

..... WELCOME TO



Bank of Colorado

**IMPORTANT INFORMATION
REGARDING YOUR BUSINESS ACCOUNT**





Bank of Colorado

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05/17/17

Dear Valued Customer,

Welcome to the Bank of Colorado family.

As you know, as of July 1, 2017, AmFirst Bank will become part of the Bank of Colorado family. We are excited for the opportunity to continue to serve your banking needs at the same high level to which you have become accustomed as an AmFirst Bank customer. The name on the buildings will change, but when you come inside you'll see the same team working every day to meet your needs. Plus you'll now have access to 40 additional Bank of Colorado locations throughout the state.

Bank of Colorado is a family-owned network of community banks and we are deeply rooted in the local communities we serve, with a strong commitment to providing our customers with innovative, quality financial services. Learn more about us on page 2 of this booklet.

What does this mean for you?

On July 3, 2017, AmFirst Bank customers will be moved to the Bank of Colorado processing system, which will mean new services will become available and some changes will apply to your accounts. This booklet provides information regarding our services, the timing of changes that are forthcoming and what you can expect. We assure you that we are working hard to exceed your expectations and we promise to keep your account running smoothly.

We look forward to the opportunity to continue to serve you and thank you for your patience during the transition process. We are confident that you'll find added benefits available to you once this conversion is complete and we're happy to answer any questions you may have. Please feel free to drop by the bank and visit or give us a call.

Sincerely,

A handwritten signature in black ink that reads "Shawn Osthoff". The signature is fluid and cursive, with the first and last names being more prominent.

Shawn Osthoff
President
Bank of Colorado

ABOUT US

Bank of Colorado is a family-owned, community-focused network of community banks. For over 100 years we have been dedicated to helping our customer base thrive, to helping our business customers grow and to increasing the stability of the communities we serve. We've grown from a small rural community bank into a regional organization. Our belief is that every community we serve is as unique as the people who walk through the door. We empower our staff with local decision making, allowing each branch to serve its customers in its own unique way. We offer robust financial products and services that are usually found at much larger banks, while still remaining true to our roots. We still regard old-fashioned customs like knowing customer names and shaking hands as meaningful and important. Whether you're on the Eastern Plains, the Front Range, the Western Slope or in the Four Corners Region, you'll find a consistent banking experience. It's what makes us more than just a bank in Colorado. We're Bank of Colorado.

CORE VALUES

UNCONDITIONAL CUSTOMER SATISFACTION Beyond customer service, this value embodies a proactive, customer-centric "do what it takes" philosophy for keeping customers happy at every touch point within their banking experience.

STABILITY This represents our heritage and the strong foundation on which we are built. It goes beyond the origin of the company to focus on the values of our background, like reliability, hard work, steadiness and trust.

INNOVATION Our community banks may not be at the forefront of technological breakthroughs, but we are leading the charge within our competitive set. We are positioned well for future growth, focused on customer experience and invested in technology to help streamline banking, making it more seamless and convenient for customers.

INTEGRITY Beyond doing what's right, our employees approach each day with the strong ethical and moral principles that help guide our bank to act on the behalf of customers. We deliver honest, straightforward banking products and advice without compromise.

COMMUNITY This core value is a key focus for our company – the communities in which we live and work. It is more important than ever to support them, and we will continue to participate, volunteer and grow our towns.

EDUCATION Whether showing someone how to use mobile apps or suggesting the best loan for their particular financial situation, this value is inherent in everything we do for our customers. We continually put their best interests at the forefront and remain committed to being both their financial institution of choice and a financial resource.

CONVERSION TIMELINE

OVERVIEW		YOUR RESPONSIBILITY	
MAY/JUNE			
ONLINE BANKING - CASH MANAGER CONSULT			
If you login to online banking using a business login, you will be contacted by an AmFirst/Bank of Colorado Cash Manager to prepare your online access availability post-merger.		Our Cash Managers will be working diligently to update documentation and order tokens and any other necessary equipment prior to July so that you are ready to access your accounts via the Bank of Colorado online portal on July 3, 2017. Thank you for your time and assistance throughout this process.	
MID-JUNE			
NEW VISA® DEBIT CARD			
Check the mail for your new Bank of Colorado VISA® Debit Card.		You may activate your card as soon as you receive it, but it will not be connected to your account and available for use until July 1, 2017. To activate your card and choose your PIN, follow the instructions on the sticker affixed to the card. Contact any merchants you use for recurring card transactions to provide your new card information, for transactions after July 1, 2017.	
ORDER NEW CHECKS			
Order checks with your new routing number and account number. Bank of Colorado will reimburse up to \$100 for your replacement check order if ordered before August 1, 2017.		Order checks through your supplier of choice - with your new ABA routing and account number . To determine what your new account number will be, please refer to page 5 of this booklet. If you typically order your checks through the bank, call or visit one of the branches and a banker will assist you. If you order through a separate third party, save your receipt and present it to the bank for reimbursement up to \$100 for orders placed before August 1, 2017.	
ACCOUNT STATEMENTS			
All AmFirst Bank account statements will cut on June 30, 2017 and a paper statement will be mailed to you - even if you are enrolled to receive your statements electronically.		If you are enrolled to receive your statements electronically, you will no longer have access to review/retrieve archived statements online for your old AmFirst account after June 30, 2017 . Please print/save copies of past statements prior to June 30, 2017.	
LATE-JUNE			
DIRECT DEPOSITS AND AUTOMATED PAYMENTS - SWITCHKIT			
Utilize the SwitchKit Quick Checklist with corresponding SwitchKit forms provided in this booklet to help notify the companies you use for recurring automatic transactions in your AmFirst account, such as direct deposits and automated payments.		Identify any automatic account transactions you have set up in your current AmFirst account and fill out the applicable SwitchKit forms with your new Bank of Colorado account information, specifying that the switch should take effect no earlier than July 1, 2017. Keep track of the companies whom you have notified on the SwitchKit checklist, on page 16 of this booklet. The AmFirst staff are delighted to help with this process should you require assistance - just stop by or call one of the branches. If you need additional forms we can provide them to you at the branch or send to you via mail or email, upon request. You can also download the forms online at bankofcolorado.com/education/documents . To determine what your new account number will be, please refer to page 5 of this booklet.	
SATURDAY, JULY 1, 2017			
NAME CHANGE			
AmFirst Bank will become Bank of Colorado. Bank of Colorado signs will start to go up.		Customers may begin using all Bank of Colorado branches to conduct business and can now use all Bank of Colorado ATMs at no charge.	
VISA® DEBIT CARD			
Begin using your Bank of Colorado VISA® Debit Card.		If you have not yet activated your card, please do so now by following the instructions on the sticker affixed to the card. As of today, your card is automatically connected to your account and is available for use. Your AmFirst card will no longer work and should be destroyed.	

..... CONVERSION TIMELINE - CONT.

OVERVIEW		YOUR RESPONSIBILITY	
SATURDAY, JULY 1, 2017			
CHECKS			
Begin using your new Bank of Colorado checks.		All checks written on or after July 1, 2017, should be written using your new Bank of Colorado checks. All AmFirst checks should be destroyed. Any checks written using the old AmFirst ABA routing and account number will automatically process through your account through August 2017. After that, any checks presented with the old numbers could be returned.	
MONDAY, JULY 3, 2017			
ONLINE BANKING			
Bank of Colorado online banking is now available.		Your accounts may now be viewed online at bankofcolorado.com. If you login using the business portal , please follow the instructions provided by your Cash Manager. If you are having difficulty, please call the Business Help Desk at 1.800.789.7156. If you login using the personal portal , follow the enrollment instructions on page 12 of this booklet. If you are having difficulty, please call the Consumer Help Desk at 1.800.227.7715. If you were enrolled in bill pay services through AmFirst, your vendors and payment history has been retained and will be available through your Bank of Colorado login.	
MOBILE BANKING			
Bank of Colorado mobile banking is now available.		After you have signed up for online banking at your personal computer, you may now download our mobile banking app by searching "Bank of Colorado" in the iPhone App Store or Google Play Store. Our business app is white with a black diamond logo (use this if you login using the business portal). Our consumer app is black with a gold diamond logo (use this if you login using the personal portal).	
eDOCS ELECTRONIC STATEMENTS			
If you were previously enrolled to receive your statements electronically through AmFirst, you will continue to access your statements through online banking with Bank of Colorado.		Log on to bankofcolorado.com to view account statements through online banking as they become available. You will receive an email notification when you have statements/ notices available to view, so please make sure you have provided an accurate and current email to the Bank.	

ACCOUNT INFORMATION

QUICK FACTS		ALL THE DETAILS
New Account Number	Your new account number will be similar to your existing account number, but will now be 10-digits in length.	Your new account number will have a preceding 22 plus however many zeros added to the front of your existing account number to make it 10 digits in length. For example, if your account number is currently 123456, your new account number would be 2200123456.
Routing Number	Your new bank routing number will change on July 1, 2017. The new routing number is 107002448 .	Please use this routing number when signing up for automatic payments or direct deposits AFTER July 1, 2017. If you have automatic credits or debits posting to your account through the ACH system, please use the handy SwitchKit to help get those transactions switched to your new account information. See pages 16 - 18, stop by or call your local branch for additional forms. Forms can also be downloaded at bankofcolorado.com/education/documents .
Checks	After July 1, 2017, discontinue using your AmFirst checks and begin using your new Bank of Colorado checks with your new account information.	Checks written prior to July 1, 2017, will post to your account seamlessly. You will need to obtain new Bank of Colorado checks and we will pay/reimburse you for the charges, up to \$100, for orders placed before August 1, 2017. If you normally order checks through the bank, please contact the branch and they will assist you with ordering a new check supply. If you prefer ordering through a third party, please save your receipt for reimbursement.
Statements	AmFirst will produce a one-time special statement that will cut on June 30, 2017, which will be mailed directly to the address on file (even if you normally receive electronic statements).	This statement will clear out the transactions from the old system. There will be no service charge assessed for this special statement and all interest-bearing checking and savings accounts will receive the interest due. Going forward, you will receive your statements on the same schedule and by the same method you had in the past.
Electronic Statements	If you currently view your statements online, you will no longer have access to review/retrieve archived statements for your old AmFirst account online after June 30, 2017.	Please print/save copies of past statements prior to June 30, 2017. Going forward, you will receive email notifications that your statement is ready to review by logging into your online banking accounts at bankofcolorado.com .
Overdraft Line of Credit	If you have an existing Overdraft Line of Credit associated with your checking account, please note that fees and payment calculations will change.	Your OLOC is now called Ready Reserve Line of Credit. On the anniversary date of your LOC, you will be assessed an annual fee of \$30. The \$15 fee per overdraft transfer will no longer be charged. Payments on outstanding balances will now be calculated as 5% of the balance or \$10, whichever is greater.
Service Charge & Account Name Change	Your current deposit account structure may change, including the monthly service charge.	Every effort has been made to convert your current deposit account to a similar Bank of Colorado product. Please see the Account Map + Change in Terms on pages 6 - 7 to compare your existing account with the features of your newly transitioned Bank of Colorado account.
Certificates of deposit	Your current CD will continue under the same terms as before.	Upon maturity, if you do not redeem the CD it will automatically rollover for the same term at the current rate at time of maturity.

.....ACCOUNT MAP + CHANGE IN TERMS.....

The Account Map provides details regarding how your account name and features will change, plus lists specific differences between your AmFirst Bank account and your new Bank of Colorado account – **Effective July 1, 2017**

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
BASIC BUSINESS CHECKING	FREE BUSINESS ACCOUNT
FREE BUSINESS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ No minimum balance requirement or monthly service charge ♦ 500 items processed per month at no charge - \$0.25 per item over 500 ♦ \$5 fee for paper statements per statement cycle - No fee for electronic statements <p><i>*Paper statement fees will be waived for the first 90 days after July 1, 2017</i></p>	
CHANGE IN TERMS	
<p>There is no longer a minimum balance requirement and there is no longer a monthly maintenance fee. A \$5 paper statement fee will be charged if you are not currently enrolled to receive your statements electronically. You may enroll in electronic statements at any time. Statements include check images. Per item limits and charges will change; current structure charges \$0.25 per debited item over 50 per month and \$0.07 per deposited item over 100 per month and the new charge will be \$0.25 per item over 500 per month (no charge for first 500 items).</p>	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
BUSINESS CHECKING WITH INTEREST	COMMERCIAL + INTEREST ACCOUNT
COMMERCIAL + INTEREST ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ No minimum balance requirement ♦ \$12 monthly service charge ♦ \$0.15 for each paper debit/credit card and \$0.10 for each deposited item ♦ Earn interest at competitive tiered rates 	
CHANGE IN TERMS	
<p>There is no longer a minimum balance requirement. The monthly service charge of \$12 applies, regardless of balance. Per item limits and charges will change; current structure charges \$0.25 per debited item over 50 per month and \$0.07 per deposited item over 100 per month and the new charge will be \$0.15 for each paper debit/credit and \$0.10 for each deposited item. The AmFirst account was previously only offered to sole proprietorships and non-profit organizations, but the Bank of Colorado account is available to all business types.</p>	

ACCOUNT MAP + CHANGE IN TERMS - CONT.

The Account Map provides details regarding how your account name and features will change, plus lists specific differences between your AmFirst Bank account and your new Bank of Colorado account – **Effective July 1, 2017**

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
COMMERCIAL CHECKING	BUSINESS ANALYSIS ACCOUNT
BUSINESS ANALYSIS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Analysis account - the earnings credit on this account may offset service fees <i>The earnings credit is calculated on the collected balance, less reserve requirement</i> ♦ \$8 monthly service charge ♦ \$0.15 for each paper debit/credit and \$0.10 for each deposited item 	
CHANGE IN TERMS	
<p>The monthly service charge has changed from \$10 to \$8. Monthly service charges and other fees (including ACH, RDC, and wire services, if applicable) may be offset by an earnings credit, which is calculated on the collected balance, less reserve requirement. Per item limits and charges will change; current structure charges \$0.12 per debited item and \$0.10 per credited item and the new charge will be \$0.15 for each paper debit/credit and \$0.10 for each deposited item.</p>	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
BUSINESS PREMIUM MONEY MARKET	BUSINESS MONEY MARKET ACCOUNT
BUSINESS MONEY MARKET ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Earn interest at competitive, tiered money market rates ♦ No monthly service charge with minimum daily balance of \$1,000 - \$15 service charge per statement cycle if balance falls below the minimum daily balance requirement ♦ \$10 fee for each withdrawal in excess of 6 during monthly statement cycle 	
CHANGE IN TERMS	
<p>The minimum balance requirement of \$1,000 will remain the same. If the account falls below the minimum balance requirement during the statement cycle, a service charge will apply. The service charge fee has changed from \$12 to \$15. The account allows 6 withdrawals per month for free. The excess withdrawal fee will remain the same at \$10 per withdrawal in excess of 6 per statement cycle.</p>	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
BUSINESS STATEMENT SAVINGS	BUSINESS SAVINGS
BUSINESS SAVINGS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Interest-bearing account ♦ \$9 service charge assessed quarterly if the minimum balance falls below \$200 ♦ Service charge of \$1.25 for each withdrawal over 9 per calendar quarter 	
CHANGE IN TERMS	
<p>The minimum balance requirement will increase from \$100 to \$200. If the account balance falls below the minimum balance requirement during the statement cycle, a service charge will apply. The service charge has changed from \$5 per month to \$9 per quarter. Permitted withdrawals will change from 3 per month to 9 per quarter, and the excess withdrawal fee will decrease from \$2 to \$1.25 for each withdrawal in excess of 9 per quarter.</p>	

INTEREST CHANGES

GREENWOOD VILLAGE MARKET

CHANGES IN INTEREST POLICY	
AMFIRST BANK	BANK OF COLORADO
Interest at account closure:	
If account is closed before interest is accrued, customer does not receive payment of uncredited interest.	If account is closed before interest is accrued, customer will receive payment of uncredited interest.
Non-cash items:	
Accrues interest on day of deposit.	Accrues interest the next business day after date of deposit.
Minimum balance method:	
Minimum balance method before a fee is assessed is based on the daily balance. If the daily balance falls below the minimum balance requirement at any time during the month, the account is assessed the maintenance fee.	Minimum balance method before a fee is assessed is based on the average daily balance. If the average daily balance falls below the minimum balance requirement, the account is assessed the maintenance fee.
Tiered variable interest rates:	
Business Interest-bearing checking accounts:	
3 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$1,499.99 = 0% interest ♦ \$1,500 - \$9,999.99 = 0.10% interest ♦ \$10,000 and above = 0.15% interest 	3 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$199,999.99 = 0.01% interest ♦ \$200,000 - \$499,999.99 = 0.05% interest ♦ \$500,000 and above = 0.10% interest
Business Money Market account:	
6 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$999.99 = 0% interest ♦ \$1,000 - \$9,999.99 = 0.10% interest ♦ \$10,000 - \$24,999.99 = 0.10% interest ♦ \$25,000 - \$49,999.99 = 0.15% interest ♦ \$50,000 - \$100,000 = 0.20% interest ♦ \$100,000.01 and above = 0.25% interest 	6 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$999.99 = 0% interest ♦ \$1,000 - \$24,999.99 = 0.01% interest ♦ \$25,000 - \$99,999.99 = 0.05% interest ♦ \$100,000 - \$499,999.99 = 0.15% interest ♦ \$500,000 - \$999,999.99 = 0.20% interest ♦ \$1,000,000 and above = 0.25% interest
Variable Interest Rates:	
Business Savings account:	
♦ 0.05% interest	♦ 0.25% interest
INTEREST RATES BASED ON MARKET AND SUBJECT TO CHANGE WITHOUT NOTICE	

FEE CHANGES

	AmFirst Bank	Bank of Colorado
EARLY ACCOUNT CLOSURE	\$10 within 90 days of opening	\$75 within 6 months of opening
FOREIGN ATM FEE (NON-BOC ATM)	\$1.50	\$1.50
REPLACE PIN	\$2	FREE
REPLACE CARD	\$10	\$10
ATM/VISA CHECK CARD ANNUAL FEE	\$12	FREE
CASHIER'S CHECK FEE	\$12	\$4
CHECK COPIES	\$1	\$2
CONSUMER READY RESERVE OVERDRAFT PROTECTION ANNUAL FEE	N/A	\$30
COLLECTIONS - INCOMING	\$30	\$15
COLLECTIONS - OUTGOING	\$30	\$15
CURRENCY/COIN ORDERS	\$5	FREE
DEPOSIT CORRECTIONS	\$1	FREE
DORMANT ACCOUNT FEE (per month, if customer has lost permanent contact with the bank)	\$5	\$10
INACTIVE CHECKING ACCOUNT FEE		
• per month if for previous 12 months (personal account) there is no activity on the account	\$5	\$10
• per month if for previous 6 months (business account) there is no activity on the account	\$5 (after 12 months)	\$10
INACTIVE SAVINGS ACCOUNT FEE (per month if for previous 24 months there is no activity on the account)	\$5 (after 12 months)	\$10
FOREIGN ITEM	\$30	\$15
FOREIGN CURRENCY DRAFT ORDER	FREE	\$25
ONLINE BANKING ACCESS	FREE	FREE
POPMONEY FEE	\$0.75 per transfer	\$0.50 per transfer
POPMONEY INSTANT PAYMENT	\$1.50 per transfer	\$3.00 per transfer
POPMONEY REQUEST MONEY FEE (\$0.00-\$250.00)	\$0.75 per transfer	\$0.50 per transfer
POPMONEY REQUEST MONEY FEE (\$250.01-\$999.99)	\$0.75 per transfer	\$0.75 per transfer
POPMONEY REQUEST MONEY FEE (over \$1,000.00)	\$0.75 per transfer	\$1.50 per transfer
POPMONEY FEE TO SEND EGREETING	\$0.25	Not available
POPMONEY FEE TO STOP PAYMENT	\$30	FREE
TRANSFER NOW STANDARD DELIVERY INBOUND	Not available	\$2 per transfer over 5 per month
TRANSFER NOW STANDARD DELIVERY OUTBOUND	Not available	\$2 per transfer
TRANSFER NOW NEXT BUSINESS DAY OUTBOUND	Not available	\$2 per transfer
TELEBANK ACCESS - TELEPHONE BANKING	FREE	FREE
GARNISHMENT OR LEVY	\$100	\$50

.....FEE CHANGES - CONT.

	AmFirst Bank	Bank of Colorado
MONEY ORDER FEE	\$4	\$3
NIGHT DEPOSIT BAG - ZIPPER	\$1	\$2
NIGHT DEPOSIT BAG - LOCK BAG	\$10	\$25
OVERDRAFT SWEEP SET-UP FEE	N/A	\$20
OVERDRAFT SWEEP	\$15 per sweep	\$2 per sweep
RESEARCH	\$25 per hour	\$25 per hour (\$10 minimum)
RETURNED DEPOSIT ITEM (BUSINESSES)	\$5 (all accounts)	\$5 (business accounts only)
SPECIAL STATEMENT	\$3	\$3
STOP ITEM CHARGE	\$30	\$28
WIRE TRANSFER - INCOMING	\$15	\$5
WIRE TRANSFER - OUTGOING	\$15	\$20
WIRE TRANSFER - INTERNATIONAL	\$60	\$55
COIN COUNTING	FREE	1% of total (\$5.00 minimum)
PINNPAY (CONSUMER)	\$5 per month	FREE
PINNPAY - OVERNIGHT CHECK FEE	\$14.95	\$14.95
PINNPAY - SAME DAY RUSH DELIVERY FEE	\$9.95	\$9.95
NSF/OVERDRAFT FEES FOR CONSUMERS:		
• "NSF Item Paid" fee for items \$10.00 or less	\$33 per item	\$10 per item
• "NSF Item Paid" fee for items \$10.01 or higher	\$33 per item	\$32 per item
• "NSF Item Returned" fee for items \$10.00 or less	\$33 per item	\$10 per item
• "NSF Item Returned" fee for items \$10.01 or higher	\$33 per item	\$32 per item
OVERDRAFT FEE	\$33 for each 7 consecutive business days	\$4 per day after 4th business day overdrawn
MAXIMUM DAILY NSF FEE (includes paid or returned fees, excludes overdraft fees)	\$132	\$196
NSF/OVERDRAFT FEES FOR BUSINESS:		
• "NSF Item Paid" fee	\$33 per item	\$32 per item
• "NSF Item Returned" fee	\$33 per item	\$32 per item
• Overdraft fee	\$33 for each 7 consecutive business days	\$4 per day
SAFE DEPOSIT BOXES		
• 3"x5"	\$25 annually	\$40 annually
• 5"x5"	\$37 annually	\$50 annually
• 3"x10"	\$45 annually	\$50 annually
• 5"x10"	\$50 annually	\$60 annually
• 10"x10"	\$100 annually	\$125 annually

DEBIT CARD

BANK OF COLORADO VISA® BUSINESS DEBIT CARD: You will receive a new Bank of Colorado debit card around mid-June to replace your current card. Your current AmFirst Bank debit card will continue to work through July 1, 2017, after which the card should be destroyed and you should begin using your new Bank of Colorado card. If you have not received your new card by the end of June, please contact your local branch and request a replacement card, or we can provide you with a new card same day at one of these locations:

- 916 S. Main Street, Suite 100, Longmont CO (after July 1, 2017)
- 5201 S. Yosemite Street, Greenwood Village CO (after July 1, 2017)
- 1801 Broadway, Suite 100, Denver CO
- 300 Union Blvd, Suite 100, Lakewood CO

Your new card will need to be activated prior to use. You may activate your card as soon as you receive it, but it will not be tied to your account and cannot be used before July 1, 2017. To activate your card, call the number on the sticker affixed to the card. You will need to provide the card number, the last 4 digits of the business tax ID number and the business zip code. During activation, you will be able to select your 4 digit PIN code.

Your new Bank of Colorado debit card has no annual fee and your card limits will remain the same.

PLEASE NOTE: Your new Bank of Colorado VISA® debit card will have a new number; your old number will not be valid after July 1, 2017. If you have recurring charges on your card (e.g. utility payments, membership dues, etc.), please make sure to contact the merchant and provide your new card number to maintain uninterrupted service.

..... ONLINE BANKING

Get tips and step-by-step instructions for using Bank of Colorado online banking and its multiple features in our Online Education Center. Simply click on the Product Education Video link under our Education section of bankofcolorado.com to launch the help center.

24-HOUR ONLINE BANKING: Beginning July 3, 2017, you can start using Bank of Colorado's online banking services at our website **bankofcolorado.com**. Your current online banking services at amfirstbank.com will no longer be available after June 30, 2017. If you need to make copies of your statements from amfirstbank.com, please do so **before** July 1, 2017.

HOW TO START USING BUSINESS ONLINE BANKING

For Customers Who Logged into the AmFirst Site Using the Business Portal:

You will be contacted by a Cash Manager regarding your new online banking access ID and provided instructions for retrieving your temporary password. After you receive your login credentials, from a personal computer you'll enter your access ID in the 'Account Login' box at bankofcolorado.com. You must click "Business Login" after your access ID is entered; hitting the enter key will redirect you to the personal login portal and you will not be able to view your accounts. After you click "Business Login," the next screen will prompt for your temporary password that was provided to you via email from the Business Help Desk. You will then need to verify your email address, setup security questions and establish your new password. Your new password must contain 1 uppercase letter, 1 lowercase letter, and 1 special character (i.e. !, #, %). Once you have successfully logged in you will be able to view your accounts and access any additional services in which you have enrolled through your Cash Manager. If you need assistance, please call the Business Help Desk at 1.800.789.7156.

For Customers Who Logged into the AmFirst Site Using the Personal Portal:

From a personal computer, go to bankofcolorado.com and click on FIRST TIME LOGIN near the login section. Choose your account type from the drop-down menu, then enter your new 10 digit account number. Enter your Social Security Number, then enter your PIN. Your PIN is the last 4 digits of Social Security Number. Enter your email address, then enter it again to confirm. Click ENROLL. Follow the instructions to sign up for electronic statements and mobile account alerts, if desired. Once the process is complete, you will be able to view your accounts online. If you need assistance, please call the Consumer Help Desk at 1.800.227.7715.

MOBILE BANKING: Take advantage of this convenient and free service for online banking customers. With mobile banking you can view activity, transfer funds, pay bills, make deposits, find branch locations and more - all from your smartphone or tablet. Once you have established your online account from a desktop computer, simply download the app by searching "Bank of Colorado" in the iPhone App Store or Google Play Store. The business app is white with a black diamond logo (for use if you login using the business online portal). The consumer app is black with a gold diamond logo (for use if you login using the personal online portal).

CONSUMER HELP DESK:

Phone number: 1.800.227.7715

Hours:

Mon-Fri.....6:00 a.m. – 9:00 p.m. MST

Sat-Sun.....9:00 a.m. – 5:00 p.m. MST

BUSINESS HELP DESK:

Phone number: 1.800.789.7156

Hours:

Mon-Fri.....7:00 a.m. – 5:00 p.m. MST

..... OVERDRAFT PROTECTION SERVICES

READY RESERVE LINE OF CREDIT

If you have an existing Overdraft LOC with AmFirst, your LOC will be converted to a Ready Reserve LOC with changes to the fee structure. Notably, there is a LOC annual fee of \$30. The LOC provides advances in \$100 increments to cover your checking account overdrafts, up to your LOC limit. The “per transfer” fee of \$15 charged on your AmFirst LOC no longer applies for these advances. The minimum monthly payment on outstanding balances will now be calculated as 5% of the balance or \$10, whichever is greater. The LOC agreement contains specific terms and conditions that cover both the Bank and you as the borrower.

OVERDRAFT SWEEP (ACCOUNT HOLDER FUNDS FROM ANOTHER DEPOSIT ACCOUNT)

Business checking account holders who also maintain another deposit account with our Bank, including either checking or savings, may enter into a Sweep Agreement which will authorize us to sweep funds from one of your other deposit accounts into your checking account to cover overdrafts. There is a one-time Overdraft Sweep set-up fee of \$20 and transfers occur in increments of \$100. There will be a fee of \$2 for each sweep completed. If there is not \$100 available in the account funds are to be swept from, the Sweep Agreement provides for sweeping the amount available. *If you already have an Overdraft Sweep set-up on your existing AmFirst account, you will not be charged a sweep set-up fee but the \$2 fee per sweep transfer will apply.* The set-up fee only applies to new sweep agreements.

The sweep of funds from the additional checking or savings account to cover overdrafts does not modify the terms and conditions of any of the deposit accounts, and they will remain subject to the account's individual terms and conditions, which are not modified by executing a Sweep Agreement. If a sweep is made into your business checking account to cover overdrafts, the Bank retains the right to require not less than 7 days written notice of withdrawal depending on the account type from which the funds are being swept. Sweep Agreements remain in effect until terminated by the account holder and can be terminated by the Bank at any time. Some sweep transaction limitations may apply if sweeping from a money market or savings account.



.....BUSINESS BANKING ACCOUNT OPTIONS.....

ACCOUNT	SERVICE CHARGE	OTHER FEES	EARNs INTEREST
FREE BUSINESS ACCOUNT Even with a low balance, this simple and straightforward account is free of monthly service charges.	None	Allows 500 items per month and \$.25 per item over 500 Paper Statement \$5 monthly	No
CORPORATE ACCOUNT Make the money in your business banking account work for you. The earnings credit on this account may offset service fees. (Earnings credit is calculated on the collected balance less reserve.)	\$8 per month	\$.15 for each paper debit/credit \$.10 for each deposited item	No
COMMERCIAL+INTEREST ACCOUNT Earn interest regardless of balance. Competitive tiered interest rates.*	\$12 per month	\$.15 for each paper debit/credit \$.10 for each deposited item	Yes, competitive tiered rates on all balances
BUSINESS MM ACCOUNT Money Market account for businesses that want to earn interest and still have access to funds.	None or \$15 if balance falls below \$1,000	\$10 for each withdrawal over 6 per month	Yes, with balance of \$1,000
BUSINESS SAVINGS ACCOUNT A basic account that earns interest and provides easy access to your funds.*	Quarterly service charge of \$9 if the daily minimum balance falls below \$200	\$1.25 for each withdrawal over 9 per calendar quarter Maximum of 3 withdrawals per month	Yes

*Some restrictions may apply. Please see your local branch for more information.

BUSINESS LOANS AND LINES OF CREDIT

COMMERCIAL LOANS - our commercial loans can bridge your cash flow gaps, whether you're starting a business or you're ready to expand. While you're focusing on your business and making it profitable, we are right by your side to make sure you have the necessary cash and resources. We'll navigate you through the application process – making it smooth and simple. And, we save you time and money by giving you the best rates available and turning your application around quickly.

...BUSINESS BANKING ACCOUNT OPTIONS CONT....

BUSINESS MOBILE BANKING

Our Mobile Business Banking lets you bank anytime, anywhere from your smartphone. It's easy, convenient and secure.

- ♦ View account balances and transaction history
- ♦ View check images
- ♦ Transfer funds from a template
- ♦ Approve or reject funds, ACH and Wire transfers
- ♦ Make mobile deposits
- ♦ Receive alerts for pending approvals
- ♦ Pay bills

CASH MANAGEMENT SERVICES

- ♦ **CREDIT CARD PROCESSING:** an easier way of collecting payment, which helps with company cash flow
- ♦ **EFTPS GOVERNMENT TAX SYSTEM PAYMENT:** offering you the convenience of tax payment at your fingertips
- ♦ **ONLINE BANKING FOR BUSINESS:** real-time internet banking for our business clients permits you to manage your cash portfolios anytime, anywhere
- ♦ **POSITIVE PAY:** an improved check disbursement method that saves time and reduces your risk for fraud
- ♦ **BILL PAY FOR BUSINESS:** a bill payment system that helps you make payments efficiently, saving time and money
- ♦ **REMOTE DEPOSIT CAPTURE:** allows you to scan checks received from customers and submit deposits electronically to the bank 24 hours a day
- ♦ **OTHER CASH MANAGEMENT AND BUSINESS SERVICES:**
 - ♦ Funds transfer service
 - ♦ ACH transfer service
 - ♦ Check reconciliation service
 - ♦ Wire transfers
 - ♦ Reloadable cards
 - ♦ Lockbox

SWITCHKIT | QUICK CHECKLIST

YOUR NEW 10 DIGIT

ACCOUNT #

YOUR

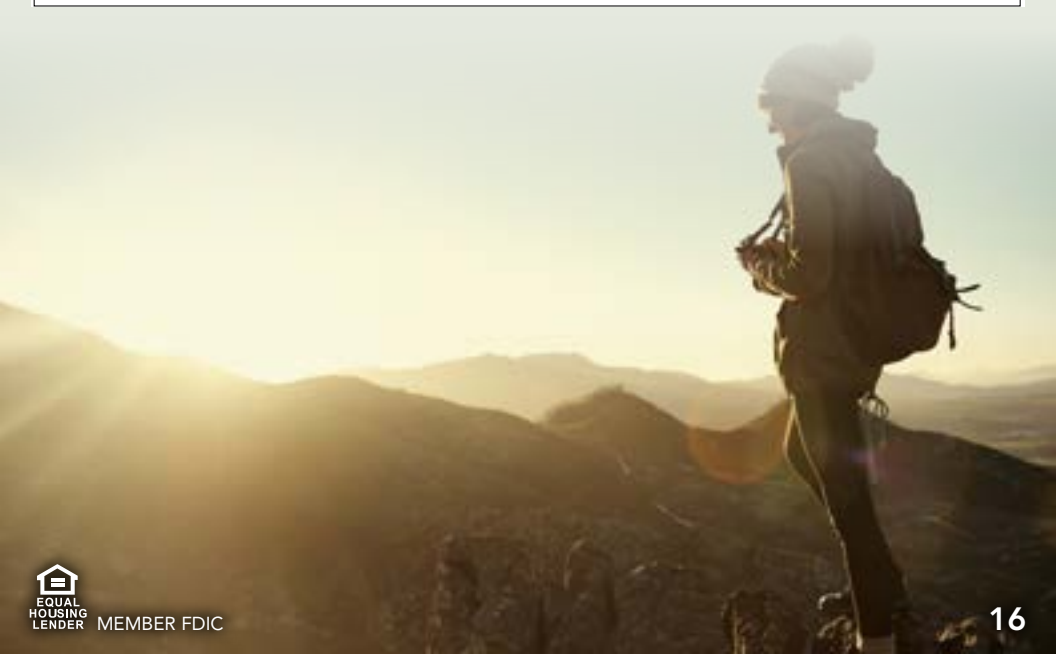
ROUTING # 107002448

DIRECT DEPOSITS

COMPANY (Name/Address)	DATE LETTER MAILED	ESTIMATED SWITCHING DATE (Assume 2 months)	STATUS

AUTOMATIC PAYMENTS

COMPANY (Name/Address)	DATE LETTER MAILED	ESTIMATED SWITCHING DATE (Assume 2 months)	STATUS



SWITCHKIT | AUTOMATIC DEPOSITS

DATE _____

TO (Company) _____

ADDRESS _____

CITY, STATE, ZIP _____

RE: INSTRUCTIONS FOR CHANGING AUTOMATIC DEPOSIT

Dear Sir or Madam,

I have recently changed banks and will need to have my automatic deposit switched from my old account to my new account with Bank of Colorado. Below you will find any personal information you may need to aid in this process.

NAME _____

SOCIAL SECURITY # _____

MY ACCOUNT # WITH YOUR ORGANIZATION _____

DEPOSIT AMOUNT (*if applicable*) _____

I currently have my automatic deposit going to:

FINANCIAL INSTITUTION _____

ACCOUNT # _____

BANKING ROUTING # _____

Please change this to my new account with Bank of Colorado as soon as possible.

TYPE OF ACCOUNT (CHECKING OR SAVINGS) _____

ACCOUNT # _____

BANKING ROUTING # **107002448** _____

If for any reason you may need additional information, please call me at: _____

Thank You.

Sincerely,

SIGNATURE _____

PRINT NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

SWITCHKIT | AUTOMATIC PAYMENTS

DATE _____

TO (Company) _____

ADDRESS _____

CITY, STATE, ZIP _____

RE: INSTRUCTIONS FOR CHANGING AUTOMATIC PAYMENTS

Dear Sir or Madam,

I have recently changed banks and will need to have my automatic payments switched from my old account to my new account with Bank of Colorado. Below you will find any personal information you may need to aid in this process.

NAME _____

SOCIAL SECURITY # _____

MY ACCOUNT # WITH YOUR ORGANIZATION _____

DEPOSIT AMOUNT (*if applicable*) _____

I currently have my automatic payments coming from:

FINANCIAL INSTITUTION _____

ACCOUNT # _____

BANKING ROUTING # _____

Please change this to my new account with Bank of Colorado as soon as possible:

TYPE OF ACCOUNT (CHECKING OR SAVINGS) _____

ACCOUNT # _____

BANKING ROUTING # **107002448** _____

If for any reason you may need additional information, please call me at: _____

Thank You.

Sincerely,

SIGNATURE _____

PRINT NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

PRIVACY POLICY

REV. 04/17

Facts

WHAT DOES PINNACLE BANK/BANK OF COLORADO DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and payment history
- credit scores and credit history
- account balances and account transactions

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pinnacle Bank/Bank of Colorado chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pinnacle Bank/ Bank of Colorado share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you –	Yes	Yes
For nonaffiliates to market to you –	No	We do not share

To limit our sharing

- Call 888.293.6271 – our menu will prompt you through your choice(s), OR
- Visit us online: pinnbank.com, bankofcolorado.com, pinnbanktx.com, wypinnbank.com or nmpinnbank.com

Please note:

If you are a NEW customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 888.293.6271 or go to the above listed website for your bank.

PRIVACY POLICY - CONT.

PAGE 2

Who we are

Who is providing this notice?

Pinnacle Bank, Nebraska; Bank of Colorado; Pinnacle Bank, Texas; and Pinnacle Bank, Wyoming.

What we do

How does Pinnacle Bank/ Bank of Colorado protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Pinnacle Bank/ Bank of Colorado collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Our affiliates include financial companies such as Pinnacle Bank, Nebraska; Pinnacle Bank, Wyoming; Pinnacle Bank, Texas; Bank of Colorado; The Pinnacle Agency, LLC; PFS Insurance Group, LLC; and Bankers Title Agency of Nebraska, LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Pinnacle Bank/Bank of Colorado does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Pinnacle Bank/Bank of Colorado doesn't jointly market.

Other Important Information

Texas Residents Only:

Pinnacle Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Pinnacle Bank should contact the Texas Department of Banking through one of the means indicated below:

IN PERSON OR BY U.S. MAIL:
Texas Department of Banking
2601 North Lamar Boulevard, Suite 300
Austin, Texas 78705-4294

TOLL-FREE PHONE: 877.276.5554
FAX: 512.475.1313
EMAIL: consumer.complaints@dob.texas.gov
WEBSITE: www.dob.texas.gov



MEMBER FDIC

COLORADO

AKRON

190 Main Ave 970.345.2273

BASALT

655 E. Valley Rd 970.704.1144

BRUSH

301 Clayton St 970.842.2844

CEDAREDGE

945 S. Grand Mesa Dr..... 970.856.8600

COLORADO SPRINGS

4328 Edison Ave 719.574.8060

421 N. Tejon St 719.227.0100

1146 Interquest Pkwy 719.304.5688

CRAIG

250 W. Victory Way..... 970.824.9421

DELTA

1443 Mesa View Dr..... 970.874.8600

DENVER METRO

1801 Broadway, Suite 100 303.308.0000

300 Union Blvd., Suite 100 303.989.8600

DURANGO

1199 Main Ave 970.247.5151

9th & Camino del Rio..... 970.247.5151

902 E. 2nd Ave 970.247.5151

EATON

55 S. Elm Ave..... 970.454.1800

ESTES PARK

533 Big Thompson Ave. 970.586.8185

FORT COLLINS

1609 E. Harmony Rd..... 970.206.1160

1102 Lincoln Ave..... 970.223.8200

FORT LUPTON

111 S. Rollie Ave 303.857.3400

FORT MORGAN

100 E. Platte Ave 970.867.9497

GLENWOOD SPRINGS

901 Grand Ave..... 970.945.7422

GRAND JUNCTION

200 Grand Ave..... 970.245.1600

2903 Patterson Rd 970.245.1600

GREELEY

3459 W. 20th St..... 970.378.1800

7017 W. 10th St..... 970.506.0100

GREENWOOD VILLAGE

5201 S. Yosemite St. 720.529.5646

HOLYOKE

133 N. Interoccean Ave..... 970.854.2291

HOTCHKISS

394 E. Bridge St..... 970.872.4900

JOHNSTOWN

4848 Thompson Pkwy., Suite 100

..... 970.663.7600

LONGMONT

636 Coffman St., Suite 101.... 303.776.3111

916 S. Main St., Suite 100..... 303.702.9200

LOVELAND

1888 W. Eisenhower Blvd 970.669.1355

LOAN OFFICE - 206 E. 4th St., Suite 200

..... 970.669.1355

MONTROSE

200 N. Townsend Ave..... 970.249.3408

16550 S. Townsend Ave..... 970.249.5641

OLATHE

500 U.S. Hwy. 50 Business Loop

..... 970.323.5565

PAGOSA SPRINGS

205 Country Center Dr. 970.731.4166

RIFLE

1200 Railroad Ave..... 970.625.1266

STERLING

131 W. Main St..... 970.522.3333

WINDSOR

1041 Main St..... 970.686.7631

YUMA

320 S. Main St..... 970.848.5447

bankofcolorado.com • telebank: 1.800.295.6879



Bank of Colorado

T H E R E ' S O N L Y O N E



EQUAL
HOUSING
LENDER MEMBER FDIC