

KASASA CASH BACK

Elkton Bank & Trust Company

Main Office

PO Box 98

30 Public Square

Elkton, KY 42220-0098

December 12, 2024

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

KASASA CASH BACK

Limitations: You must deposit \$50.00 to open this account.

MISCELLANEOUS FEES AND CHARGES

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

ATM Withdrawal at Other Banks: \$3.00 Each (On Kasasa checking up to \$30.00 reimbursements)

Bill Pay Fee: Free

Business Online: Business Bill Pay \$5.00 Monthly Cash Management \$10.00 Monthly

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

Check Cashing Fee-Non Customer: The greater of 2% of each check presented or \$10 minimum per check presented

Coin Counting-Non Customer: 5% of Value/ \$3.00 minimum

Debit Card PIN Reorder: \$5.00 Each Occurrence

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

Domestic Wire Transfers: Outgoing \$30.00/ Incoming \$20.00

Dormant Account Fee: \$5.00 Monthly Fee if after 1 year on checking and 3 years on savings you account has no transaction activity

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): Outgoing \$75.00/ Incoming \$20.00

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

Return Mail Fee: \$10.00 each

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