

CHECKING ACCOUNT TIS DISCLOSURE

Town & Country Bank and Trust Company
Main Office
201 N. Third Street
Bardstown, KY 40004

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

REGULAR CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There will be a \$3.00 fee for the month if the balance in the account falls below \$300.00. This fee will be waived for estates and individuals 55 and over with direct deposit. You must notify us when you reach 55 years. If this account becomes a dormant account a fee may be charged.

BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There will be a \$3.00 fee for the month if the balance in the account falls below \$300.00. If this account becomes a dormant account a fee may be charged. Accounts with over 30 transactions a month are subject to statement analysis.

FREE CHECKING (BUDGET ACCOUNT)

There is no minimum balance requirement. If this account becomes a dormant account a fee may be charged.

Limitations: You must deposit \$100.00 to open this account.

HOMETOWN CHECKING/STANDARD PLAN

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There will be a monthly club membership fee of \$6.95. If this account becomes a dormant account a fee may be charged.

HOMETOWN CHECKING/FAMILY PLAN

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There will be a monthly club membership fee of \$8.95. If this account becomes a dormant account a fee may be charged.

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