

7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Foreign ATM Fee

Balance Inquiry	\$0.50 per inquiry
Withdrawal	\$1.00 per withdrawal

Check Printing

Depends on style and quantity of checks ordered.

varies

Money Orders

Money Orders will be limited to \$500.00 maximum.

\$1.25 each

ACH Transfers (Operator Assisted)

\$2.00 each

Counter Checks

After 1 page/4 checks per month.

4 for \$1.00

International Check Processing

\$25.00 per check

Dormant Account Fee

Checking \$5.00 per month

Savings \$15.00 per quarter

Dormant Account is defined as not having made a deposit or withdrawal from a checking account for 1 year and a savings account for 2 years.

Dormant Account fee will not be charged if the balance in your account is above \$100.00.

Garnishment/Executions/Levies

\$75.00 per item

Overdraft/NSF

\$30.00 per item

COMBINATION DISCLOSURE

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Overdraft/NSF fees apply to transactions created by check, in-person withdrawal, internal transfer, or other electronic means. Overdraft/NSF fees will not be imposed on ATM withdrawals or one-time debit card items.

Continuous Overdraft	\$5.00 per day
This fee is assessed when your account remains overdrawn more than 7 consecutive calendar days. Kentucky Farmers Bank imposed fees may cause the continuous fee to occur.	
Account Activity Printout	\$2.00 each
after 2 per month.	
Account Statement Copy for Prior Cycle	\$5.00 each
Account Research/Balance Assistance	\$15.00 per hour
1 hour minimum.	
Copies \$1.00 per copy.	
Telephone Transfers	\$2.00 each
Transfers not made with KFBankline.	
Does not include loan payments.	
Stop Payment	\$25.00 per item
A consecutive series of checks will be considered 1 item.	
Account Closed within 90 days of opening	\$25.00 per account
Photocopies	\$1.00 each
Wire Transfers Outgoing	
Recurring \$12.50 each.	
Non-Recurring \$17.00 each.	
International \$50.00 each.	
Wire Transfer Incoming	
Domestic \$10.00 each.	
International \$35.00 each.	
Collection Items	\$25.00 each
Check Chargeback	\$5.00 each
Money Order/Cashiers Check Research	\$15.00 per hour
minimum 1 hour.	
Coupon Book Replacement	\$5.00 each
ATM/Debit Card Replacement	\$5.00 each
Specialty ATM/Debit Card	\$10.00 each
Sweep	\$10.00 each
Regulation D Violation	\$10.00 each
Lockbox Service	\$75.00 per month
\$0.50 per transaction.	
Safe Deposit Box Drilling	\$100.00 per box
Safe Deposit Box	annual rent
3x5x22 \$14.00	
5x5x22 \$25.00	
3x10x22 \$30.00	
5x10x22 \$35.00	
10x10x22 \$50.00	
11x15x22 \$75.00	
Person 2 Person	\$1.00 per transaction

COMBINATION DISCLOSURE