

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

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.

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.

ATM Locations

Ohio Branch
2040 S Ohio, Salina

Santa Fe Branch
600 S Santa Fe, Salina

Sunset Billiards & Sports Bar
1215 W Crawford, 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

Mity Quik
121 N Mill, Minneapolis

Fee Brochure



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

Member FDIC

COMMON FEATURES

EFFECTIVE AS OF 07/01/2017

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 **\$5.00**

This fee is charged each month and will not apply or be assessed on savings accounts.

An account is dormant, if for 24 months, no deposits or withdrawals are made by you. If no communication is received about the account by you, no communication is received about any other of your accounts by you, or your account statements are returned for an incorrect address, the account may become unclaimed.

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

DEPOSITED ITEM RETURN CHARGE **\$5.00**

REPRINT STATEMENT WITH ITEMS FEE:

BUSINESS ACCOUNTS **\$5.00**

PERSONAL ACCOUNTS **\$2.00**

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 **\$25.00**

(except for one time POS and ATM withdrawals)
NO MAXIMUM DAILY LIMIT

FREE CHECKING

REGULAR CHECKING

SENIOR CITIZEN CHECKING

NONPROFIT ORGANIZATION CHECKING

PERSONAL NOW

BUSINESS NOW FOR PROPRIETORSHIPS

CLUB 50 CHECKING

NONSUFFICIENT FUND FEE **\$25.00**

(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

REGULAR CHECKING

SENIOR CITIZEN CHECKING

NONPROFIT ORGANIZATION CHECKING

PERSONAL NOW

BUSINESS NOW FOR PROPRIETORSHIPS

CLUB 50 CHECKING

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 FEE **\$6.00**

WIRE TRANSFERS (DOMESTIC)

INCOMING **\$10.00**

OUTGOING **\$15.00**

WIRE TRANSFERS (FOREIGN)

CORRESPONDENT CHARGE + \$10.00

SWEEP FEE **\$2.00**

(Authorized Automatic Transfer)

MONEY MARKET EXCESS

ACTIVITY FEE **\$2.50**

(Tiered Money Market Accounts)

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 **\$3.00**

BANK CASHIER'S CHECK **\$4.00**

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**