

N. O. W. 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.

N. O. W. ACCOUNT - TIERED RATE

Personal & Business.

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 daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

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.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: You must maintain a daily minimum balance of \$1000.00 to avoid a monthly fee of \$7.50. If this account becomes a dormant account a fee may be charged.

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