

BASIC BANCLUB NOW

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.

BASIC BANCLUB NOW

With Basic Banclub Checking you receive \$10,000 accidental death insurance. You are allowed 3 each of the following per month free: Money Orders or Cashier Checks. It includes the Discount Gift Cards Program. Saver's Club discount. \$2500.00 of ID Theft protection. 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.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

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. If the account is closed before interest is credited, you will not receive the accrued interest.

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. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,500.00 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