

SAVINGS ACCOUNT OVERVIEW

	Smart Choice Saving	Regular Savings	KCB Money Market
Minimum Balance to Open	\$100	\$100	\$1,000
Maintenance Fee	Free	\$2 if Daily Balance is Below \$250	\$5 if Daily Balance is Below \$1,000
Links to Smart Choice Interest and Smart Choice Rewards accounts	✓	No	No
APY*	1.00% APY* on balances up to \$50,000.		
Free Debits	✓	6 free debits per month; additional debits \$1.00 each.	6 free debits per month; additional debits \$1.00 each.
Minimum Balance for Interest	None	\$100	\$1,000
Minimum Balance for Rewards	None	No Rewards	No Rewards
24-Hour Telephone Banking	✓	✓	✓
Online Banking Access	✓	✓	✓
Annual ATM Card Fee	None	\$15 per Card	\$15 per Card
UTMA Fee Waiver	No Important Account Disclosures	Monthly Maintenance Fee Waived Until Age 21 Important Account Disclosures	No Important Account Disclosures



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CHECKING ACCOUNT OVERVIEW

	Smart Choice Interest	Smart Choice Rewards	Choice Checking	KCB Super Now
Minimum deposit to open	\$100	\$100	\$100	\$500
No monthly service fee	✓	✓	\$6 if Daily Balance is Below \$300.00	\$9 if Daily Balance is Below \$1,000.00
Monthly Reward	1.50% APY* paid on balances Up to \$25,000 0.05% APY* if Qualifications Aren't Met	2.50% cash back on debit card purchase - up to \$10.00 each month	No	No
Refunds on ATM fee, Nationwide	Up to \$25.00 per month	Up to \$25.00 per month	No	No
No minimum balance to earn rewards	✓	✓	No	No
Free debit card	✓	✓	✓	✓
Free online banking & BILL PAY	✓	✓	✓	✓
Unlimited checking	✓	✓	✓	✓
Smart Choice Saving available	Earn up to 1.00% APY* on balances up to \$50,000.00 or 0.05% APY* even if you don't meet your qualifications for the month Important Account Disclosures	Earn up to 1.00% APY* on balances up to \$50,000 .00 or a 0.05% APY* even if you don't meet your qualifications for the month Important Account Disclosures	No Important Account Disclosures	No Important Account Disclosures
Minimum daily balance to earn interest	\$0.01	N/A	N/A	\$500

*APY = Annual Percentage Yield

** Withdrawal limit on the savings account.

*** Limit 6 debts on the savings account by pre-authorized automatic internet or telephone transfers, or payments by check to third parties; unlimited debits made in person, by mail, messenger, or ATM.



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Qualification Information for Smart Choice Accounts :

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE CHECKING account each Monthly Qualification Cycle:

- ° Have at least 12 debit card purchases post and settle (signed or PIN transactions);
- ° Be enrolled in online banking; At a minimum one login to your online banking account;
- ° Be enrolled in and agree to receive e-Statements.

Rewards and ATM Reimbursements (when earned) are credited to your SMART CHOICE account on the last day of the current Statement Cycle. If you believe you have not been reimbursed the correct amount of ATM fees we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Account transactions and activities may take one or more Business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, non-retail payment transactions, and purchases made with non-KCB issued debit cards.

KCB CHOICE CHECKING

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

KCB CHOICE CHECKING

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

Account Fees: \$6.00 Monthly maintenance fee is waived if minimum daily balance of \$300.00 is maintained.

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SMART CHOICE INTEREST CHECKING

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

SMART CHOICE INTEREST CHECKING is a free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account without notice to you. 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 \$0.01 in the account each day to obtain the disclosed annual percentage yield.

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

When your SMART CHOICE INTEREST CHECKING account qualifications are met during a Monthly Qualification Cycle, (1) an interest rate of 1.49% will be paid on the portion of your daily balance that is less than \$25,000.01; the annual percentage yield for this tier is 1.50%.

(2) An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$25,000.00 resulting in an annual percentage yield for this tier ranging from 0.25% to 1.50% depending on the account's balance and

(3) you will receive reimbursements up to \$25.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you believe you have not been reimbursed the correct amount of ATM fees we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

No minimum balance is required to obtain rewards. Interest and ATM fee reimbursement will be credited to your SMART CHOICE INTEREST CHECKING account on the last day of the current Statement Cycle.

When your SMART CHOICE INTEREST CHECKING account qualifications are not met, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05% and the nationwide ATM fees are not refunded.

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE INTEREST CHECKING account each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle (signed or PIN transactions);
- Be enrolled in online banking;(Sign up at WWW.KCBKS.BANK); At a minimum one login to your online banking account;
- Be enrolled in and agree to receive e-Statements. (Log on to online banking; Select ACCOUNTS; VIEW STATEMENTS.)



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Account transactions and activities may take one or more Business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards:

- ATM-processed transactions, transfers between accounts, non-retail payment transactions, and purchases made with non-KCB issued debit cards.

There are no fees to open or close this account and there are no recurring monthly service charges associated with this account. Fees may reduce earnings. You may request a Schedule of Miscellaneous Fees and Charges for fees that apply to this account.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Contact a bank service representative for additional information, details and enrollment instructions.

If your account is inactive for six (6) calendar months or more, your account may be converted to a Choice Checking Account which is a fee account. Disclosures will be provided at the time of conversion and any time upon request.

"Monthly Qualification Cycle" means a period beginning one Business day (1) day prior to the first day of the current Statement Cycle through one (1) Business day prior to the close of the current Statement Cycle."Business Day" means a calendar day other than a Saturday, Sunday or legal holiday. "Statement Cycle" means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the account holder account.

Smart Choice Rewards Account Information

Enjoy free checking with awesome rewards and hometown service!

At KCB, we believe banking should be easy, fun, and rewarding - that's why we offer Smart Choice Rewards! It's free checking that pays you in ways that matter every month.

Earn up to \$10.00 each month plus refunds on your ATM fees, nationwide.* That means every ATM becomes your ATM. You can also link Smart Choice Rewards to a free Smart Choice Saving account. Visit us today to open your accounts in minutes or apply online.

Smart Choice Monthly Qualification Cycle Important Account Disclosures

Benefits:

- 2.5% cash back on debit card purchases - up to \$10.00 each month if qualifications are met.
- Refunds on ATM Fees, Nationwide (up to \$25 Monthly; \$4.99 per single transaction) if qualifications are met.
- Can Link to High-Interest Smart Choice Saving Account.
- No Minimum Balance to Earn Rewards.
- No Monthly Maintenance Fee.
- FREE Online Banking access & Bill Pay.
- FREE e-Statements.
- FREE Mobile Banking.
- FREE Debit Card.
- FREE 24-Hour Telephone Banking.
- Unlimited Check Writing.
- \$100 Minimum Deposit to Open



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It's easy to qualify for rewards - here's how!

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE CHECKING account each Monthly Qualification Cycle :

- Have at least 12 debit card purchases post and settle (signed or PIN transactions);
- Be enrolled in online banking; At a minimum one login to your online banking account;
- Be enrolled in and agree to receive e-Statements.

Rewards and ATM Reimbursements (when earned) are credited to your SMART CHOICE account on the last day of the current Statement Cycle. If you believe you have not been reimbursed the correct amount of ATM fees we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Account transactions and activities may take one or more Business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, non-retail payment transactions, and purchases made with non-KCB issued debit cards.

There are no fees to open or close this account and there are no recurring monthly service charges associated with this account. Fees may reduce earnings. You may request a Schedule of Miscellaneous Fees and Charges for fees that apply to this account. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Contact a bank service representative for additional information, details and enrollment instructions.

If your SMART CHOICE CHECKING account is inactive for six (6) calendar months or more, your account may be converted to a Choice Checking Account which is a fee account. Disclosures will be provided at the time of conversion and any time upon request.

Interest Bearing Accounts: The interest rate and annual percentage yield will depend upon the daily balance in the account. At our discretion, we may change the rate without notice to you. Interest begins to accrue no later than the business day we receive a 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. The daily balance method is used to calculate the interest. This method applies a periodic rate to the principal each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

The cash back rewards rate and debit card purchase limits may change at our discretion without notice to you.▪

No minimum balance is required to obtain rewards. ▪

When your SMART CHOICE INTEREST CHECKING account qualifications are met during a Monthly Qualification Cycle,

(1) an interest rate of 1.49% will be paid on the portion of your daily balance that is less than \$25,000.01; the annual percentage yield for this tier is 1.50%.

(2) An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$25,000.00 resulting in an annual percentage yield for this tier ranging from 0.25% to 1.50% depending on the account's balance and



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(3) you will receive reimbursements up to \$25.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified

When your SMART CHOICE INTEREST CHECKING account qualifications are not met, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05% and the nationwide ATM fees are not refunded.▪

When your SMART CHOICE REWARDS CHECKING account qualifications are met during a Monthly Qualification Cycle, you will receive

(1) 2.50% cash back on up to a total of \$400.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$10.00 per Monthly Qualification Cycle, as well as

(2) reimbursements up to \$25.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

If your SMART CHOICE REWARDS CHECKING qualifications are not met, you will not receive cash back on debit card purchases and nationwide ATM fees are not refunded.

REWARDS for a Linked SMART CHOICE SAVING account:

When your linked SMART CHOICE INTEREST CHECKING or SMART CHOICE REWARDS CHECKING account qualifications are met during a Monthly Qualification Cycle, an interest rate of 0.99% will be paid on the portion of your daily balance that is less than \$50,000.01 and the annual percentage yield for this tier is 1.00%. An interest rate of 0.25% will be paid on the portion of your daily balance that is greater than \$50,000.00 resulting in an annual percentage yield for this tier ranging from .25% to 1.00% depending on the account's balance.

If your linked SMART CHOICE INTEREST CHECKING or SMART CHOICE REWARDS CHECKING account qualifications are not met all balances in your SMART CHOICE SAVING account earn an interest rate of 0.05% with an annual percentage yield of 0.05%.

Additional Information Regarding Your SMART CHOICE SAVING Account

You must have a linked SMART CHOICE INTEREST CHECKING or a linked SMART CHOICE REWARDS CHECKING account in order to open a SMART CHOICE SAVING account; the SMART CHOICE INTEREST CHECKING or SMART CHOICE REWARDS CHECKING account must remain open throughout the period that you hold the SMART CHOICE SAVING account. In the event that you or we close your SMART CHOICE INTEREST CHECKING or your SMART CHOICE REWARDS CHECKING account, your SMART CHOICE SAVING account will be closed as well.

ADDITIONAL LIMITATIONS: The number of transfers from SMART CHOICE SAVING to another account in your name or withdrawals that you make in person, by mail or at an ATM are unlimited. During each Statement Cycle, you may also make up to six transfers or withdrawals in the aggregate including transfers or withdrawals to another account in your name at this financial institution or to a third party via pre-authorized transfer or withdrawal, telephone banking and online banking service. Included in aggregate six transfers or withdrawals are transfers to a third party, if made by check, or at point of sale terminals using your ATM or debit card. These transactions are considered made on the date the transaction posts and settles to your account during a Statement Cycle, not the date the withdrawal request was initiated. Accounts consistently in excess of six of the before stated transactions, could cause the account to be changed to a non-interest-bearing account.▪

“Monthly Qualification Cycle” means a period beginning one Business day (1) day prior to the first day of the current Statement Cycle through one (1) Business day prior to the close of the current Statement Cycle. “Business Day” means a calendar day other than a Saturday, Sunday or legal holiday. “Statement Cycle” means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the account holder account. “Rewards” includes reimbursements on nationwide ATM Fees, interest paid and cash back on debit card purchases. Member FDIC. Rates effective as of 12/5/2020

APY* - Annual Percentage Yield



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