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For customer support, contact us at
(270) 265-9841; email us at
operations@elktonbankandtrust.com
or visit any of our locations.

Thank You

For allowing us to
proudly serve you
since 1866.



Locations

Main Office
30 Public Square
PO Box 98
Elkton, KY 42220
(270) 265-9841

Guthrie Branch
124 West Park Street
PO Box 98
Guthrie, KY 42234
(270) 483-2531

South Main Branch
202 South Main Street
Elkton, KY 42220
(270) 265-9841

Highway 79 Branch
10275 Russellville Road
Guthrie, KY 42234
(270) 483-2818

Lobby Hours
Mon - Thurs
8:30 - 3:00
Fri
8:30 - 5:00

Drive Thru Hours
Mon - Thurs
8:30 - 4:30
Fri
8:30 - 5:00

South Main & Hwy 79 Sat 9:00 - 12:00



Elkton Bank & Trust Fees & Charges

Effective May 01, 2025
New updates in bold/highlighted



PERSONAL CHECKING*

\$0.00 - \$ 99.99	\$9.00
\$100.00 - \$299.99	\$8.00
\$300.00 - \$499.99	\$7.00
\$500.00 - \$699.99	\$6.00
\$700.00+	No Fee
Senior Citizens (Age 65+; must notify bank)	No Fee
Full-time students (to age 23)	No Fee

BANCLUB CHECKING

Monthly Banclub fee depends on plan of choice	
BASIC	\$8.00
PERSONAL	\$9.00
FAMILY	\$10.00

BANCLUB NOW CHECKING

Monthly Banclub fee same as above.
No interest on balances under \$1,500

NOW CHECKING*

\$1,500.00+	No Fee
\$1,499.99 or below	\$10.00
Senior Citizens (Age 65+; must notify bank)	No Fee
No interest on balances under \$1,500.00	

MONEY MARKET PLUS*

\$2,500.00+	No Fee
\$2,499.99 or below	\$15.00
No interest on balances under \$2,500.00	
\$5.00 <i>per item</i> charge for transfers and withdrawals, in excess of (6) per statement cycle	

BUSINESS CHECKING*

\$0.00 - \$999.99	\$10.00
\$0.10 <i>per item</i> charge over 20 items	
\$1000.00+	No Fee or item charge

REGULAR SAVINGS

Quarterly maintenance fee determined by balance during quarter	
\$250.00+	No Fee
\$249.99 or below	\$5.00
Minors under the age of 18	No Fee
\$2.50 <i>per item</i> charge for each withdrawal in excess of (3) per calendar quarter	

CHRISTMAS CLUB

\$2.00 charge for each withdrawal made prior to the annual disbursement; account closed upon third withdrawal

*Monthly service charge determined by balance during statement cycle

Any new account closed within 90 days will have a \$25.00 New Account fee.

LEGACY CASH / LEGACY CASH S CHECKING

A high rate of interest on your balance!

- No minimum balance and no monthly fees
- \$50.00 minimum deposit

Rewards:

- 5.00% APY up to a balance cap of \$25,000
- 0.50% APY above cap
- ATM withdrawal fee refunds up to \$30 per cycle

How To Qualify:

- 12 debit card transactions per cycle
- Minimum 1 ACH credit per cycle
- Enroll in online banking and e-statements

No penalties. Always *Free*. 0.10% base rate. If you do not qualify, try again next cycle.

LEGACY CASHBACK / LEGACY CASHBACK S CHECKING

Cashback on your debit card purchases!

- No minimum balance and no monthly fees
- \$50.00 minimum deposit

Rewards:

- 5.00% cashback up to \$200 in purchases monthly
- Up to \$10.00 cashback per month
- ATM withdrawal fee refunds up to \$30 per cycle

How To Qualify:

- 12 debit card transactions per cycle
- Minimum 1 ACH credit per cycle
- Enroll in online banking and e-statements

No penalties. Always *Free*. If you do not qualify, try again next cycle.

LEGACY SAVER C / LEGACY SAVER CB

A free high interest savings account!

- No minimum balance and no monthly fees
- \$50.00 minimum deposit

Rewards:

- Sweep rewards from checking account
- 2.00% APY up to \$200,000
- 0.50% APY above cap

How To Qualify:

- Must have a Legacy Cash or Cashback account
- Automatically qualify when you meet the qualifications in your linked Legacy checking account

No penalties. Always *Free*. 0.10% base rate. If you do not qualify, try again next cycle.

MISCELLANEOUS FEES & CHARGES

ACCOUNT RECONCILIATION & RESEARCH

\$20.00 per hour; \$10.00 minimum

ATM WITHDRAWAL AT OTHER BANKS \$3.00 each

BILL PAY (Monthly) \$ 6.00
Additional fees may apply for expedited payment

BUSINESS ONLINE

Business Bill Pay \$ 5.00
Cash Management \$10.00

CASHIER'S CHECK \$ 5.00 each

CONTACTLESS DEBIT CARD REPLACEMENT

Standard Card \$ 8.00
Specialty Card \$13.00

CREDIT/DEBIT CARD CASH ADVANCE FEE \$ 5.00

DORMANT ACCOUNT (MONTHLY) \$ 5.00
On balance less than **\$100.00**, if after **1 year** (checking or savings) you have made no deposits or withdrawals to the account.

DOMESTIC WIRE TRANSFERS

Outgoing \$30.00
Incoming \$20.00
FRB Incoming \$115.00

INTERNATIONAL WIRE TRANSFERS

Outgoing \$75.00
Incoming \$20.00

OVERDRAFT/ NSF PAID/RETURN CHARGE \$30.00 per item

LEVY/GARNISHMENT \$50.00 each

MONEY ORDERS \$ 5.00 each

NIGHT DEPOSITORY \$25.00 annually
plus purchase of bag

Extra Key \$ 10.00 each

REPRINT STATEMENT

STATEMENT \$ 5.00
SNAPSHOT \$ 2.00

RETURN MAIL \$10.00 each

SAFE DEPOSIT BOX RENTAL (ANNUALLY)

3X5 \$20.00
3X10 \$30.00
5X10 \$50.00
10X10 (only available at Hwy 79) \$75.00

Rent charged to checking account, otherwise an additional \$5.00 processing fee

STOP PAYMENT / ZERO HOLD \$25.00 EACH