

PERSONAL CHECKING

Elkton Bank & Trust Company
Main Office
PO Box 98
30 Public Square
Elkton, KY 42220-0098
August 3, 2023

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

PERSONAL CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: \$0 - \$99.99 = \$9.00

\$100-\$299.99 = \$8.00

\$300-\$499.99 = \$7.00

\$500-\$699.99 = \$6.00

\$700+ DAILY balance= No Charge

Senior Citizens (65 Years+) No Charge-Must notify us

Fulltime Student (To Age 23) No Charge-Must notify us..

MISCELLANEOUS FEES AND CHARGES

Account Reconciliation & Research: \$20.00 Per Hour. \$10.00 Minimum

ATM Withdrawal at Other Banks: \$3.00 Each

Bill Pay Fee: Free

Cashier's Check: \$5.00 (Waived for Banclub Members)

Check Cashing Fee-Non Customer: \$5.00 (Fee waived for "On Us" checks)

Coin Counting-Non Customer: 10% of Value

Debit Card PIN Reorder: \$5.00 Each Occurrence

Debit Card Replacement: \$5.00 Standard card \$10.00 Specialty card

Dormant Account Fee: \$0-\$99.99- \$5.00 Monthly

\$100.00 +- NO CHARGE

Insufficient/Overdraft Charge: Per item-\$25.00 on Checking & Savings -The fee applies to overdrafts "created by check, in-person withdrawals ACH, ATM withdrawal or other electronic means,"as applicable.

International Wire Transfer (Incoming or Outgoing): \$75.00

Levy/ Garnishment: \$50.00

Money Orders: \$4.00 Each (Waived for Banclub Members)

New Account Service Fee: 25.00 (for accounts that close within the first 90 days of opening.)

Night Depository: 25.00 + purchase of bag

Safe Deposit Box Rental: 3x5-\$20.00 * 3X10-\$30.00 * 5x10-\$50.00 * 10x10-\$75.00 * Rent charged to an account, otherwise additional \$5.00 processing fee

Special Statement: Statement Copy-\$5.00

Statement Snapshot-\$2.00 Check Copy - \$2.00

Stop Payments: \$25.00

Domestic Wire Transfer (Incoming or Outgoing): \$20.00

Zero Hold Fee: \$25.00

By signing, customer also acknowledges receipt of Deposit Acct Agreement, Reg CC, Reg E, O/D Service, Substitute Check and Privacy Policies : .00

Member
FDIC