

# FIRST NATIONAL BANK OF KANSAS

## Fee Schedule

### FREE CHECKING ACCOUNT\*\*\*\*

Minimum deposit of \$20.00 required for opening account.  
 Monthly Service Fee..... \$0.00  
 This is a non-interest bearing account. Customers are allowed unlimited check writing.  
 This account is truncated. Each customer will receive a detailed transaction statement.  
 Checks and other items will be retained by the bank for safekeeping on microfilm.  
 This account requires the use of "Duplicate" (carbon copy) checks.  
 \*Consumer Accounts Only – Not available to Commercial or Business Checking accounts,  
 Not-For-Profit, Charitable, Tax-Exempt, and "dba" 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.

### STUDENT CHECKING ACCOUNT

Minimum deposit of \$100.00 required for opening account.  
 Monthly Service Fee..... \$2.00  
 Fee waived if debit items total 10 or less.

### REGULAR CHECKING ACCOUNT-PERSONAL

Minimum deposit of \$100.00 required for opening account.

Average Daily Balance	Monthly Service Fee
\$ 0-299.00	\$6.00
\$ 300-399.00	\$5.00
\$ 400-499.00	\$4.00
\$ 500-749.00	\$3.00
\$ 750 and over	\$no fee

### REGULAR CHECKING ACCOUNT-BUSINESS

Minimum deposit of \$100.00 required for opening account.  
 Monthly Service Fee..... \$2.00  
 Per debit item fee..... \$0.20  
 Credit of \$0.20 per \$100.00 average daily balance per month.  
 \*Business Resolution may be requested applicable to their business type

### BANCLUB ACCOUNT\*

Minimum deposit of \$100.00 required for opening account.  
 Club Service Fee..... \$6.00  
 Included in this fee is \$5,000 Accidental Death Insurance. Extended family coverage  
 available for an additional \$2.00 charge per month. The service fee is waived if primary  
 account holder is over 50 years of age and daily balance does not drop below \$100.00  
 any day of the month.  
 \*Not available to for-profit corporations, partnerships or associations.

### NOW ACCOUNT\*

Monthly minimum balance fee if the daily balance drops  
 below \$1,500.00 any day of the month..... \$7.50  
 Per debit item fee, over 30 items.....  
 \$0.30 ea  
 \*Not available to for-profit corporations, partnerships or associations.

### MONEY MARKET DEPOSIT ACCOUNT

Monthly minimum balance fee if the daily balance drops  
 below \$2,500.00 any day of the month..... \$7.50

**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 semi-annual cycle; each subsequent withdrawal or transfer.....  
\$1.00  
A dormant fee of \$5.00 will be charged each year if for one year (previous) there is no activity or other indication in writing from you of an interest in this account.

**SAVINGS ACCOUNT- CHILDREN (under 18)**

Minimum deposit of \$100.00 required for opening account.  
You may make six (6) withdrawals or transfers per semi-annual cycle; each subsequent withdrawal or transfer.....  
\$1.00  
A dormant fee of \$5.00 will be charged each year if for one year (previous) there is no activity or other indication in writing from you of an interest in this account.

**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 Cashier's 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.)

**Other fees may be charged on your statement: see OTHER FEES.**  
**Effective April 11, 2000**