

SMART CHOICE INTEREST CHECKING WITH SAVINGS

March 13, 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 03-13-2024.
For current rate information call (620) 271-9700.

SMART CHOICE INTEREST CHECKING

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. If the daily balance is less than \$25,000.00, the interest rate paid on that portion of the balance will be 1.49%. The annual percentage yield for this tier will be 1.50%. If the daily balance is more than \$24,999.99 the interest rate paid on that portion of the balance will be 0.25%. The annual percentage yield for this tier will range from 1.50% to 0.25%.

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. The interest rate may change after account opening. 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 \$20.00 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 \$25,000.00; 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.)

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.

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SMART CHOICE SAVING

SMART CHOICE SAVING is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the qualifications associated with their linked SMART CHOICE INTEREST CHECKING or SMART CHOICE REWARDS CHECKING account during each Monthly Qualification Cycle.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.01, the interest rate paid on that portion of the balance will be 1.98%. The annual percentage yield for this tier will be 2.00%. If the daily balance is more than \$50,000.00 the interest rate paid on that portion of the balance will be 1.59%. The annual percentage yield for this tier will range from 2.00% to 1.60%.

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; The interest rate may change after account opening. 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 \$20.00 to open this account.

Interest Rate & Annual Percentage Yield:

The interest rate and Annual Percentage Yield (APY) associated with your SMART CHOICE SAVING account when linked to either a SMART CHOICE INTEREST CHECKING or a SMART CHOICE REWARDS CHECKING account is documented below. Please refer to the appropriate SMART CHOICE INTEREST CHECKING or SMART CHOICE REWARDS CHECKING Truth In Savings Disclosure for specific account qualifications.

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 1.98% 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 2.00%. An interest rate of 1.59% 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 1.60% to 2.00% depending on the account's balance.

Interest will be credited to your SMART CHOICE SAVING account on the last day of the current Statement Cycle.

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.

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

If the account is inactive for six (6) calendar months or more, the account may be converted to a REGULAR SAVING account that is a fee account. Truth and Savings Disclosures will be provided at the time of conversion and any time upon request.

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 service representative for additional information, details and enrollment instructions.

"Monthly Qualification Cycle" means a period beginning one (1) Business 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. "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. "Business Day" means a calendar day other than a Saturday, Sunday, or legal holiday. *APY=Annual Percentage Yield. APY calculations are based on an assumed total account balance.

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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.

MISCELLANEOUS FEES AND CHARGES

Inactivity Fees

Savings Account: \$2.50 per month after twelve months of inactivity.

OD/NSF Fees

Overdraft Per Item : \$20.00

NSF Fee/Returned Check Per Item: \$20.00 A separate NSF Fee will be assessed each time the same item is resubmitted against insufficient funds.

Overdraft(OD)/Non-Sufficient Fund Fee (NSF): applies to overdrafts created by check, in -person withdrawal, ACH debit or recurring debit card transaction.

Miscellaneous Fees

Checking Account: \$7.00 per month after six months of inactivity.

Deposited Items Returned to Customer (Commercial Accounts Only): \$3.00 per item

Stop Payment Fee: \$15.00 per item

ATM & Debit Card Fees

ATM Withdraw at Non-KCB ATM: \$2.00 per transaction (First 4 withdraws per monthly statement cycle are FREE)

(KCB Budget Checking accounts, Savings accounts and KCB Money Market accounts are charged a per debit item fee for debits over the stated free debits allotment.)

ATM/Debit Card Replacement : \$5.00

ATM/Debit Card Re-Pin: \$2.00

Annual Fee: \$15.00 per card (Savings or Money Market Accounts only)

CHOICE - Cash Foreign ATM Fees: \$25.00 maximum refund per Monthly Qualification Cycle (Please see "Limitations" section on Account Disclosure.)

Dormant Account Fees

Savings: \$7.00 per month after 24 months of dormancy

Checking: \$7.00 per month after 12 months of dormancy

Wire Transfers

Outgoing Domestic: \$20.00; Advantage/Preferred Customers \$15.00

Outgoing International: \$35.00 + Cost; Advantage/Preferred Customers \$30.00 + Cost

Business Account Miscellaneous Fees

Closing Account Fee: \$25.00 within 90 days of opening.

Check Cashing Fee

Savings Accounts holders ONLY: \$5.00 + \$1.00 per \$100.00 (if \$500.00 average balance is not maintained in account)

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SMART CHOICE REWARDS CHECKING WITH SMART CHOICE SAVING

March 14, 2024

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SMART CHOICE REWARDS CHECKING

SMART CHOICE REWARDS CHECKING is a free, variable rewards checking account with no minimum balance that rewards accountholders with cash back on debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Limitations: You must deposit \$20.00 to open this account.

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 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 in order to receive a refund.

No minimum balance is required to obtain the rewards. Cash Back Rewards and ATM fee reimbursements will be credited to your SMART CHOICE REWARDS CHECKING account on the last day of current Statement Cycle.

When 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.

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE REWARDS CHECKING account during 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 logon to online banking;
- Be enrolled in and agree to receive e-Statements. (Log on to online banking; Select ACCOUNTS; VIEW STATEMENTS.)

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