

KCB CHOICE CHECKING

February 27, 2023

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

KCB CHOICE CHECKING

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

Account Fees: \$6.00 Monthly maintenance fee is waived if minimum daily balance of \$300.00 is maintained.

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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