

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 Important Account Disclosures | Monthly Maintenance Fee Waived Until Age 21 Important Account Disclosures | No Important Account Disclosures |



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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 Important Account Disclosures | 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 Important Account Disclosures | No Important Account Disclosures | No Important Account Disclosures |
| 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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