



PERSONAL BANKING

Personalized Banking | Innovative Solutions | Local Impact

At Flatirons Bank, our team provides personalized and responsive service. Our full suite of deposit products is specially designed to meet the unique needs of our clients. By working directly with our relationship bankers, you avoid the automated phone systems and long teller lines of the big banks. We pride ourselves on delivering an unparalleled client experience by providing responsive support and creative solutions, and our clients notice the difference.

Personal Banking Solutions

Flagstaff Checking

Keep checking simple with the essentials.

Longs Peak Interest Checking

Built for clients who maintain higher balances.

Summit (Senior) Checking

Value rich account for those 65+.

Money Market Savings

For the seasoned saver building a nest egg.

Bear Peak Savings

Maximum benefits with a competitive interest rate.

Banking Services

Online and Mobile Banking

Mobile Deposit

Online Bill Pay

Real-Time Alerts

External Transfers

Person-to-Person Transfers

Wire Services (Domestic & International)

CONTACT US

303.530.4999

Flatirons.Bank

1095 Canyon Blvd. Suite 100
Boulder, CO 80302

522 4th Avenue
Longmont, CO 80501





SOLUTIONS OVERVIEW

All Checking Accounts Feature Complimentary:

- Online Banking
- Mobile Banking with Mobile Deposits
- No foreign ATM fees
- Bill Pay
- External Transfers
- eStatements
- No Minimum Balance to Open Account
- Debit Card
- ATM Card

Checking Accounts	Check Order Fee	Monthly Maintenance Fee	Balance To Waive Fee (Min Avg Daily Balance)	Monthly Activity Fee	Earn Interest* (Min Daily Balance Required)	Paper Statement Fee
Flagstaff	Complimentary first order of standard checks	\$10	\$5,000	Unlimited transactions	N/A	\$5 per month
Longs Peak Interest	Standard Pricing	\$10	\$7,500	Unlimited transactions	\$7,500 or greater	\$5 per month
Summit Senior, 65+	Complimentary personalized checks ¹	N/A	N/A	Unlimited transactions	All balances over \$0	N/A

¹ Single copy bank stock

Savings Accounts	Opening Deposit	Monthly Maintenance Fee	Balance To Waive Fee (Min Avg Daily Balance)	Withdrawals Per Month	Earn Interest* (Min Daily Balance Required)	Paper Statement Fee
Personal Money Market	\$0	\$10 per month	\$10,000	\$5 per item over 10 per month	**Tiered starting at \$10,000 or greater	\$5 per month
Bear Peak	\$0	\$10 per quarter	\$1,000	\$1 per item over 10 per quarter	\$1,000 or greater	\$5 per quarter
Junior Ranger	\$0	\$5 per quarter	\$100	\$1 per item over 10 per quarter	\$100 or greater	\$5 per quarter
Health Savings²	\$0	\$2.50 per month ²	N/A	Withdrawals for medical expenses; not Bank monitored	All balances	\$5 per month
Certificates of Deposits***	\$10,000	N/A	N/A	Substantial penalty for early withdrawal	\$10,000 or greater	N/A
Individual Retirement Account	Please see a Flatirons Bank Associate for Details					

² Standard check pricing

Additional terms and conditions may apply. Account terms and conditions may be amended at any time. Fees may reduce earnings on interest bearing accounts. Accounts may be closed if the account remains at a zero balance for 90 days. *Minimum daily balance required to earn stated APY. APY = Annual Percentage Yield. Interest rate and APY may change at any time at the Bank's discretion (non-CD accounts). **The Personal Money Market Account requires a minimum daily balance of \$10,000 or greater to earn the stated APY. Tiered rate structure based on the following tiers: \$10,000 - \$49,999; \$50,000 - \$99,999; \$100,000 - \$199,999; \$200,000 - \$499,999; \$500,000 - \$999,999; \$1,000,000 and greater. ***CD terms of 3, 6, 12, 18 and 24 months available. Please contact a relationship banker for current rates and additional account terms and conditions.

