

# Schedule of Services & Truth in Savings

## Account Information and Fees

### BONUS BANKING

Minimum Opening Balance . . . . .	\$100
Monthly Service Charge . . . . .	\$8
Minimum Balance Required To Avoid Service Charge . . . . .	None
Statement Period . . . . .	Monthly
Per Check Charge . . . . .	None

■ Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

### ADVANTAGE50 CHECKING

Minimum Opening Balance . . . . .	\$100
Monthly Service Charge . . . . .	\$5
Minimum Balance Required To Avoid Service Charge . . . . .	\$250
Interest Computation Method . . . . .	Average Daily Collected Balance*
Interest Compounded . . . . .	Monthly
Interest Credited . . . . .	Monthly
Statement Period . . . . .	Monthly
Per Check Charge . . . . .	None

■ If you close your account before interest is credited, you will not receive the accrued interest.

■ Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

### E-INTEREST CHECKING

Minimum Opening Balance . . . . .	\$100
Monthly Service Charge . . . . .	\$10
Minimum Balance Required To Avoid Service Charge . . . . .	\$1,000
Interest Computation Method . . . . .	Average Daily Collected Balance*
Interest Compounded . . . . .	Monthly
Interest Credited . . . . .	Monthly
Electronic Statement . . . . .	Monthly
Paper Statements (optional) . . . . .	\$3 per month
Per Check Charge . . . . .	\$.40 per paper check after 10 per month

■ If you close your account before interest is credited, you will not receive the accrued interest.

■ Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

\*The Average Daily Collected Balance is determined by adding the full amount of principal collected in the account for each day of the period and dividing the figure by the number of days in the period.



Effective 11/19/18

## Banking Centers in 6 Kentucky Counties



### Mount Sterling

Main Bank . . . . . (859) 498-0414  
 49 West Main Street  
 P.O. Box 326, Mt. Sterling, KY 40353

Montgomery Square . . . . . (859) 498-8820  
 1378 Indian Mound Drive

Maysville Road . . . . . (859) 498-8840  
 637 N. Maysville Road

Midland Trail . . . . . (859) 498-8830  
 7450 Indian Mound Drive

Jeffersonville . . . . . (859) 498-3074  
 7880 Main Street

### Lexington

Palomar Centre . . . . . (859) 296-0000  
 3720 Palomar Centre Drive

Short Street . . . . . (859) 225-7777  
 163 West Short Street

Palumbo & Man O' War . . . . . (859) 263-2801  
 2801 Palumbo Drive

Lansdowne . . . . . (859) 266-1120  
 3353 Tates Creek Road

Zandale . . . . . (859) 225-2197  
 2197 Nicholasville Road

### Frenchburg

114 Main Street . . . . . (606) 768-2145

### Paris

3333 Lexington Road. . . . . (859) 988-1156

2106 Rocky Drive. . . . . (859) 987-9226

### Winchester

875 Colby Road . . . . . (859) 745-7744

### Frankfort

91 Arrowhead Court . . . . . (502) 699-2164

Toll Free . . . . . (800) 498-0414

Express Phone Banking . . . . . (888) 918-0854

## PERSONAL INTEREST CHECKING

Minimum Opening Balance	\$100
Monthly Service Charge	\$12
Minimum Balance Required To Avoid Service Charge	\$1,500
Interest Computation Method	Average Daily Collected Balance*
Interest Compounded	Monthly
Interest Credited	Monthly
Statement Period	Monthly
Per Check Charge	None

- If you close your account before interest is credited, you will not receive the accrued interest.
- Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

## TRADITIONAL CHECKING

Minimum Opening Balance	\$50
Monthly Service Charge	None, with e-statement
Minimum Balance Required To Avoid Service Charge	None
Statement Period	Monthly

- If account holder does not enroll in e-statement within 60 days of opening account, he or she will begin receiving paper statements and will be charged a \$4 monthly fee. The same applies if the account holder unenrolls in e-statement.
- Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

## SIMPLY SAVINGS

Minimum Opening Balance	\$1
Monthly Service Charge	\$2
Minimum Balance Required to Avoid Service Charge	\$100
Interest Computation Method	Average Daily Collected Balance*
Interest Compounded	Daily
Interest Credited	Quarterly
Statement Period	Quarterly or combined with your monthly checking account statement
Per Withdrawal Charge	\$3 each over 3 per month

- If you close your account before interest is credited, you will not receive the accrued interest.

\*The Average Daily Collected Balance is determined by adding the full amount of principal collected in the account for each day of the period and dividing the figure by the number of days in the period.

## CHRISTMAS CLUB

Minimum Opening Balance	\$10
Monthly Service Charge	None
Minimum Balance Required To Avoid Service Charge	None
Interest Computation Method	Average Daily Collected Balance*
Interest Compounded	Annually
Interest Credited	Annually
Statement Period	None
Early Withdrawal Charge	\$5 each

- If you close your account before interest is credited, you will not receive the accrued interest.

## MONEY MARKET ACCOUNT

Minimum Opening Balance	\$2,500
Monthly Service Charge	\$10
Minimum Balance Required To Avoid Service Charge	\$2,500
Interest Computation Method	Average Daily Collected Balance*
Interest Compounded	Monthly
Interest Credited	Monthly
Statement Period	Monthly
Per Withdrawal Charge	\$15 each over 6 per month

- If you close your account before interest is credited, you will not receive the accrued interest.
- Account will be closed if there has been no activity for 180 days and the balance is less than \$10.

\*The Average Daily Collected Balance is determined by adding the full amount of principal collected in the account for each day of the period and dividing the figure by the number of days in the period.

## INDIVIDUAL RETIREMENT ACCOUNTS

Minimum Opening Balance	\$0
Monthly Service Charge	None
Interest Computation Method	Daily Balance**
Interest Compounded	Quarterly
Interest Credited	Quarterly
Statement Period	Annually
Early Withdrawal Charge	

- Less than 31 days – All accrued interest (minimum 7 days)
- 32-181 days – 30 days interest
- 182 days - 1 year – 90 days interest
- Greater than 1 year – 180 days interest
- If you close your account before interest is credited, you will receive the accrued interest.
- Interest rates and APYs may change quarterly on 18-month term, or at maturity on all other terms.

\*\*The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

## CERTIFICATES OF DEPOSIT

Interest will be credited to your account or paid to you quarterly, semiannually, annually, at maturity or as agreed upon. APY assumes that interest credited remains on deposit until maturity. A withdrawal will reduce earnings. Interest begins to accrue on the business day that the certificate is issued.

If your certificate is a SINGLE MATURITY and does not automatically renew, present it PROMPTLY at maturity as no interest is payable after the maturity date.

If your certificate AUTOMATICALLY RENEWS, you will have a grace period of 10 calendar days from maturity date to present your certificate for payment without penalty. If the certificate automatically renews, IT WILL BE RENEWED AT THE RATE IN EFFECT AT TRADITIONAL BANK ON THE DATE OF MATURITY.

Method of Computation . . . . . Daily Balance\*\*

### Early Withdrawal Charge

- Less than 31 days – All accrued interest (minimum 7 days)
- 32-181 days – 30 days interest
- 182 days- 1 year – 90 days interest
- Greater than 1 year – 180 days interest
- If you close your account before interest is credited, you will receive the accrued interest less any withdrawal charge.

\*\*The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

Account Type	Minimum to Open	Minimum Balance to Obtain APY	Compounded
31-day	\$1,000	\$1,000	At Maturity
60-day	\$1,000	\$1,000	At Maturity
91-day	\$1,000	\$1,000	At Maturity
6-month	\$1,000	\$1,000	At Maturity
1-year	\$1,000	\$1,000	Semi-Annually
18-month	\$1,000	\$1,000	Semi-Annually
2-year	\$1,000	\$1,000	Semi-Annually
30-month	\$1,000	\$1,000	Semi-Annually
3-6 year	\$1,000	\$1,000	Semi-Annually

## Additional Account Fees

### ATM AND VISA CHECKCARD TRANSACTIONS

- None with use of Traditional Bank or Alliance One ATMs.
- \$1.50 for each transaction at ATM's not owned by Traditional Bank.
- E-Interest Checking customers do not pay Traditional Bank fees for foreign ATM transactions. (The out-of-network bank may, however, assess an ATM surcharge fee)
- \$7.50 for replacement card.

### CHECK PRINTING

Varies depending on the style of checks ordered.

### DORMANT CHECKING ACCOUNT

\$7 per month for accounts under \$1,000 with no activity for 12 months.

## DORMANT MONEY MARKET ACCOUNT

\$7 per month for accounts under \$2,500 with no activity for 12 months.

## DORMANT SAVINGS ACCOUNT

\$7 per quarter for accounts under \$1,000 after 12 months of no activity.

## OVERDRAFT AND NON-SUFFICIENT FUND (NSF) ITEMS

Overdraft Item Charge . . . . . \$32 per item.

- Maximum daily overdraft charge limited to five (5) items paid.
- Overdraft per item fees waived on accounts that are overdrawn \$5 or less.

Overdraft Privilege Item Paid . . . . . \$32 per item.

- Maximum daily overdraft charge limited to five (5) items paid.
- Overdraft per item fees waived on accounts that are overdrawn \$5 or less.

Return Item (Non-Sufficient Funds) Charge . . . . . \$32 per item.

## OVERDRAWN ACCOUNT CHARGE

\$15 for every three (3) consecutive business days overdrawn.

An Overdraft/NSF item may be created by check, in person withdrawal, return of unpaid item(s) deposited, ATM/Debit Card withdrawal, POS transaction, or other electronic means.

## STATEMENTS

- \$2 per mid-cycle snapshot statement.
- \$10 per cut-off statement.
- \$25 end-of-year CD ROM with all statements/images (optional).

## STOP PAYMENT OF CHECK OR ELECTRONIC PAYMENT (6 MONTHS MAXIMUM)

\$32 per item.

## Additional Services and Fees

### ACCOUNT BALANCING

\$10 per hour.

### ACCOUNT RESEARCH (1 hour minimum)

\$20 per hour and \$.50 per copy.

### CHECK CASHING (NON-CUSTOMERS)

- \$5 each (U.S. Government or State of Kentucky checks).
- \$6 each (all other).

### COLLECTION ITEMS

\$15 plus handling charges.

### COUNTER CHECKS

\$.25 each (limit 10 per visit).

### DEPOSITED ITEM(S) RETURNED

- \$5 for each deposited item returned.
- \$5 for each deposited item re-cleared.

### FAXING

\$3 per page.

## GARNISHMENT/TAX LEVY

\$75 per occurrence.

## OFFICIAL BANK CHECKS/CERTIFIED CHECKS

\$6 (customers only).

## RETURN MAIL PROCESS

\$5 per envelope.

## SAFE DEPOSIT BOXES (NOT AVAILABLE AT ALL LOCATIONS)

The annual fee for all boxes is charged automatically to a Traditional Bank account. Fee will be listed on statement as SDB transfer.

- 3x5: \$30 annually.
- 4x5: \$35 annually.
- 5x5: \$35 annually.
- 3x10: \$40 annually.
- 5x10: \$55 annually.
- 10x10: \$75 annually.
- \$35 for lost key.
- \$175 for box drilling.

## TRAVELERS CHECKS

1% of purchase amount.

## VISA GIFT CARD

\$3.95 each, available for customer purchase only.

## WIRE TRANSFERS (Customers Only)

- \$25 Outgoing Domestic Wire Transfer
- \$50 Outgoing International Wire Transfer

*\*All fees and minimum balances subject to change.*

For more information regarding specific deposit accounts and fees, please refer to Traditional Bank's Checking and Savings brochures.

## Regulation CC Initial Disclosure

### YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit.

Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available.

They will generally be available no later than the seventh business day after the day of your deposit.

## SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

## Electronic Fund Transfer Initial Disclosure

### CONSUMER'S LIABILITY

You will tell us AT ONCE if you believe your card or code has been lost or stolen. Telephoning us is the best way of keeping your possible losses down. Otherwise, you could lose all the money in your account (plus your maximum overdraft line of credit). If you believe your card or code has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card or code and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.

**Limitation Of Liability For Unauthorized VISA Point Of Sale Transactions:** Tell us AT ONCE if you believe your Traditional Bank VISA CHECKCard has been lost or stolen or of any unauthorized transactions. Your liability for unauthorized Traditional Bank VISA CHECKCard transactions that take place on the VISA system is zero dollars (\$0). We may require you to provide a written statement regarding claims of unauthorized Traditional Bank VISA CHECKCard transactions. With respect to unauthorized transactions, these limits may be exceeded to the extent allowed under applicable law (see CONSUMER'S LIABILITY paragraph) only if we determine that you were grossly negligent or fraudulent in the handling of your account or Traditional Bank VISA CHECKCard.

Also, if your statement shows transfers that you did not make, you will tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money that you lost after the 60

days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, (and you may be charged a fee for a balance inquiry) even if you do not complete a fund transfer.

## CONTACT IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you will call (859) 498-0414 or write TRADITIONAL BANK, INC., 49 West Main Street, P.O. Box 326, Mount Sterling, KY 40353-0326.

## BUSINESS DAYS

For purposes of these disclosures, our business days are Monday, Tuesday, Wednesday, Thursday and Friday. Holidays are not included.

## TYPES OF TRANSFERS

You may authorize certain direct deposits to your checking or savings account. You may authorize certain bills and other payments to be deducted from your checking or savings accounts. A merchant may convert your check in payment for merchandise or services into a electronic funds transfer from your account.

You may use your card or code to:

- Make deposits to your checking and savings account.
- Pay bills directly from your checking account in the amounts and on the days you request.
- Pay for purchases at places that have agreed to accept the card or code.
- Transfer funds between your checking and savings accounts.
- Withdraw cash from your checking and savings accounts.

Some of these services may not be available at all terminals.

## LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS

- You can buy up to \$3,000 worth of goods or services each day by using the card or code in our point-of-sale transfer service.
- You can withdraw up to \$200 from our terminals using your card or code each day.

## FEES

- You will be charged \$7.50 per card for the issuance of replacement access cards.
- You will be charged \$1.50 per transaction at ATM's not owned by Traditional Bank.

## CONFIDENTIALITY

### We will disclose information to third parties about your account or the transfers you make:

- When it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us written permission.

## DOCUMENTATION

### Terminal Transfers

You can get a receipt at the time you make any transfer that exceeds \$15 to or from your account using one of our automated teller machines or point-of-sale terminals.

### Preauthorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, call your local Xpress Phone Banking number (listed on front) to find out whether the deposit has been made.

### Periodic Statements

You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly. You will not receive a periodic statement if your account is a passbook account.

## PREAUTHORIZED PAYMENTS

### Stop Payments

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how. Call us at (859) 498-0414 or write us at TRADITIONAL BANK, INC., 49 West Main Street, P.O. Box 326, Mount Sterling, KY 40353-0326 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we can also require you to put your request in writing and get it to us within 14 days after your call. A fee will be assessed for each stop payment you give us.

### Notice Of Varying Amounts

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.)

### Liability For Failure To Stop Payment Of Preauthorized Transfer

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## FINANCIAL INSTITUTION'S LIABILITY

If we do not complete a transfer to or from your account on time, or in the correct amount according to your agreement with us, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the transfer would go over the credit limit on your overdraft line.
- There may be other exceptions stated in your agreement with us.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

You will telephone us at (859) 498-0414 or write us at TRADITIONAL BANK, INC., 49 West Main Street, P.O. Box 326, Mount Sterling, KY 40353-0326 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You will:

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we can require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if new account) after we hear from you and will correct any error promptly. If we need more time, however, we can take up to 45 days (90 days if point-of-sale transaction, or new account, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For the purpose of this paragraph, an account is a new account for a period of 30 days from the date of the first deposit to the account.

### 'Visa' Point-of-Sale Debit Notice of Error

If a notice of error involves the unauthorized use of your debit card with a visa logo when processed as a VISA point of sale transaction, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowable under applicable law, if the circumstances or account history warrants this delay.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You can ask for copies of the documents that we used in our investigation.

## INTEREST RATES

For current interest rates and annual percentage yields (APY) on interest-earning accounts, ask a customer service representative. Interest rates and APYs on checking, savings and money market accounts are variable and may change at our discretion at any time.



# Traditional Bank

traditionalbank.com

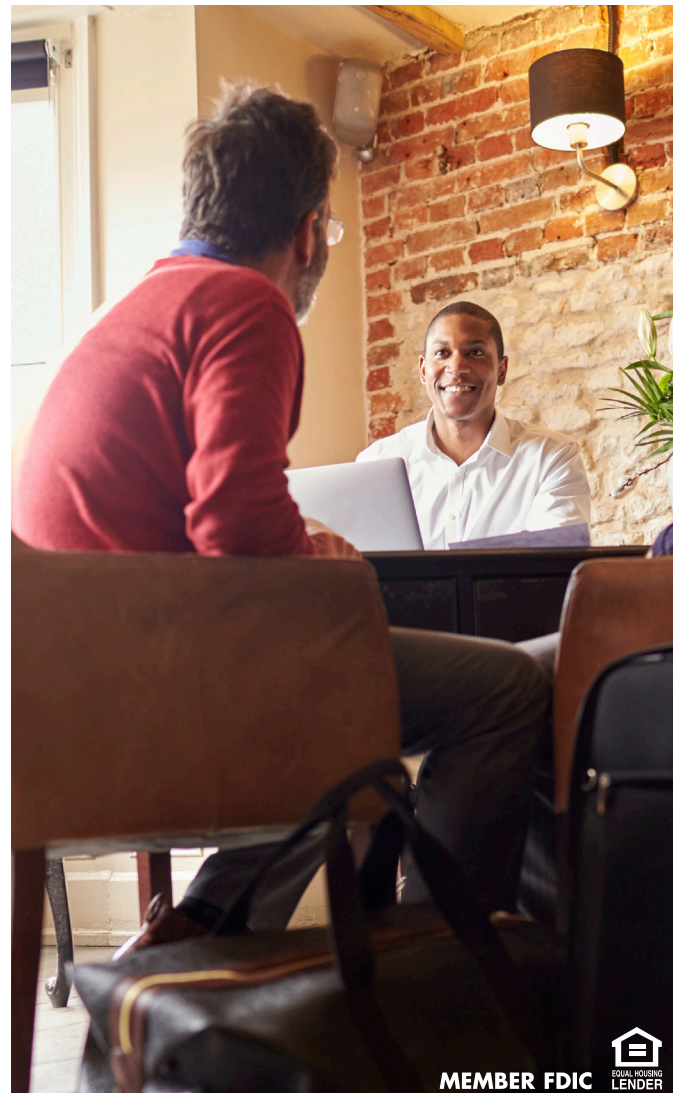
This is who we are.

*Independent  
Privately-held*

*Local decision makers  
Best-in-class bankers*

*Relationship driven*

*Passionate about service*



MEMBER FDIC  
EQUAL HOUSING  
LENDER