

ATM/MasterCard Debit Card
At Colorado Community Bank
Phone 970-848-3838-Member FDIC
Effective Date: September 11, 2008

The minimum deposit on a new account must be \$500 in order to apply for a debit card.

Fee Schedule

Fee per year for an ATM/MasterCard Debit Card (Annual Card Fee).....\$7.50
Fee for each replacement of ATM/MasterCard Debit Card (Card Replacement Fee).....\$10.00

Fees for each transaction accessed through the Colorado Community Bank's

Withdrawal of cash.....No Charge
Transfer between accounts.....No Charge
Balance Inquiry.....No Charge

Fees for each transaction accessed through all other Automated Teller Machines:

Withdrawal of cash.....\$1.00
Balance Inquiry.....No Charge

Other Conditions

The maximum withdrawal of cash permitted is \$250.00 per day.

The MasterCard Debit Card's daily monetary limit for purchases of goods or services at any merchant will be the lesser of your available collected balance or an amount from \$100 to \$750 per day as approved by the Bank. All fees and transactions will be deducted directly from your checking account.

LOST OR STOLEN CARDS ARE TO BE REPORTED IMMEDIATELY BY CALLING 1-800-528-2273. CALLS CAN BE TAKEN 24 HOURS A DAY, 7 DAYS A WEEK. PLEASE CALL THIS NUMBER IMMEDIATELY SO UNAUTHORIZED TRANSACTIONS CAN BE BLOCKED.



- Debit Card
- ATM Access Card
- Checking Number _____
- Savings Number _____

Office Use Only
Approved _____
Declined _____

Community Banking at its Best

Section A: Information Regarding Applicant

Full Name	Birth Date	Age	Social Security Number		
Drivers License Number	Date of Issuance	Date of Expiration	Are you a US Citizen?		
Present Address (Street, City, State and Zip)			How long at present address?		
Previous Address (Street, City, State and Zip)			How long at previous address?		
Home Phone	Work Phone	Cell Phone	Email Address		
Present Employer (Company Name and Address)			How long w/present employer?		
Position or Title			Name of Supervisor		
Previous Employer (Company Name and Address)			How long w/employer?		
Present Gross Salary	Present Net Salary	No. of Dependants	Ages	Other Income	Sources of Other Income
Name and Address of Nearest Relative Not Living With You		Relationship	Phone Number		

Section B: Information Regarding Co-Applicant

Full Name	Birth Date	Age	Social Security Number		
State ID Card Number	Date of Issuance	Date of Expiration	Are you a US Citizen?		
Present Address (Street, City, State and Zip)			How long at present address?		
Previous Address (Street, City, State and Zip)			How long at previous address?		
Home Phone	Work Phone	Cell Phone	Email Address		
Present Employer (Company Name and Address)			How long w/present employer?		
Position or Title			Name of Supervisor		
Previous Employer (Company Name and Address)			How long w/employer?		
Present Gross Salary	Present Net Salary	No. of Dependants	Ages	Other Income	Sources of Other Income
Name and Address of Nearest Relative Not Living With You		Relationship	Phone Number		

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicants Signature	Date	Co-Applicants Signature	Date
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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Colorado Community Bank

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account

using information from your check to pay for purchases or pay bills.

- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM card transactions - types of transactions - You may access your account(s) by ATM using your ATM card and your personal identification number (PIN) to:

- withdraw cash from checking or savings
- transfer funds from checking or savings to any other checking or savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

MasterMoney Card ATM transactions - types of transactions - You may access your account(s) by ATM using your MasterMoney Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from checking or savings to any other checking or savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

MasterMoney Card point-of-sale transactions - types of transactions - You may access your checking account(s) by debit card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Foreign Currency Conversion and Cross-Border Transactions - Currency Conversion - If you effect a transaction with your Debit Card in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently the conversion rate used by MasterCard International to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

Internet banking - types of transfers - You may access your accounts by computer at

www.coloradocommunitybank.com and using your social security number and password to:

- transfer funds from checking or savings to any other checking or savings
- make payments from checking or savings to a loan
- get balance information about checking, savings, certificate of deposit or loans
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking, savings, certificate of deposit or loans

CCB On-line Bill Pay - types of transfers -

You may access this service by computer at www.coloradocommunitybank.com and using your social security number and password.

You may access this service to:

- make payments from your checking account(s) to a creditor

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Money Market and Savings account(s):

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Security limitations - For security reasons, there are other limits on the number of transfers you can make using our terminals and point-of-sale transfer service.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at

(970)848-3838 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) If you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally, tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise, you will be liable for the lesser of: (i) \$50 or (ii) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. This rule does not apply if the unauthorized transfer was made using your lost or stolen card and/or code.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limits on Liability for MasterCard(R) debit card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. 'Unauthorized use' means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by MASTERCARD.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Colorado Community Bank

615 W 8th Ave.
Yuma, CO 80759

BUSINESS DAYS: Monday, Tuesday, Wednesday,
Thursday, Friday and Saturday

Holidays are not included.

PHONE: (970)848-3838

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.

11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

(a) Termination of ATM Services

You agree that we may terminate the Agreement and your use of the ATM or MasterMoney Card services if:

*you, or any authorized user of your PIN breach this or any other agreement with us:

*we have reason to believe that there has been unauthorized use of your PIN;

*we notify you or any other party to your account that we have cancelled or will cancel this Agreement.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

(b) The following Conditions May Be Applicable to Your Accounts:

The bank reserves the right to refuse any transactions which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

(c) Notices

All notices from us will be effective when we have mailed them or delivered them to your last known address in the Bank's records. Notices from you will be effective when received by the Bank at the address printed on this brochure.

The Bank reserves the right to change the terms and conditions upon which this service is offered. The Bank will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of the service is subject to existing regulations

governing the Bank and any future changes to those regulations.

(d) Enforcement:

In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

MORE DETAILED INFORMATION IS AVAILABLE ON
REQUEST