

KCB BASIC BUSINESS CHECKING

February 27, 2023

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

KCB BASIC BUSINESS

Designed for businesses with moderate transaction levels.

Limitations: You must deposit \$20.00 to open this account.

Account Fees: Monthly maintenance fee of \$8.00 is waived if minimum daily balance of \$2,000.00 is maintained. 1st 25 credits at no charge; after 25, \$.25 each. 1st 25 debits paid at no charge; after 25, \$.25 each. 1st 50 items deposited at no charge; after 50, \$.15 each. (per statement cycle) .

MISCELLANEOUS FEES AND CHARGES

Inactivity Fees

Savings Account: \$2.50 per month after twelve months of inactivity.

OD/NSF Fees

Overdraft Per Item : \$20.00

Online Banking OD Per Item:

NSF Fee/Returned Check Per Item: \$20.00 A separate NSF Fee will be assessed each time the same item is resubmitted against insufficient funds.

Online Banking Bill Pay NSF Per Item: \$25.00 This is an additional fee charged to your account from our Bill Pay vendor. This fee is in addition to the NSF fee charged by the bank.

Overdraft(OD)/Non-Sufficient Fund Fee (NSF): applies to overdrafts created by check, in -person withdrawal, ACH debit or recurring debit card transaction.

Miscellaneous Fees

Checking Account: \$7.00 per month after six months of inactivity.

Deposited Items Returned to Customer (Commercial Accounts Only): \$3.00 per item

Stop Payment Fee: \$15.00 per item

ATM & Debit Card Fees

ATM Withdraw at Non-KCB ATM: \$2.00 per transaction (First 4 withdraws per monthly statement cycle are FREE) (KCB Budget Checking accounts, Savings accounts and KCB Money Market accounts are charged a per debit item fee for debits over the stated free debits allotment.)

ATM/Debit Card Replacement : \$5.00

ATM/Debit Card Re-Pin: \$2.00

Annual Fee: \$15.00 per card (Savings or Money Market Accounts only)

CHOICE - Cash Foreign ATM Fees: \$25.00 maximum refund per Monthly Qualification Cycle (Please see "Limitations" section on Account Disclosure.)

Dormant Account Fees

Savings: \$7.00 per month after 24 months of dormancy

Checking: \$7.00 per month after 12 months of dormancy

Wire Transfers

Outgoing Domestic: \$20.00; Advantage/Preferred Customers \$15.00

Outgoing International: \$35.00 + Cost; Advantage/Preferred Customers \$30.00 + Cost

Business Account Miscellaneous Fees

Closing Account Fee: \$25.00 within 90 days of opening.

Check Cashing Fee

Savings Accounts holders ONLY: \$5.00 + \$1.00 per \$100.00 (if \$500.00 average balance is not maintained in account)

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KCB COMMERCIAL CHECKING

February 27, 2023

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

KCB COMMERCIAL CHECKING

Designed to fit in line with businesses that maintain high balance and numerous transactions.

Limitations: You must deposit \$20.00 to open this account.

Account Fees: \$10.00 Monthly Maintenance Fee is waived if minimum daily balance of \$5,000.00 is maintained. Additional fees: \$.20 per debit item, \$.10 per credit item, and \$.10 per deposited item. An earnings credit of \$.15 per \$100.00 on daily collected balance is accrued to offset the monthly maintenance fee.

MISCELLANEOUS FEES AND CHARGES

Inactivity Fees

Savings Account: \$2.50 per month after twelve months of inactivity.

OD/NSF Fees

Overdraft Per Item : \$20.00

Online Banking OD Per Item:

NSF Fee/Returned Check Per Item: \$20.00 A separate NSF Fee will be assessed each time the same item is resubmitted against insufficient funds.

Online Banking Bill Pay NSF Per Item: \$25.00 This is an additional fee charged to your account from our Bill Pay vendor. This fee is in addition to the NSF fee charged by the bank.

Overdraft(OD)/Non-Sufficient Fund Fee (NSF): applies to overdrafts created by check, in -person withdrawal, ACH debit or recurring debit card transaction.

Miscellaneous Fees

Checking Account: \$7.00 per month after six months of inactivity.

Deposited Items Returned to Customer (Commercial Accounts Only): \$3.00 per item

Stop Payment Fee: \$15.00 per item

ATM & Debit Card Fees

ATM Withdraw at Non-KCB ATM: \$2.00 per transaction (First 4 withdraws per monthly statement cycle are FREE) (KCB Budget Checking accounts, Savings accounts and KCB Money Market accounts are charged a per debit item fee for debits over the stated free debits allotment.)

ATM/Debit Card Replacement : \$5.00

ATM/Debit Card Re-Pin: \$2.00

Annual Fee: \$15.00 per card (Savings or Money Market Accounts only)

CHOICE - Cash Foreign ATM Fees: \$25.00 maximum refund per Monthly Qualification Cycle (Please see "Limitations" section on Account Disclosure.)

Dormant Account Fees

Savings: \$7.00 per month after 24 months of dormancy

Checking: \$7.00 per month after 12 months of dormancy

Wire Transfers

Outgoing Domestic: \$20.00; Advantage/Preferred Customers \$15.00

Outgoing International: \$35.00 + Cost; Advantage/Preferred Customers \$30.00 + Cost

Business Account Miscellaneous Fees

Closing Account Fee: \$25.00 within 90 days of opening.

Check Cashing Fee

Savings Accounts holders ONLY: \$5.00 + \$1.00 per \$100.00 (if \$500.00 average balance is not maintained in account)

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KCB BUSINESS BUDGET CHECKING

February 27, 2023

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

KCB BUSINESS BUDGET

Low activity, low balance account for new and smaller businesses.

Limitations: You must deposit \$20.00 to open this account.

Account Fees: \$3.00 Monthly Maintenance Fee is waived if minimum daily balance of \$300.00 is maintained. Additional fees: 1st 5 debits at no charge; after 5, \$.25 each (per statement cycle); 1st 5 deposits at no charge, after 5 \$.25 each (per statement cycle); 1st 10 deposited items at no charge, after 10, \$.15 each (per statement cycle).

MISCELLANEOUS FEES AND CHARGES

Inactivity Fees

Savings Account: \$2.50 per month after twelve months of inactivity.

OD/NSF Fees

Overdraft Per Item : \$20.00

Online Banking OD Per Item:

NSF Fee/Returned Check Per Item: \$20.00 A separate NSF Fee will be assessed each time the same item is resubmitted against insufficient funds.

Online Banking Bill Pay NSF Per Item: \$25.00 This is an additional fee charged to your account from our Bill Pay vendor. This fee is in addition to the NSF fee charged by the bank.

Overdraft(OD)/Non-Sufficient Fund Fee (NSF): applies to overdrafts created by check, in -person withdrawal, ACH debit or recurring debit card transaction.

Miscellaneous Fees

Checking Account: \$7.00 per month after six months of inactivity.

Deposited Items Returned to Customer (Commercial Accounts Only): \$3.00 per item

Stop Payment Fee: \$15.00 per item

ATM & Debit Card Fees

ATM Withdraw at Non-KCB ATM: \$2.00 per transaction (First 4 withdraws per monthly statement cycle are FREE) (KCB Budget Checking accounts, Savings accounts and KCB Money Market accounts are charged a per debit item fee for debits over the stated free debits allotment.)

ATM/Debit Card Replacement : \$5.00

ATM/Debit Card Re-Pin: \$2.00

Annual Fee: \$15.00 per card (Savings or Money Market Accounts only)

CHOICE - Cash Foreign ATM Fees: \$25.00 maximum refund per Monthly Qualification Cycle (Please see "Limitations" section on Account Disclosure.)

Dormant Account Fees

Savings: \$7.00 per month after 24 months of dormancy

Checking: \$7.00 per month after 12 months of dormancy

Wire Transfers

Outgoing Domestic: \$20.00; Advantage/Preferred Customers \$15.00

Outgoing International: \$35.00 + Cost; Advantage/Preferred Customers \$30.00 + Cost

Business Account Miscellaneous Fees

Closing Account Fee: \$25.00 within 90 days of opening.

Check Cashing Fee

Savings Accounts holders ONLY: \$5.00 + \$1.00 per \$100.00 (if \$500.00 average balance is not maintained in account)

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