

SMART CHOICE INTEREST CHECKING

February 27, 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 02-27-2023.
For current rate information call (620) 355-6222.

SMART CHOICE INTEREST CHECKING

SMART CHOICE INTEREST CHECKING is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$25,000.01, the interest rate paid on that portion of the balance will be 1.49%. The annual percentage yield for this tier will be 1.50%. If the daily balance is more than \$25,000.00 the interest rate paid on that portion of the balance will be 0.25%. The annual percentage yield for this tier will range from 1.50% to 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account without notice to you. 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 \$0.01 in the account each day to obtain the disclosed annual percentage yield.

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

When your SMART CHOICE INTEREST CHECKING account qualifications are met during a Monthly Qualification Cycle,

(1) an interest rate of 1.49% will be paid on the portion of your daily balance that is less than \$25,000.01; the annual percentage yield for this tier is 1.50%.

(2) An interest rate of 1.98% will be paid on the portion of your daily balance that is greater than \$25,000.00 resulting in an annual percentage yield for this tier ranging from 0.25% to 2.00% depending on the account's balance and

(3) you will receive reimbursements up to \$25.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you believe you have not been reimbursed the correct amount of ATM fees we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

No minimum balance is required to obtain rewards. Interest and ATM fee reimbursement will be credited to your SMART CHOICE INTEREST CHECKING account on the last day of the current Statement Cycle.

When your SMART CHOICE INTEREST CHECKING account qualifications are not met, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05% and the nationwide ATM fees are not refunded.

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE INTEREST CHECKING account each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle (signed or PIN transactions);
- Be enrolled in online banking;(Sign up at WWW.KCBKS.BANK); At a minimum one login to your online banking account;
- Be enrolled in and agree to receive e-Statements. (Log on to online banking; Select ACCOUNTS; VIEW STATEMENTS.)

Account transactions and activities may take one or more Business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, non-retail payment transactions, and purchases made with non-KCB issued debit cards.

There are no fees to open or close this account and there are no recurring monthly service charges associated with this account. Fees may reduce earnings. You may request a Schedule of Miscellaneous Fees and Charges for fees that apply to this account. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Contact a bank service representative for additional information, details and enrollment instructions.

If your account is inactive for six (6) calendar months or more, your account may be converted to a Choice Checking Account which is a fee account. Disclosures will be provided at the time of conversion and any time upon request.

"Monthly Qualification Cycle" means a period beginning one Business day (1) day prior to the first day of the current Statement Cycle through one (1) Business day prior to the close of the current Statement Cycle."Business Day" means a calendar day other than a Saturday, Sunday or legal holiday. "Statement Cycle" means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the account holder account.

Member FDIC.

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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