



Kasasa Protect Account Disclosure

Kasasa Protect Overview This document summarizes the rules that govern our Kasasa Protect program as of April 1, 2019. Optional Add On Service Bank of Commerce offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection and breach resolution services through a separate, third party that can be added to your Kasasa Cash or Kasasa Cash Back account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time. Kasasa Protect: Identity Fraud Protection And Restoration Services "Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services (collectively "Services"): (1) Credit Services: (a) Reports: an annual credit report from Experian; (b) Scores: a monthly credit score from Experian and (c) Plotter: a visual twelve (12)-month history of the consumer's monthly credit scores from Experian. (2) Monitoring Services: (a) Public Records: Monitors name, address & Social Security Number (SSN) across public records; (b) Dark Web Monitoring: monitors across social networks, chat rooms & black market web sites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) Credit Bureau: monitors for and will provide an email or text alert if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's Experian credit file. Credit monitoring occurs only on the credit file associated with the purchasing consumer, and does not monitor, compare or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus; (d) Credit Freezes & Removals: Kasasa Protect includes the ability to place or release credit freezes on your credit report with Experian only. Certified Specialists will help Kasasa Protect consumers place or remove this credit freeze at no additional cost. In addition, Certified Specialists will provide the consumer with contact information for the other credit bureaus; however, they will not place the credit freeze at the other credit bureaus on their behalf. In accordance with the Economic Growth, Regulatory Relief and Consumer Protection Act, credit bureaus are to provide one free credit freeze (and associated removal) per year for consumer requests made after September 21, 2018. (3) Resolution Services: (a) Recovery Services: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) Lost Wallet Services: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft.

CONTACT US

Address
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Online
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support@bocrawlins.com

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Toll Free: 800-934-4507
Fax
307-324-3634
Telephone Banking
307-324-4510
Toll Free 800-934-4634

VISIT US

Hours of Operation
Lobby Hours
Monday - Friday
8:30 am - 5:00 pm
(Except Federal Holidays)

Drive-Up Hours
Monday - Friday
8:00 am - 5:00 pm
(Except Federal Holidays)

ATM Located in the BOC drive-up



Schedule of Fees & Services

The following fees may be assessed against your account and the following transaction limitations, if any, may apply.

Stop Payments, Overdraft & Non-sufficient Funds

Fee	\$25.00
<i>Overdraft and non-sufficient fee may be assessed on items paid or returned if the amount of money available in your account is not sufficient at time of presentment or re-presentment of an item previously returned to merchant. The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.</i>	
Closing a New Account within 90 days	\$30
<i>Inactive Account Service Fee: Any account inactive for (6) six months with a balance of \$10 OR less will be service charged to close the account.</i>	
Escheat fee (after 5 years dormant)	\$20
Garnishments/Levies	\$50

ATM & Debit Cards

Bank of Commerce ATM card set-up fee	\$12
Business Debit card set-up fee	\$12
Additional BOC Debit card for Businesses	\$6
Replace lost or damaged ATM or Debit card	\$6

Bookkeeping Assistance

Reprint Statement Fee	\$3 per statement
Account balancing assistance (\$10.00 Minimum)	\$25 per hour
Account history printout	\$1 per page
Account research (\$10.00 minimum)	\$25 per hour
Reverse check deposited (in-person or mobile)	\$2 per item
Return check fee	\$5 per item
Cashier's Check	\$3
Money Order	\$2
Check printing	(fees depend on style of checks)

Collections

Incoming or outgoing (customer)	\$10
Incoming or outgoing (non-customer)	2% or \$25 minimum
Foreign currency exchange	\$25
Foreign collection fee	\$15

Wire Transfers

Incoming (for deposit)	FREE
Outgoing	\$20
Outgoing Foreign	\$20 +any correspondent charges

Fax Machine & Photocopies

Incoming	\$1
Outgoing	\$2
Scan and email documents (customer)	\$5
Ready Reserve (overdraft protection):	With application/approval.
<i>Automatically advances into your checking account, when you need it. Interest is charged only on the amount used.</i>	

Notary Service

Customer	FREE
Non-customer	\$2

Safe Deposit Boxes

3 X 5	\$15 per year
3 X 10	\$30 per year
5 X 10	\$45 per year
10 X 10	\$75 per year
Lost Key (one)	\$15
Drill Box	\$125
Late Fee	\$5 per month after 30 days