



RIVERSTONE BANK FEE SCHEDULE

Fee Schedule

Effective November 5, 2021

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

Replace ATM/Debit Card.....	\$10.00
Change PIN on ATM/Debit Card.....	FREE
ATM Card Cash Withdrawal.....	\$200.00 limit per day
Debit Card Cash Withdrawal.....	\$500.00 limit per day
Check Printing-Depends on Style.....	Varies
Counter Checks (First Issuance is FREE limit of 10)...	\$0.50
Cashier's Checks.....	\$5.00
Bank Official Checks.....	\$5.00
Personal Money Orders.....	\$5.00
Mastercard® Gift Card.....	\$5.00
Deposited Checks & other items returned unpaid.....	\$5.00
Garnishments, executions or levies.....	\$60.00
Overdraft* (Each debit or check paid).....	\$30.00
Overdraft (Maximum Charge Per Day).....	\$180.00
Continuous Overdraft after five business days.....	\$30.00
Returned Item Fees (RIF)* (Each debit or check returned).....	\$30.00
Return Item Fees (RIF) Daily Maximum.....	\$180.00
Item fee for savings account withdrawals in excess of six per month.....	\$1.00
Item fee for Money Market withdrawals in excess of six per month.....	\$5.00
Account Research or Reconciliation.....	\$30.00 per Hour \$1.00 per Page
Photocopies.....	\$0.25

*The fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

Telephone Transfer from one account to another account.....	\$3.00
Online Banking transfer from one account to another.....	FREE
Recurring/Sweep Transfer.....	\$3.00
Stop Payments (all items).....	\$30.00

Wire Transfers

Customer Incoming.....	\$5.00
Customer Outgoing.....	\$25.00
Foreign wire outgoing.....	\$50.00
Checking Reserve/per year.....	\$30.00
Collection Items.....	\$20.00
Copy of Check/per side.....	\$1.00
Copy of Month-to-Date statement.....	\$1.00 for the first Five pages and \$1.00 per page after Five
Copy of previous statement/per statement.....	\$5.00
Images of the back of checks within monthly statement/per month.....	\$3.00
Hold Statements/per month.....	\$5.00
Foreign drafts or currency orders/plus the correspondent bank charges.....	\$15.00
Night Depository/Per Key.....	\$3.00
Lockable Bag/each.....	\$20.00
Small Bank Bag/each.....	\$5.00
Replacement of Lost Instrument (Cashier's Check, Certificate of Deposit, Personal Money Order, etc.) under \$5,000.00.....	\$25.00
Replacement of Lost Instrument Bond (Cashier's Check, Certificate of Deposit, Etc.) over \$5,000.00.....	\$20 per \$1,000.00
Monthly dormant account fee.....	\$10.00
Account Escheat.....	\$25.00
Closing fee for transaction accounts opened less than 90 days.....	\$25.00
Coin counting Customer.....	FREE
Non Customer.....	10.00%

Safe Deposit Box

	Rent
2x5	\$20.00
2.5x5	\$25.00
3x5	\$30.00
5x5	\$35.00
3x10	\$40.00
5x10	\$50.00
10x10	\$75.00

Lost Key.....\$40.00 plus drilling and keys

Scottsbluff Branch
2002 Broadway, PO Box 1267
Scottsbluff, NE 69363

Gering Branch
1540 10th St, PO Box 280
Gering, NE 69341





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Cashier's Checks.....	\$5.00
Bank Official Checks.....	\$5.00
Personal Money Orders.....	\$5.00
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Garnishments, executions or levies.....	\$100.00
Overdraft* (Each debit or check paid).....	\$30.00
Overdraft (Maximum Charge Per Day).....	\$180.00
Continuous Overdraft after five business days.....	\$30.00
Returned Item Fees (RIF)* (Each debit or check returned).....	\$30.00
Return Item Fees (RIF) Daily Maximum.....	\$180.00
Item fee for savings account withdrawals in excess of six per month.....	\$1.00
Item fee for Money Market withdrawals in excess of six per month.....	\$5.00
Account Research or Reconciliation.....	\$30.00 per Hour \$1.00 per Page
Photocopies.....	\$0.25

*The fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

Telephone Transfer from one account to another account.....	\$3.00
Online Banking transfer from one account to another.....	FREE
Recurring/Sweep Transfer.....	\$3.00
Stop Payments (all items).....	\$30.00

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Foreign wire outgoing.....	\$50.00
Checking Reserve/per year.....	\$30.00
Collection Items.....	\$20.00
Copy of Check/per side.....	\$1.00
Copy of Month-to-Date statement.....	\$1.00 for the first Five pages and \$1.00 per page after Five
Copy of previous statement/per statement.....	\$5.00
Images of the back of checks within monthly statement/per month.....	\$3.00
Hold Statements/per month.....	\$5.00
Foreign drafts or currency orders/plus the correspondent bank charges.....	\$15.00
Night Depository/Per Key.....	\$3.00
Lockable Bag/each.....	\$20.00
Small Bank Bag/each.....	\$5.00
Replacement of Lost Instrument (Cashier's Check, Certificate of Deposit, Personal Money Order, etc.) under \$5,000.00.....	\$25.00
Replacement of Lost Instrument Bond (Cashier's Check, Certificate of Deposit, Etc.) over \$5,000.00.....	\$20 per \$1,000.00
Monthly dormant account fee.....	\$10.00
Account Escheat.....	\$25.00
Closing fee for transaction accounts opened less than 90 days.....	\$25.00
Coin counting Customer.....	FREE
Non Customer.....	10.00%

Safe Deposit Box

3x5	\$30.00
5x5	\$35.00
5x10	\$50.00
10x10	\$75.00

Lost Key.....\$40.00 plus drilling and keys



Colorado Springs Branch
3216 W Colorado Ave
Colorado Springs, CO 80904



RIVERSTONE BANK

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ATM Card Cash Withdraw.....	\$200.00 limit per day
Debit Card Cash Withdraw.....	\$500.00 limit per day
Replace ATM/Debit Card.....	\$10.00
Check Printing-Depends on Style.....	Varies
Counter Checks (First Issuance is FREE limit of 10)...	\$0.25
Cashier's Check.....	\$5.00
Bank Official Checks.....	\$5.00
Personal Money Orders.....	\$5.00
Deposited Checks & other items returned unpaid.....	\$5.00
Garnishments, executions or levies.....	\$60.00
Item fee for passbooks/statement savings withdrawal in excess of six per month.....	\$1.00
Item fee for Money Market withdrawal in excess of six per month.....	\$5.00
Overdraft* (Each debit or check paid).....	\$30.00
Overdraft* (Maximum Charge Per Day).....	\$180.00
Continuous Overdraft after five business days.....	\$30.00
Returned Item Fee* (Each debit or check returned).....	\$30.00
Returned Item Fee* Daily Maximum.....	\$180.00
Recurring/sweep transfer.....	\$3.00
Telephone Transfer from one account to another account.....	\$3.00

*The fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

Stop Payments.....**\$30.00**

Wire Transfers

Customer Incoming.....	\$15.00
Customer Outgoing.....	\$25.00
Foreign Incoming.....	\$15.00
Foreign Outgoing.....	\$50.00

Business Online Bill Pay-Monthly Charge

(Max of 15 items per month).....	\$20.00
Each additional item over 15.....	\$5.00
Health Savings Accounts Annual Fee.....	\$25.00
Overdraft Line of Credit/per year.....	\$30.00
Collection Items.....	\$20.00
Lockable Bag/ each.....	Varies by Size
Small Bank Bag/ each.....	\$5.00
Monthly dormant account fee.....	\$10.00

A Savings, Checking, or NOW account becomes dormant if you have not made any deposits or withdrawals for one year. A Dormant fee is charged each month.

Account Escheat.....	\$25.00
Closing fee for transaction accounts opened less than 90 days.....	\$25.00
Account Research or Reconciliation.....	\$30.00 per Hour \$1.00 per Page

Photocopies.....**\$0.25**

Coin Counting

Consumer Customers.....	FREE
Business Customers.....	1% of coin value over \$100.00

Safe Deposit Box Annual Rent

5x5.....	\$35.00
3x10.....	\$40.00
5x10.....	\$50.00
10x10.....	\$75.00
(Availability varies by branch)	
Safe Deposit Box Drilling (+costs).....	\$40.00
Safe Deposit Replacement Key.....	\$15.00
Lost Key.....	\$40.00 plus drilling and keys



Cheyenne Downtown Branch
500 W 18th St
Cheyenne, WY 82001

Cheyenne East Branch
2501 E Lincolnway
Cheyenne, WY 82001

Laramie Branch
608 Grand Ave
Laramie, WY 82070



**RIVERSTONE
BANK**

www.bankriverstone.com

SCHEDULE OF FEES AND CHARGES

Effective October 31, 2021

Fees Subject to Change

Other fees may apply as per the account disclosures

Items in **Bold print** reflect an increase in that fee

Deposit Services

ATM Access Fee (at non RSB ATMs).....	\$3
Non-Customer Surcharge on ATM	\$3
Check Printing	Price may vary
Deposit Item/ACH Return Fee	\$27.50/item
Dormant Account Charge	\$10/month after no activity for 12 months
IRA Transfer/Closing (moving out of RSB).....	\$25
Garnishment Fee	\$75
New/Replacement Debit Card.....	\$10
Stop Payment	\$20/item
Revoke Authorization	\$20/item
Excess Activity Fee (savings/MMA preauthorized withdrawals in excess of 6 per month)	\$1/item
International Debit Card Fee	1% of international transaction

Overdraft, Returned Items (Non-Sufficient Funds/NSF) - Personal Checking & Savings Accounts

*Overdraft/Return Item Fee (items paid/returned)	\$27.50/item
**Maximum per Day.....	\$165
***Continuous Overdraft Fee	\$5 daily after 3 days
Maximum number of Overdraft/Returned item charges per day 6	
*This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.	
**The maximum Overdraft or Returned Item Fee per day is \$165 on personal accounts.	
***After 3 days a daily overdraft fee of \$5 will be assessed every day your account remains overdrawn.	

Overdraft, Returned Items (Non-Sufficient Funds/NSF) - Business Checking & Savings Accounts

*Overdraft/Return Item Fee (items paid/returned).....	\$27.50/item
***Continuous Overdraft Fee	\$5 daily after 3 days
*This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.	
**After 3 days a daily overdraft fee of \$5 will be assessed every day your account remains overdrawn.	

Consumer Online Banking

Online Banking	No charge
Online Bill Pay	No monthly charge for first 25 transactions, \$0.50/transaction exceeding 25
Mobile Banking (Data charges may apply)	No charge
eStatements	No charge

Business Online Banking

Online Banking	No charge
Online Bill Pay	No monthly charge for first 25 transactions, \$0.50/transaction exceeding 25
Mobile Banking (Data charges may apply)	No charge
eStatements	No charge

Miscellaneous Services

Cashier's Check	\$5
Cashier's Check Reissue	\$5
Money Order	\$5
Deposit Bags	No charge
Deposit Bags Locked	\$40
Night Depository Key	\$5
Notary Service - Customer	No charge
Account Assistance	\$30/hour; \$30 minimum
Photocopies, per page	\$0.30
Change PIN #	No charge
Counter Checks (First Issuance is Free limit of 10)	\$0.50

Wire Transfer Fees

Outgoing Domestic Wire	\$25
Incoming Domestic Wire	\$5

Collection Items

Checks	\$20
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Safe Deposit Boxes

Small	\$20/year
Medium	\$25/year
Large	\$30/year
*X-Large	\$35/year
Lost Key Replacement	\$40
Drilling Box	Cost may vary
*X-Large Safe Deposit Boxes are only available at the Talmage Branch	

Eagle Branch

600 S 4th St., PO Box 39
Eagle, NE 68347
P: (402) 781-2315

Hours:
Monday - Friday 8:00 a.m. - 4:00 p.m.

Talmage Branch

223 Main St., PO Box 8
Talmage, NE 68448
P: (402) 264-2795

Hours:
Monday - Friday 8:00 a.m. - 3:30 p.m.

Syracuse Branch

920 12th St., PO Box 494
Syracuse, NE 68446
P: (402) 269-2283

Hours:
Monday - Friday 8:00 a.m. - 4:00 p.m.

