

# FIRST NATIONAL BANK OF KANSAS

## FEE SCHEDULE

### **KASASA CASH® CHECKING ACCOUNT\***

Minimum deposit of \$100.00 required for opening account.

Monthly Service Fee..... \$0.00

**This is a Variable Rate Checking Account.**

Debit Card, Online Banking, Mobile Banking and Mobile Deposit opened at new account opening. This account requires the following qualifications to be met: 12 Debit Card Purchases posted and settled; Access Online Banking 1 time per month; and monthly E-statements and maintain a valid email address with bank. ATM REFUNDS apply; monthly refund maximum: \$25.00; maximum per transaction: \$4.99. If qualifications are **NOT** met, the APY on the entire balance is reduced and ATM refunds are not given. Limit number of accounts to 1 per SSN. Customers are allowed unlimited check writing.

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

### **KASASA SAVER WITH CASH®ACCOUNT\***

Minimum deposit of \$0.00 required for opening account.

Monthly Service Fee..... \$0.00

**This is a Variable Rate Deposit Account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash Checking Account during each Monthly Qualification cycle**

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

### **KASASA CASH BACK® CHECKING ACCOUNT\***

Minimum deposit of \$100.00 required for opening account.

Monthly Service Fee..... \$0.00

**This is a Variable Reward Checking Account that rewards accountholders with 3.00% cash back on their debit card purchases up to \$250.00 (\$7.50 per qualification cycle).**

Debit Card, Online Banking, Mobile Banking and Mobile Deposit opened at new account opening. This account requires the following qualifications to be met: 12 Debit Card Purchases posted and settled; Access Online Banking 1 time per month; and monthly E-statements and maintain a valid email address with bank. ATM REFUNDS apply; monthly refund maximum: \$25.00; maximum per transaction: \$4.99. If qualifications are **NOT** met, no rewards and no ATM refunds are given. Limit number of accounts to 1 per SSN. Customers are allowed unlimited check writing.

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

### **KASASA SAVER WITH CASH BACK® ACCOUNT\***

Minimum deposit of \$0.00 required for opening account.

Monthly Service Fee..... \$0.00

**This is a variable reward checking account with no minimum balance that rewards accountholders with cash back dollars when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.**

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

### **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 Protection<sup>1</sup>; Identity Theft Protection Service<sup>2</sup>; 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 Protection<sup>1</sup>; Identity Theft Protection Service<sup>2</sup>; 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

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

**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.  
 \*Consumer Accounts only Not available to Not-For Profit, Charitable, Tax-Exempt Accounts, Commercial or Business Checking accounts

**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

**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)

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

**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.

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**BLUE SECURE AND BLUE SECURE PREMIER ACCOUNTS ONLY:**

**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 SERVICES<sup>1</sup>**

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 SERVICES<sup>2</sup>**

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.

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**All other accounts except for Blue Secure, Blue Secure Premier and Kwik Cash:**

**KASASA PROTECT+**

Kasasa Protect is a comprehensive identity fraud protection and restoration solution available to Kasasa institutions. Exclusive pricing is available for Kasasa account holders. Non-Kasasa account holders can also sign up for this solution. Included Benefits: Credit Reporting; Month Credit Score & Plotter; 24/7 Credit Monitoring; Full-Service Identity Restoration; Lost Wallet Protection; Dark Web Monitoring; Email Alerts; Dedicated Kasasa Protect Support Team.

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

Revised April 2019