

BUSINESS CHECKING ACCOUNTS DISCLOSURES

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

KCB BUSINESS BUDGET

Low activity, low balance account for new and smaller businesses.

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

Account Fees: \$3.00 Monthly Maintenance Fee is waived if minimum daily balance of \$300.00 is maintained. Additional fees: 1st 5 debits at no charge; after 5, \$.25 each (per statement cycle); 1st 5 deposits at no charge, after 5 \$.25 each (per statement cycle); 1st 10 deposited items at no charge, after 10, \$.15 each (per statement cycle).

KCB BASIC BUSINESS

Designed for businesses with moderate transaction levels.

Limitations: You must deposit \$200.00 to open this account.

Account Fees: Monthly maintenance fee of \$8.00 is waived if minimum daily balance of \$2,000.00 is maintained. 1st 25 credits at no charge; after 25, \$.25 each. 1st 25 debits paid at no charge; after 25, \$.25 each. 1st 50 items deposited at no charge; after 50, \$.15 each. (per statement cycle) .

KCB COMMERCIAL CHECKING

Designed to fit in line with businesses that maintain high balance and numerous transactions.

Limitations: You must deposit \$500.00 to open this account.

Account Fees: \$10.00 Monthly Maintenance Fee is waived if minimum daily balance of \$5,000.00 is maintained. Additional fees: \$.20 per debit item, \$.10 per credit item, and \$.10 per deposited item. An earnings credit of \$.15 per \$100.00 on daily collected balance is accrued to offset the monthly maintenance fee.

**Member
FDIC**