

# SAVINGS ACCOUNT OVERVIEW

Accurate as of 5/5/2023

	Smart Choice Saving	Regular Savings	KCB Money Market
Minimum Balance to Open	\$20	\$20	\$20
Maintenance Fee	Free	\$2 if Daily Balance is Below \$250	\$5 if Daily Balance is Below \$1,000
Links to Smart Choice Interest and Smart Choice Rewards accounts	✓	No	No
APY*	2.00% APY* on balances up to \$50,000.		
Free Debits	✓	6 free debits per month; additional debits \$1.00 each.	6 free debits per month; additional debits \$1.00 each.
Minimum Balance for Interest	None	\$100	\$1,000
Minimum Balance for Rewards	None	No Rewards	No Rewards
24-Hour Telephone Banking	✓	✓	✓
Online Banking Access	✓	✓	✓
Annual ATM Card Fee	None	\$15 per Card	\$15 per Card
UTMA Fee Waiver	No <a href="#">Important Account Disclosures</a>	Monthly Maintenance Fee Waived Until Age 21 <a href="#">Important Account Disclosures</a>	No <a href="#">Important Account Disclosures</a>



**Lakin Branch**  
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Lakin, KS 67860  
620-355-6222

**Garden City Branch**  
1910 E Mary Street  
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# CHECKING ACCOUNT OVERVIEW

Accurate as of 5/5/2023

	Smart Choice Interest	Smart Choice Rewards	Choice Checking	KCB Super Now
Minimum deposit to open	\$20	\$20	\$20	\$20
No monthly service fee	✓	✓	\$6 if Daily Balance is Below \$300.00	\$9 if Daily Balance is Below \$1,000.00
Monthly Reward	1.50% APY* paid on balances Up to \$25,000  0.05% APY* if Qualifications Aren't Met	2.50% cash back on debit card purchase - up to \$10.00 each month	No	No
Refunds on ATM fee, Nationwide	Up to \$25.00 per month	Up to \$25.00 per month	No	No
No minimum balance to earn rewards	✓	✓	No	No
Free debit card	✓	✓	✓	✓
Free online banking & BILL PAY	✓	✓	✓	✓
Unlimited checking	✓	✓	✓	✓
Smart Choice Saving available	Earn up to 2.00% APY* on balances up to \$50,000.00 or 0.05% APY* even if you don't meet your qualifications for the month  <a href="#">Important Account Disclosures</a>	Earn up to 2.00% APY* on balances up to \$50,000.00 or a 0.05% APY* even if you don't meet your qualifications for the month  <a href="#">Important Account Disclosures</a>	No  <a href="#">Important Account Disclosures</a>	No  <a href="#">Important Account Disclosures</a>
Minimum daily balance to earn interest	\$0.01	N/A	N/A	\$500

\*APY = Annual Percentage Yield

\*\* Withdrawal limit on the savings account.

\*\*\* Limit 6 debts on the savings account by pre-authorized automatic internet or telephone transfers, or payments by check to third parties; unlimited debits made in person, by mail, messenger, or ATM.



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