

KCB SUPER NOW

January 1, 2021

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

Interest Rates and Annual Percentage Yields are current as of January 1, 2021.
For current rate information call (620) 355-6222.

KCB SUPER NOW

Interest bearing account for the higher balance customer.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$499.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account.

Account Fees: \$9.00 Monthly Maintenance Fee is waived if minimum daily balance of \$1,000.00 is maintained.
