

BASIC BANCLUB CHECKING

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.

BASIC BANCLUB CHECKING

With Basic Banclub Checking you receive \$10,000 accidental death & dismemberment insurance, Discount Gift Cards Program, Saver's Club discount, \$2500.00 of ID Theft protection. You are allowed 3 each of the following per month free: Money Orders or Cashier Checks. Bill-Pay service included. You will receive two EB&T branded checks free per year. Please reference the inside cover of the booklet enclosed in your Banclub packet to ensure that you have full access to the benefits stated.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: \$8.00 monthly Banclub fee.

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

**Member
FDIC**