

This is important information about your account with:

**Home Loan State Bank
205 N 4th St
Grand Junction, CO 81501
970-243-6600**

ADVANCED BUSINESS CHECKING

Account Number:

Non-Consumer Account Disclosures

Minimum Balance Requirements. No minimum balance requirements apply to this account.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

The minimum amount you can deposit is \$0.01 per day.

Additional Terms. The following additional terms apply to this account: **Addendum to Truth in Saving:**

Account Purpose: Business

Rate Information: This account is not an interest-bearing account.

Limitations:

Minimum Daily Balance is \$0.00

The account has an unlimited amount of debits per month.

\$.10 per each debit and credit with an earnings offset of \$.10 per \$100 of average collected balance

Fees:

Maintenance Fees are \$10.00

Online banking is free with eStatements.

If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$5.00 inactivity fee will be assessed.

Home Loan State Bank - Central Branch - 205 N 4th Street Grand Junction CO 81501 - 970-243-6600

Home Loan State Bank - Montrose - 1440 Encanto Pl. Montrose CO 81401 - 970-497-4820

Website: www.HLSB.com