

**KASASA SAVER W CB**  
**Elkton Bank & Trust Company**  
**Main Office**  
**PO Box 98**  
**30 Public Square**  
**Elkton, KY 42220-0098**  
**December 12, 2024**

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 .**  
**For current rate information call (270) 265-9841.**

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**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$200,000.01, the interest rate paid on that portion of the balance will be 1.99%. The annual percentage yield for this tier will be 2.01%. If the daily balance is more than \$200,000.00 the interest rate paid on that portion of the balance will be 0.50%. The annual percentage yield for this tier will range from 2.01% to 0.53%.

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 monthly and will be credited to the account monthly.

**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.

**MISCELLANEOUS FEES AND CHARGES**

Account Reconciliation & Research: \$20.00 Per Hour. \$10.00 Minimum  
ATM Withdrawal at Other Banks: \$3.00 Each (On Kasasa checking up to \$30.00 reimbursements)  
Bill Pay Fee: Free  
Business Online: Business Bill Pay \$5.00 Monthly Cash Management \$10.00 Monthly  
Cashier's Check: \$5.00 (Waived for Banclub Members)  
Check Cashing Fee-Non Customer: The greater of 2% of each check presented or \$10 minimum per check presented  
Coin Counting-Non Customer: 5% of Value/ \$3.00 minimum  
Debit Card PIN Reorder: \$5.00 Each Occurrence  
Debit Card Replacement: \$5.00 Standard card \$10.00 Specialty card  
Domestic Wire Transfers: Outgoing \$30.00/ Incoming \$20.00  
Dormant Account Fee: \$5.00 Monthly Fee if after 1 year on checking and 3 years on savings you account has no transaction activity  
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): Outgoing \$75.00/ Incoming \$20.00  
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  
Return Mail Fee: \$10.00 each  
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