

REGULAR SAVINGS

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.

Interest Rates and Annual Percentage Yields are current as of 08-03-2023.
For current rate information call (270) 265-9841.

REGULAR SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. 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 quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the _____.

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.

Limitations: You must deposit \$50.00 to open this account. Transactions of more than 6 transfers/withdrawals per calendar month or statement cycle of at least 4 weeks (not including those made by mail, in person, by telephone with check mailed to you, messenger, ATM, or to repay loans with us) will be in violation of Reg D. This may result in your account being transferred to another product better suited to serve your needs.

Account Fees: \$250.00 + DAILY balance = no quarterly service fee.

Below \$250.00 = \$5.00 quarterly service fee.

(3) withdrawals allowed per quarter-NO CHARGE

\$2.50 per item charge for each excess withdrawal per quarter (Per item charge is a combined total and processes at quarter end as a service fee)

Insufficient/Overdrawn charge \$25.00

Minors under age 18 will be waived the quarterly service fee..

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