

KCB MONEY MARKET

April 12, 2023

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 04-12-2023.
For current rate information call (620) 355-6222.

KCB MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 1.59% with an annual percentage yield of 1.60%. 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 1.64% with an annual percentage yield of 1.65%. 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 1.69% with an annual percentage yield of 1.70%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 1.74% with an annual percentage yield of 1.75%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. The interest rate may change after account opening. 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 \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$20.00 to open this account. Unlimited withdrawals or intra-account transfers may be made in person, by mail, by messenger, or by automatic teller machine (ATM). No more than six (6) pre-authorized, automatic or telephone transfers or payment by check to third parties may be made during each calendar month or similar period.

Account Fees: \$5.00 Monthly Maintenance Fee is waived if minimum daily balance of \$1,000.00 is maintained. Money Market Account customers who maintain a checking account with related ownership will not be assessed a monthly maintenance fee. There is a \$15 annual fee per ATM card. 1st 6 debits paid at no charge, after 6, \$1.00 each (per month).

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)

Member
FDIC