

**Electronic "Wholesale Credit"
Transaction Subject to Uniform
Commercial Code Article 4A**

Fee Brochure



Provisional Payment: Credit given by us to you, with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such a final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payment in the periodic statements we provide you.

Choice of Law: We may accept on your behalf, payment to your account, which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

ATM Locations

Ohio Branch
2040 S Ohio, Salina

Santa Fe Branch
600 S Santa Fe, Salina

Tescott Branch
104 S Main, Tescott

Mity Mart
K14 & K18 Junction, Lincoln

Lincoln Branch
101 E Lincoln Ave, Lincoln

Lindsborg Branch
202 N Main, Lindsborg

Smoky Valley High School
1 Viking Blvd, Lindsborg

104 S Main, PO Box 195
Tescott, Kansas 67484
785-283-4217

600 S Santa Fe, PO Box 2537
Salina, Kansas 67401
785-825-1621

2040 S Ohio
Salina, Kansas 67401
785-452-9975

101 E Lincoln Ave, PO Box 249
Lincoln, Kansas 67455
785-524-4458

202 N Main
Lindsborg, Kansas 67456
785-227-8830

www.bankoftescott.com

We reserve the right to at any time require not less than 7 days notice, in writing, before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Member FDIC

COMMON FEATURES

EFFECTIVE AS OF
05/01/2022

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

CHECK PRINTING (fee depends on style of check ordered)

DORMANT ACCOUNT FEE **\$10.00**

This fee is charged each month (quarterly for savings accounts).

A dormant account is an account that has had no customer-initiated transactions for the preceding 24 months. A dormant account fee may be assessed against the dormant balance. If we have not been able to contact you, and the account has been dormant for five years, we must, in most cases, remit the balance to the State as abandoned property in accordance with Kansas law.

STOP PAYMENT FEE (all items) **\$25.00**

DEPOSITED ITEM RETURN CHARGE **\$5.00**

REPRINT STATEMENT WITH ITEMS FEE:

BUSINESS ACCOUNTS **\$5.00**

PERSONAL ACCOUNTS **\$5.00**

COMPUTER PRINT OUT OF STATEMENT **\$2.00**

ACCOUNT RESEARCH **\$25.00**
PER HOUR

ACCOUNT BALANCING ASSISTANCE **\$25.00**
PER HOUR

CHECK CASHING FEE **1.00% OR**
NON CUSTOMERS ONLY **\$10.00**
MINIMUM

OVERDRAFT FEE PER ITEM **\$25.00**
(except for one time POS and ATM withdrawals)
NO MAXIMUM DAILY LIMIT

RETURNED ITEM FEE **\$25.00**
(Return unpaid due to NSF per presentment)
(except for one time POS and ATM
withdrawals) **NO MAXIMUM DAILY LIMIT**

The fee applies to overdrafts "created by check, in-person withdrawal or other electronic means" as applicable but not to ATM withdrawals and one time POS.

FREE CHECKING ACCOUNT
CLUB 50 CHECKING ACCOUNT
MILITARY CHECKING ACCOUNT
KASASA CASH CHECKING ACCOUNT
KASASA CASH BACK CHECKING ACCOUNT
PLATINUM MONEY MARKET ACCOUNT

ESSENTIAL BUSINESS CHECKING ACCOUNT ELITE
BUSINESS CHECKING ACCOUNT COMMUNITY
CHECKING ACCOUNT
EXECUTIVE MONEY MARKET ACCOUNT

COPY OF CHECK OR DEPOSIT
(FREE CHECKING ACCOUNT OR
STATEMENT SAVINGS ACCOUNT) **\$2.00**
Per each item in first 90 days from the statement date.

\$3.00
Per each item after 90 days from the statement date.

COLLECTION ITEMS **\$10.00**

INTERNATIONAL TRANSACTION **\$6.00**
FEE

WIRE TRANSFERS (DOMESTIC)
INCOMING **\$10.00**
OUTGOING **\$15.00**

WIRE TRANSFERS (FOREIGN)
CORRESPONDENT CHARGE + **\$15.00**

SWEEP FEE **\$2.00**
(Authorized Automatic Transfer)

LOST CARD FEE **\$15.00**
(VISA Debit Card)

PROCESSING LOOSE COINS **\$10.00**
PER HOUR
MINIMUM, \$2.50

PHOTOCOPIES **\$. 10**
PER ITEM

PERSONAL MONEY ORDER **\$5.00**

BANK CASHIER'S CHECK **\$5.00**

FAX
OUTGOING - 1ST PAGE **\$2.00**
ADDITIONAL PAGES **\$1.00**
INCOMING **\$. 75**

LAMINATING
SOCIAL SECURITY CARD SIZE **\$. 50**
POST CARD SIZE **\$. 75**
FULL PAGE **\$1.50**