

FIRST NATIONAL BANK OF KANSAS

FEE SCHEDULE

BLUE SECURE CHECKING ACCOUNT*

Minimum deposit of \$100.00 required for opening account.
 Minimum Balance Fee if primary account holder is over 65 years of age \$2.95
 Minimum Balance Fee..... \$5.95

A minimum balance fee will be imposed every month if the balance in the account falls below the \$3,000.00 any day of the month. Included in this fee is Cellular Telephone Protection¹; Identity Theft Protection Service²; Overdraft Privilege Service+; Online Banking; Mobile Banking and Mobile Deposit; Online Check Image Access; E-Statements; Bill Payments; Direct Deposits; Debit Card; and Unlimited Check Writing.

*Not available to for-profit corporations, partnerships or associations, Commercial or Business Checking accounts

BLUE SECURE PREMIER CHECKING ACCOUNT*

Minimum deposit of \$100.00 required for opening account.
 Minimum Balance Fee if primary account holder is over 65 years of age \$2.95
 Minimum Balance Fee..... \$5.95

This is an Interest Bearing Account. A minimum balance fee will be imposed every month if the balance in the account falls below the \$3,000.00 any day of the month. Included in this fee is Cellular Telephone Protection¹; Identity Theft Protection Service²; Overdraft Privilege Service+; Online Banking; Mobile Banking and Mobile Deposit; Online Check Image Access; E-Statements; Bill Payments; Direct Deposits; Debit Card; and Unlimited Check Writing.

*Not available to for-profit corporations, partnerships or associations, Commercial or Business Checking accounts

BLUE REGULAR CHECKING ACCOUNT - BUSINESS*

Minimum deposit of \$100.00 required for opening account.
 Monthly Service Fee..... \$3.00
 Per debit item fee..... \$0.30 ea

Credit of \$0.20 per \$100.00 average daily balance per month

*Business Resolution may be requested applicable to their business type-“DBA” Accounts Apply

BLUE CHECKING ACCOUNT*

Minimum deposit of \$100.00 required for opening account.
 Monthly Service Fee..... \$0.00

This account requires E-Statements. Customers are allowed unlimited check writing.

*Consumer Accounts, Not-For Profit, Charitable, Tax-Exempt Accounts Only – Not available to Commercial or Business Checking accounts

KWIK CASH ACCOUNT

No minimum deposit required for opening account.
 Monthly Service Fee..... \$0.00
 For each direct deposit made you may make one withdrawal for an amount equal to that Deposit. Additional withdrawals \$5.00 each. No check writing privileges.

NOW ACCOUNT*

Minimum deposit of \$1,500.00 required for opening account.
 Minimum Balance Fee..... \$7.50
This is an Interest Bearing Account. A minimum balance fee will be imposed every month if the balance in the account falls below the \$1,500.00 any day of the month.
 Per debit item fee, over 30 items \$0.30 ea

*Not available to for-profit corporations, partnerships or associations.

MONEY MARKET ACCOUNT

Minimum deposit of \$2,500.00 required for opening account.
 Minimum Balance Fee..... \$7.50
This is an Interest Bearing Account. A minimum balance fee will be imposed every month if the balance in the account falls below the \$2,500.00 any day of the month.
 Per debit item fee, over 6 items..... \$10.00 ea

MONEY MARKET ACCOUNT - BUSINESS

Minimum deposit of \$2,500.00 required for opening account.
 Minimum Balance Fee..... \$7.50
This is an Interest Bearing Account. A minimum balance fee will be imposed every month if the balance in the account falls below the \$2,500.00 any day of the month.
 Per debit item fee, over 6 items..... \$10.00 ea

**FIRST NATIONAL BANK OF KANSAS
FEE SCHEDULE Cont.,**

SAVINGS ACCOUNT-REGULAR*

Minimum deposit of \$100.00 required for opening account.

You may make six (6) withdrawals or transfers per quarterly cycle; each subsequent withdrawal or transfer..... \$1.00

A dormant fee of \$5.00 may be charged each cycle period if the account balance is less than \$100.00 and for one year (previous) there is no activity or other indication in writing from you of an interest in this account.

*Debit item returned due to NSF – overdraft charge applies (see OTHER FEES)

SAVINGS ACCOUNT-BUSINESS*

Minimum deposit of \$100.00 required for opening account.

You may make six (6) withdrawals or transfers per quarterly cycle; each subsequent withdrawal or transfer..... \$1.00

A dormant fee of \$5.00 may be charged each cycle period if the account balance is less than \$100.00 and for one year (previous) there is no activity or other indication in writing from you of an interest in this account.

*Debit item returned due to NSF – overdraft charge applies (see OTHER FEES)

SAVINGS ACCOUNT- CHILDREN (under 18)*

Minimum deposit of \$100.00 required for opening account.

You may make six (6) withdrawals or transfers per quarterly cycle; each subsequent withdrawal or transfer..... \$1.00

A dormant fee of \$5.00 may be charged each cycle period if the account balance is less than \$100.00 and for one year (previous) there is no activity or other indication in writing from you of an interest in this account.

*Debit item returned due to NSF – overdraft charge applies (see OTHER FEES)

CHRISTMAS SAVINGS ACCOUNT

Minimum deposit of \$100.00 required for opening account.

Deposits can be made at any time but must be made at least MONTHLY by transfer from another account.

Withdrawals are not allowed except on November 1st of each year by Check and will be mailed by the bank.

Accrued Interest will be paid each November 1st. If an account is closed prior to November 1st a PENALTY of \$25.00 may be imposed.

OVERDRAFT PRIVILEGE SERVICE+

Available only to consumer accounts (no business accounts) for personal and household use and we may limit the number of accounts eligible for Overdraft Privilege to one account per household. Additionally, we reserve the right to not approve any overdrafts against your account until we can verify that your account is being maintained in good standing. The Overdraft Privilege Service does not constitute an actual or implied agreement between you and the bank; nor does it constitute an actual or implied obligation of or by the bank. This service represents a purely discretionary courtesy or privilege that the bank may provide to you from time to time and which may be withdrawn or withheld by the bank at any time without prior notice or reason or cause. (Refer to Overdraft Privilege Service Description for further explanation on service.)

CELLULAR TELEPHONE PROTECTION & IDENTITY THEFT PROTECTION SERVICES¹

Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete terms, conditions and exclusions of coverage. Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

IDENTITY THEFT PROTECTION SERVICES²

IDProtect service is a personal identity theft protection service available to personal checking account owners, their natural person joint account owners and their eligible family members (as defined below). The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and the beneficiary's eligible family members (Fiduciary is not covered). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. Eligible Family Members include: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household.

Other fees may be charged on your statement: see OTHER FEES.

Revised December 2014