bank	1
Checking Choices	2
Savings Choices	3
Irrevocable Trust Accounts	4
Alpine Bank Wealth Management	5
Business Debit Card	6
Debit Card Rewards	6
Business Credit Cards	7
Business Online Banking & Mobile App	8
Online Business Services	10
Card-Processing Services	11
AlpineRemote® Services	12
AlpineLockbox	13
Health Savings Account	14
Payroll Cards	14
Business Banking Services	15
Green Initiative	16
Fraud and Credit Bureau Resources	17
Locations	18
ATM Locations	19
Alpine Bank Newsletters	20
Fee Schedule	21

## 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

## Business Checking Account

## Business Checking with Interest Checking Account

<b>Daily Minimum Balance</b>	None	None
<b>Monthly Maintenance Fee</b>	\$5.00	\$5.00
<b>Interest</b>	None	Earned on all balances <sup>[1]</sup>
<b>Debit Card</b>	Business Visa® Debit Card, Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[2]</sup> , Debit Card Rewards	Business Visa® Debit Card, Surcharge-free access to 43,000+ ATMs nationwide through the Allpoint® Network <sup>[2]</sup> , Debit Card Rewards
<b>Overdraft Privilege<sup>[3]</sup></b>	\$1,400.00 <sup>[3]</sup>	\$1,400.00 <sup>[3]</sup>
<b>Overdraft Protection</b>	Ready Reserve Line of Credit available <sup>[4]</sup>	Ready Reserve Line of Credit available <sup>[4]</sup>
<b>Activity Charges</b>	\$0.15 ledger entry fee <sup>[5]</sup> \$0.10 deposited item fee <sup>[5]</sup> Earnings Credit rate of 2.4000% applied to the average collected balance of the account for each day of the statement period. <sup>[6]</sup>	\$0.15 ledger entry fee <sup>[5]</sup> \$0.10 deposited item fee <sup>[5]</sup> Earnings Credit rate of 2.4000% applied to the average collected balance of the account for each day of the statement period. <sup>[6]</sup>
<b>Online Banking and Mobile App</b>	Business Services <sup>[7]</sup> , Bill Pay <sup>[7]</sup> , electronic statements, mobile deposit <sup>[8]</sup> , online messaging	Business Services <sup>[7]</sup> , Bill Pay <sup>[7]</sup> , electronic statements, mobile deposit <sup>[8]</sup> , online messaging
<b>Additional Benefits and Features</b>	<ul style="list-style-type: none"> <li>• Available to any business or organization</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>	<ul style="list-style-type: none"> <li>• Available to any sole proprietor, nonprofit or public organization</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>

Learn more at: [alpinebank.com/business](https://alpinebank.com/business)

[1] 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.

[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 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, recurring debit card transactions, one time debit-card and ATM 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.

[4] Subject to Alpine Bank's standard underwriting requirements, other restrictions may apply.

[5] Per presentment.

[6] Earning Credit Rate may change at any time, at our discretion. See your account terms and conditions. Alpine Bank may charge your account the currently accrued maintenance fee upon account closure.

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

[8] 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.

# SAVINGS CHOICES

	<b>Saver's Choice Money Market</b>	<b>Investor's Choice Money Market</b>	<b>Apex Money Market</b>
<b>Daily Minimum Balance</b>	None	\$50,000.00	\$250,000.00
<b>Monthly Maintenance Fee</b>	None	None	None
<b>Excess Transfer/ Withdrawal Fee</b>	\$10.00 per limited item after six/month <sup>[1]</sup>	\$10.00 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 all balances <sup>[2]</sup>	Earned on balances of \$50,000.00 or more <sup>[2]</sup>	Earned on balances of \$250,000.00 or greater <sup>[2]</sup>
<b>Overdraft Privilege<sup>[3]</sup></b>	\$1,400.00 <sup>[3]</sup>	\$1,400.00 <sup>[3]</sup>	\$1,400.00 <sup>[3]</sup>
<b>Overdraft Protection</b>	None	None	None
<b>Online Banking and Mobile App</b>	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile deposit <sup>[5]</sup> , online messaging	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile deposit <sup>[5]</sup> , online messaging	Business Services <sup>[4]</sup> , Bill Pay <sup>[4]</sup> , electronic statements, mobile deposit <sup>[5]</sup> , online messaging
<b>Additional Benefits and Features</b>	<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>	<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>	<ul style="list-style-type: none"> <li>• Free monthly statements</li> <li>• Check safekeeping</li> <li>• Available to all customers; EXCEPT public funds (PDPA)</li> <li>• Live call center</li> <li>• 24/7 info line</li> </ul>

[Learn more at: alpinebank.com/business](https://alpinebank.com/business)

[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 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, recurring debit card transactions, Debit/POS transactions and ATM withdrawals. 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.

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

[5] 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.

# IRREVOCABLE TRUST ACCOUNTS

	<b>With Interest</b>	<b>Without Interest</b>
<b>Daily Minimum Balance</b>	None	None
<b>Monthly Maintenance Fee</b>	\$5.00	\$5.00
<b>Interest</b>	Earned on all balances <sup>[1]</sup>	None
<b>Debit Card</b>	Business Visa® Debit Card	Business Visa® Debit Card
<b>Online Banking and Mobile App</b>	Business Services <sup>[2]</sup> , Bill Pay <sup>[2]</sup> , electronic statements, mobile banking <sup>[3]</sup> , online messaging	Business Services <sup>[2]</sup> , Bill Pay <sup>[2]</sup> , electronic statements, mobile banking <sup>[3]</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>

**Estate and Revocable Trust accounts are also available.  
Please refer to our Personal accounts options in the Personal Banking Choices booklet.**

[1] 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.

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

[3] Alpine Bank does not charge 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.

# ALPINE BANK WEALTH MANAGEMENT

Alpine Bank Wealth Management\* is a division of Alpine Bank specializing in qualified retirement plans and investment management. We assist employers by providing comprehensive plan administration and trustee services for the full array of plan types. Our experience and expertise, coupled with our local presence, provide a one-stop solution for your retirement and investment management needs. Let us take care of the details, so you can focus on running your business.

## Qualified retirement plans deliver:

- A seamless operational system. The system provides easy-to-use **technology and features** to assist in plan administration.
- **Proactive and responsive service.** Our team helps the plan sponsor avoid operational pitfalls.
- **A high-quality menu of plan investments,** using a selection free of proprietary funds.
- A program with **attractive features and benefits,** including a participant website, quarterly statements, newsletters and education booklets.
- **Participant education** through regular, onsite meetings, so participants can understand the plan, make sense of investment options and select an appropriate mix of investments.



## We specialize in:

- Retirement Plans – Profit sharing, 401(k), safe harbor 401(k), SEP IRAs and Employee Stock Ownership (ESOP)
- Cash Management Services – Government funds, money market securities and bond ladders
- Investment Accounts – Managed or self-directed
- Customized nonprofit and endowment management



**Alpine Bank**  
**Wealth 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.

# BUSINESS DEBIT CARD

Alpine Bank's Business Debit Card allows you easy access to your funds at Visa® merchants worldwide, without having to carry around a checkbook.<sup>[1]</sup> It's faster and easier than writing a check; and with no annual fee, it also costs less than writing a check.



Authorize specific employees to use the card, or provide cards to your employees with specific purchase and ATM withdrawal limits, to easily track business expenses.



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>[2]</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] 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 holder's money market/savings account quarterly. Please refer to the Business 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.



# BUSINESS 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 to apply for the Business Credit Card that best fits your needs.



### Visa® Platinum

Get a competitive interest rate without the frills



### Visa® Platinum Rewards

Get a competitive interest rate, plus rewards



### Visa® Purchasing One

Manage business expenses

## All cards offer:

- No annual fees
- No foreign transaction fees
- 24/7 customer service
- Personal service from Alpine Bank representatives
- The ability to auto-export detailed transaction history to validated account software systems
- Standard Visa benefits (There may be fees associated with some benefits)

## Benefits:

- **One combined statement** — Consolidate all business expenses into one statement
- **Online management system** — View transactions, make payments, manage cardholders and more
- **Spending and budget control** — Limits can be set for each cardholder, to provide more control with expenses to help stay on budget



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

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

Subject to Alpine Bank standard underwriting qualification.

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

Alpine Online® Business makes managing your business simple. Stay on top of your finances anywhere, anytime.



Enjoy these convenient features:

- Monitor account information and activity.
- Download account activity. Various formats are available.<sup>[3]</sup>
- View check images, re-order checks or place a stop payment.
- Make a loan payment, payoff or advance on a line of credit.
- Receive statements, notices and alerts electronically.



Set up and manage multiple authorized users, granting them permission to the accounts and services you authorize. (Not available through the mobile app.)



Enroll in Online Business Services to use services like Wire Transfers or ACH Services<sup>[4][5]</sup>, or to manage cash flow.



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



Transfer money between Alpine Bank accounts.



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

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



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

[1] Certain transaction fees and limitations apply.

[2] Alpine Bank does not charge you a fee for using Alpine Mobile®; however, your wireless carrier's standard web access and text messaging rates may still apply. Mobile deposit limitations apply. Please refer to the product terms and conditions.

[3] Not available through the mobile app.

[4] Wire Transfers and ACH Services are subject to credit approval.

[5] Wire and ACH processing is subject to bank business days and cut-off time requirements. Wire and ACH processing does not take place on federal holidays.

# 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 our system requires 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 do not want to have access to your account. No one representing Alpine Bank will ask for your password.)

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.



## Unusual activity

If we 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).

# ONLINE BUSINESS SERVICES<sup>[1][2]</sup>

Online Business Services allow you to manage your cash flow and streamline your operations. Once enrolled, services are managed and accessed through Alpine Online® Business.



Deposit checks with ease using our mobile app. Establish deposit limits for each authorized user.



Pay your employees or vendors through direct deposit or collect money from your customers for HOA or membership dues, utility payments, or various other payments, using our ACH services. Establish dual control and limit thresholds for authorized users.



Pay and manage your bills with Bill Pay. Establish dual control and payment restrictions for authorized users.



Utilize Check & ACH Positive Pay to match transactions presented for payment against previously authorized transactions by your company, to help catch fraud before it occurs.



Send one-time or recurring domestic and international wire transfers online. Establish dual control and limit thresholds for authorized users.

[1] Certain transaction fees and limitations apply.

[2] Alpine Bank does not charge you a fee for using the mobile app; however, your wireless carrier's standard web access and text messaging rates may still apply. Mobile deposit limitations apply. Please refer to the product terms and conditions.

# CARD PROCESSING SERVICES<sup>[1]</sup>

Accepting credit and debit cards as a method of payment allows you to offer your customers more payment options and increase your business revenue. Alpine Bank merchant processing provides you with advanced card-processing services paired with personal, local customer service. Over 80 percent of face-to-face customers pay with a credit or debit card. Let us help you find the merchant processing option that best fits your business needs.

**Customized options:** Whether you want to process card payments with a terminal machine, from a computer, phone, website or through an inventory software program, we have a processing service that will meet your specific needs.

**Fast credit:** We know you need your money to run and grow your company, so we credit qualified merchants' accounts within one business day for Visa<sup>®</sup>, MasterCard<sup>®</sup> and Discover<sup>®</sup> transactions, and next-day funding for American Express<sup>®</sup> transactions. Getting funds into your account quickly is among our top priorities.

**Local customer service:** Our goal is to provide you with the highest level of customer service. You will have a local Alpine Bank staff member for on-site training and help when needed. All the options for merchant processing can be confusing; we'll help you compare and evaluate your options.



**Competitive rates:** Providing competitive rates goes hand-in-hand with excellent customer service. If you already have a merchant account elsewhere, email your current merchant statement to [merchantservices@alpinebank.com](mailto:merchantservices@alpinebank.com) for analysis, and let us show you our

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

# ALPINEREMOTE® SERVICES

## ALPINEREMOTE® SERVICES—ALPINEREMOTE® DEPOSIT

Why spend valuable time and gas to come to the bank when you can make check deposits right from your desk? AlpineRemote® Deposit allows you to make deposits any time, providing faster access to your money – with no deposit tickets to complete and no more driving to the bank. AlpineRemote® Deposit brings the bank to you.



- No setup or monthly service fee<sup>[1]</sup>
- More convenient, secure and easy to use
- Faster access to your deposit
- Saves money by eliminating travel expenses and lost office time

## ALPINEREMOTE® ONLINE PAYMENT<sup>[2]</sup>

AlpineRemote® Online Payment makes it easier for you to accept online payments or donations. Whether you want to provide a way for your customers to make payments to your business or make it easier for people to donate to your organization, we can provide a customized, branded online payment portal that fits your needs.



- Provide your customers with the ability to pay online with their checking and/or savings account.
- Payment receipts are emailed automatically to your customers.
- The online payment or donation is automatically deposited into your Alpine Bank account.
- Best of all, you can manage remotely scanned checks and the AlpineRemote® Online Payments from **one** online reporting portal.

[1] AlpineRemote® Deposit requires the purchase of a check scanner. Standard business account fees still apply.

[2] Certain transaction fees apply. Please refer to product terms and conditions.

# ALPINELOCKBOX<sup>[1]</sup>

Alpine Bank collects and processes customer payments on your behalf, so you can focus on running your business.



## HIGHLIGHTS

- Gives you more time in your day
- Streamlines payment processing
- Reduces errors

AlpineLockbox is a customized lockbox service that streamlines deposit processing and remittance posting. These are its other features and benefits:

- Experience increased efficiency by allowing us to process your payments so that your staff can concentrate on core functions in your business.
- Same-day deposits and access to remittance information
- A/R posting files available for integration with your accounting system.
- Our secure online lockbox portal provides access to reports, images and transaction data.
- Expedite exception processing with remote exception management.
- Strengthen your internal audit controls by separating invoicing from remittance processing.



Watch our video to learn more at:  
[alpinebank.com/business/business-services/lockbox.html](https://alpinebank.com/business/business-services/lockbox.html)

[1] Certain transaction fees apply. Please refer to product terms and conditions.

# FOR YOUR VALUED EMPLOYEES

## HEALTH SAVINGS ACCOUNT (HSA)

Save money and help your employees take control of their healthcare expenses.

You can now offer your valued employees:

- **Security** - Your employees can feel more secure with the additional protection that an Alpine Bank HSA can provide for them and their families.
- **Affordability** - You may be able to lower your employee health insurance premiums by switching to health insurance coverage with a higher deductible.
- **Flexibility** - Funds in the account can be used to pay for current qualified medical expenses, or be saved for future medical costs.
- **Savings** - Money that isn't used in the account will roll over to be used for future expenses. The use-it-or-lose-it rule does not apply to HSAs.
- **Tax savings** - An HSA can provide tax savings for qualifying contributions and qualifying withdrawals.

Please see a personal banking representative or customer service representative for current rate information, calculation method and to obtain your copy of our Truth in Savings Disclosure. Eligibility to maintain an HSA account is based on IRS guidelines. Please consult your tax advisor or health plan administrator for eligibility requirements and guidelines.



## PAYROLL CARDS

The payroll card is a safe, convenient and cost-effective alternative to payroll checks for your employees.

- Through our partner, Money Network<sup>®</sup>, a business can offer its employees a Visa<sup>®</sup> payroll card or a PIN-based Star<sup>®</sup> brand debit card as an alternative to a payroll check.
- Money Network<sup>®</sup> issues the card and maintains the employee's balance.
- An ACH debit transaction accesses funds from your Alpine Bank account and credits them to the employee's payroll card, just like direct deposit.
- Funds are available for the employee to use surcharge-free at any Alpine Bank ATM, or for withdrawal anywhere Visa<sup>®</sup> or Star<sup>®</sup> is accepted\*.

\*Third-party ATM fees may apply when using any non-Alpine Bank ATM.



# BUSINESS BANKING SERVICES

## BUSINESS LOAN SERVICES<sup>[1]</sup>

Alpine Bank offers a variety of commercial loan programs to meet specific business and financial needs, including:

- Commercial real estate loans, including investment property loans
- Business revolving lines of credit
- Equipment and automobile loans for business use
- Small Business Administration (SBA) loans
- Commercial and industrial loans
- Rate-discounted green loans for energy-efficient facility upgrades and fuel-efficient business vehicles

## ACCOUNT SWEEP SERVICES

Customers who have an Alpine Bank checking or money market account, and/or a 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 personal banking representative or customer service representative for more details.

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

With a Ready Reserve Line of Credit tied to your business checking, you get overdraft protection plus the ability to tap into a credit line when you need it most.

- Credit lines up to \$50,000
- Easy access by check, phone or your Alpine Bank Business Debit Card
- Automatically advances in \$500 increments (up to your available credit line threshold) whenever your checking balance falls below \$0
- \$100 annual fee
- Five-year maturity on lines of credit greater than \$25,000
- Variable interest rates tied to JPMorgan Chase prime rate
- Information included on your monthly checking account statement



[1] All loans are subject to current market conditions and Alpine Bank 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.

# 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, 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 who continuously assess 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.

# 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

- Develop a process to screen employees who have access to personal information.
- Screen the cleaning service and temporary firms you use.
- Keep all personal information in locked files and establish secure procedures for data services.
- Encrypt all personal and confidential information on computers.
- Adopt secure methods for disposing of personal information.
- Instruct staff on security procedures when sending personal information by fax, including using a confidential cover sheet and double-checking the fax numbers.
- Do not leave personal or confidential information on voicemail, cell phones or email.
- Use designated and secure printers and copiers for personal information. Keep shredders nearby, and use them.

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 the 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 as well as 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>HSA closing fee</b>	\$15.00
<b>Account reconciliation</b>	\$30.00 per hour	<b>Individual Retirement Account</b>	\$50.00 closing fee
<b>ATM Fee for international, non-Alpine Bank or non-Allpoint® Network</b>	\$2.00 per withdrawal	<b>Lock bag</b>	\$35.00
<b>Box drilling<sup>[1]</sup></b>	\$150.00	<b>Loose coin processing</b>	
<b>Box rental fees<sup>[1]</sup></b>		Customer	2% of coins processed
3" X 5"	\$100.00 per year	Non-customer	15% of coins processed
	\$50.00 per year w/auto debit	<b>Lost box key<sup>[1]</sup></b>	\$50.00
5" X 5"	\$110.00 per year	<b>Money orders (Maximum \$1,000.00)</b>	
	\$55.00 per year w/auto debit	Customer	\$2.00
3" X 10"	\$120.00 per year	<b>Notary fee</b>	
	\$60.00 per year w/auto debit	Customer	No charge
5" X 10"	\$150.00 per year	<b>Non-sufficient funds paid item fee (per item when overdrawn by \$15.01 or more)</b>	
	\$75.00 per year w/auto debit	Overdraft items of \$3.01 to \$15.00	\$15.00
7" X 10"	\$170.00 per year	Overdraft items exceeding \$15.00	\$38.00
	\$85.00 per year w/auto debit	<b>Online ACH batch initiation</b>	\$10.00
10" X 10"	\$200.00 per year	<b>Ready Reserve Line of Credit</b>	
	\$100.00 per year w/auto debit	Business annual fee	\$100.00
<b>Cashier's checks</b>		<b>Research</b>	
Customer	\$3.00	Up to 10 items	No charge
<b>Charge Back item</b>	\$5.00	Over 10 items	\$1.00 per page or \$25.00 per hour (the lesser of the two)
<b>Check collection fee</b>		Maximum charge	\$1,000.00
Foreign or domestic	Up to \$25.00	<b>Stop payments fee</b>	
(Additional fees may be charged from the corresponding bank)		Per check/ACH item	\$40.00
<b>Check images with monthly statement</b>	\$5.00 monthly fee	<b>"SWEEP" fee (per transfer)</b>	\$10.00
<b>Check order</b>	Varies by style of check	<b>Temporary checks</b>	\$2.00 per page
<b>Customer service statement</b>	\$3.00	<b>Two-day express delivery charge for Visa® Debit Cards</b>	\$45.00
<b>Coupon collection</b>	\$25.00 per envelope	<b>Wire transfer fees:</b>	
<b>Dormant accounts<sup>[2]</sup></b>	\$25.00 per month	Incoming wire transfer	No Charge
<b>Excess transfer/Withdrawal fee</b>		Outgoing domestic wire transfer	\$25.00
Money Market	\$10.00	Outgoing online wire transfer	\$15.00
Savings	\$1.00	Outgoing international wire transfer	\$45.00
<b>Foreign currency exchange</b>			
	3% of Foreign Currency amount		
<b>Garnishments</b>	\$75.00		

[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.



**Alpine Bank**

**50**

1973-2023  
**YEARS  
YOUNG**

ALPINEBANK.COM | EQUAL HOUSING LENDER NMLS#414674 | MEMBER FDIC

REVISED 05/2023