

KCB MONEY MARKET

March 14, 2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

KCB MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. The interest rate may change after account opening. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. Unlimited withdrawals or intra-account transfers may be made in person, by mail, by messenger, or by automatic teller machine (ATM). No more than six (6) pre-authorized, automatic or telephone transfers or payment by check to third parties may be made during each calendar month or similar period.

Account Fees: \$5.00 Monthly Maintenance Fee is waived if minimum daily balance of \$1,000.00 is maintained. Money Market Account customers who maintain a checking account with related ownership will not be assessed a monthly maintenance fee. There is a \$15 annual fee per ATM card. 1st 6 debits paid at no charge, after 6, \$1.00 each (per month).

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