

FEES & CHARGES

Elkton Bank & Trust Company
Main Office
PO Box 98
30 Public Square
Elkton, KY 42220-0098
August 3, 2023

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

MISCELLANEOUS FEES AND CHARGES

Account Reconciliation & Research: \$20.00 Per Hour. \$10.00 Minimum
ATM Withdrawal at Other Banks: \$3.00 Each
Bill Pay Fee: Free
Cashier's Check: \$5.00 (Waived for Banclub Members)
Check Cashing Fee-Non Customer: \$5.00 (Fee waived for "On Us" checks)
Coin Counting-Non Customer: 10% of Value
Debit Card PIN Reorder: \$5.00 Each Occurrence
Debit Card Replacement: \$5.00 Standard card \$10.00 Specialty card
Dormant Account Fee: \$0-\$99.99- \$5.00 Monthly
\$100.00 +- NO CHARGE
Insufficient/Overdraft Charge: Per item-\$25.00 on Checking & Savings -The fee applies to overdrafts "created by check, in-person withdrawals ACH, ATM withdrawal or other electronic means,"as applicable.
International Wire Transfer (Incoming or Outgoing): \$75.00
Levy/ Garnishment: \$50.00
Money Orders: \$4.00 Each (Waived for Banclub Members)
New Account Service Fee: 25.00 (for accounts that close within the first 90 days of opening.)
Night Depository: 25.00 + purchase of bag
Safe Deposit Box Rental: 3x5-\$20.00 * 3X10-\$30.00 * 5x10-\$50.00 * 10x10-\$75.00 * Rent charged to an account, otherwise additional \$5.00 processing fee
Special Statement: Statement Copy-\$5.00
Statement Snapshot-\$2.00 Check Copy - \$2.00
Stop Payments: \$25.00
Domestic Wire Transfer (Incoming or Outgoing): \$20.00
Zero Hold Fee: \$25.00
By signing, customer also acknowledges receipt of Deposit Acct Agreement, Reg CC, Reg E, O/D Service, Substitute Check and Privacy Policies : .00

Member
FDIC