



Deposit Agreement Account Disclosures

I. Account Agreement and Authorization

When an account is opened at Taylor County Bank (“we” or “us”), each owner of the account (“you”) requests that we open the account and agrees to the following:

- A. Taylor County Bank may make any inquiries we consider appropriate for evaluating the account, including, without limitation, ordering a credit report on any owner or signer.
- B. Taylor County Bank does not disclose any non-public personal information about you to anyone, except as authorized by law.
- C. Neither Taylor County Bank nor its employees will be deemed to be acting as a fiduciary or have a fiduciary responsibility to you or any third party as a result of or in connection with your account at Taylor County Bank, including any “fiduciary” account described in Section III (I) below, unless we specifically agree in writing to act in a fiduciary capacity.

II. Changes to Charges, Fees and Other Terms

- A. We reserve the right to change the charges, fees or other terms set out in this disclosure. When required by law, we will send you 30 days’ advance notice of the change to your address shown on our records. The notice may be included on or with your regular account statement. You may choose to decline these changes by discontinuing the accounts or transactions to which they apply. We also reserve the option, in our business judgment, to waive, reduce or reverse charges, fees or other terms in this agreement in certain situations.
- B. You agree to notify us promptly of any change in your name or address, as well as any change in the authorization signers on your account. At our option, changes you make to the account will not be effective until we receive all documents we may reasonably require.
- C. We reserve the right to change your consumer (personal) account to a business (non-personal) account if it is used as a business account. We also reserve the right to convert your Taylor County Bank Savings account to a checking account in the event you exceed the transaction limitations placed on your account as explained in Section XI.

III. Account Ownership

- A. Additional Authorized Signer or Power of Attorney. During the owner’s lifetime, the person named as additional authorized signer or attorney-in-fact has the authority to write checks, make withdrawals and deposits and receive notices regarding the account. This person will also have all the responsibilities of the owner of the account as set out in this disclosure. Upon the owner’s death, funds in the account will become part of the owner’s estate, subject to the owner’s will or applicable law if there is no will. We may release all the money in the account and honor checks and withdrawal requests from the authorized signer or attorney-in-fact until we receive written notice that this authority has been revoked. This authority will not be affected by any later disability or incapacity of the owner of the account. A power of attorney acceptable to Taylor County Bank which is given by one owner of a joint account will be effective even if another owner of the account objects.
- B. Trust-No Separate Agreement. The account is an informal trust reflected in our records and without a separate trust agreement. The trustee is the owner, and the account is payable to the trustee during his or her lifetime. When the trustee dies, the account belongs to the surviving beneficiaries named in the account. During the trustee’s lifetime, a beneficiary has no right to the money in the account. The trustee may change any beneficiary by signing new signature cards and any other documents we may require. If there is more than one trustee, the account is subject to the rules regarding joint accounts set out in Paragraph A above.
- C. Uniform Transfers to Minors. The account is opened by a person named as custodian of money received for a minor. The account is controlled by the custodian but is owned by the minor. Only one custodian is allowed. If the custodian resigns, dies or is removed, we will deal only with a designated successor custodian.
- D. Unincorporated Non-business Groups. If the group has officers, we will require a certificate signed by the secretary designating the signers on the account and any conditions for withdrawal. If there are no officers, we may require an individual’s name to be on the account.
- E. Business (Non-personal). For any account opened for a business purpose (whether by a sole proprietorship, partnership, corporation, unincorporated association or other person), we will require the appropriate resolutions or certificate designating the signers on the account and any conditions for withdrawal.
- F. Fiduciary (Trust, Estate, Guardianship, etc.). This account is opened and maintained by a person acting as a trustee under a written trust agreement or an executor, administrator, guardian or conservator under a court order called “letters.” You must provide us with a copy of the trust agreement or letters and notify us immediately of any change in your responsibility or authority.

IV. Change of Address

You should notify us promptly in writing if you change your mailing address. We will accept address corrections received from the U.S. Postal Service if able to verify by phone. All written notices and statements from us will be sent to your address as it appears on our records.

V. Rules Regarding Checks and Other Items

- A. Signatures. When you write checks or other items, you will sign your name as your signature appears on the signature card or other account authorization document. If you use or authorize a facsimile signature, you release and indemnify Taylor County Bank from any loss caused by the use of the facsimile (or a signature resembling the facsimile specimen) on a check or other item, whether or not such use was authorized.
- B. Stale Dated Checks. Regardless of the date you write on a check, if it is more than 6 months old, we may pay it whenever it is presented for payment. If you do not want us to pay a check, you must place a stop payment order on the check.
- C. Conditional and Postdated Checks. You agree not to write any conditional or postdated checks on your account, and you authorize us to pay and charge your account for any conditional or postdated checks presented to us, regardless of the conditions or date stated on the check.
- D. Overdrafts and Items Returned for Non-Sufficient Funds. If we receive a check, withdrawal, automatic transfer, electronic transaction or other item drawn on your account, and there are insufficient funds in the account to pay the item, we will do one of three things: (1) cover the item automatically under the terms of any Taylor County Bank overdraft protection plan you have established, (2) pay the item and create an overdraft in your account, or (3) return the item to the person who sent it to us. There are certain charges and fees imposed for each of these options. Our payment of any item into overdraft on one occasion does not obligate us to pay any other items into overdraft on any other occasion. Each of you agrees to reimburse Taylor

County Bank for any overdrafts in your account. Each owner is responsible for any misuse and all overdrafts caused by any other owner. If an overdraft is not paid, we may report each owner to a credit bureau and a credit-reporting agency such as ChexSystems, which may prevent you from opening an account at another institution. You can minimize the risk of potential overdrafts and returned checks by recording all checks, deposits, ATM and other transactions in your check register and by balancing your account each month. If it becomes necessary to turn your account over to a collection agency or an attorney to collect an overdraft, you will pay all our costs, including attorney's fees.

E. When Checks are Debited to Your Account. We will process and settle checks drawn on your account according to applicable laws, regulations, Federal Reserve rules, clearinghouse or funds transfer rules, and agreements with other financial institutions. Your account will be debited on the day the item is presented to Taylor County Bank or at an earlier time if we receive electronic or other notice that an item drawn on your account has been deposited for collection at another financial institution.

F. Stopping Payment. You have the right to stop payment of a check drawn on your account. A fee will be charged for each stop payment request. You may request a stop payment by telephone, by mail or in person. Your verbal stop payment request will be in effect for 14 days, and your written stop payment request will be in effect for 6 months. In order to stop payment, you must give us the correct check date, check sequence number, dollar amount and name of the person to whom it was written. In asking this favor, you agree to hold the bank harmless for the amount of the check(s) and for all expenses and costs incurred by it on account of refusing payment of any check, and you also agree not to hold the bank liable on account of payment contrary to this request if made through inadvertence or accident.

G. Notice of Withdrawals. We reserve the right to require at any time not less than seven (7) days notice in writing before each withdrawal from an interest-bearing account other than a time deposit. It is not our general practice to exercise this right.

VI. Deposits

A. General. All non-cash items deposited and transfers made to your account are given provisional credit only until we are paid for them. We act only as a collection agent and assume no responsibility beyond the exercise of due care. We may forward items to other financial institutions and will not be liable for their negligence in handling any item. All items deposited after our posted closing hours will be treated as deposited the next business day (excluding Saturdays, Sundays and federal holidays). We are under no obligation to accept any item, wire transfer or electronic funds transfer for deposit to your account or for collection, and we may refuse to cash or give value for any such item.

B. Endorsements. When Taylor County Bank takes a check for deposit to your account, federal regulations require us to place our endorsement in a specific space on the back of the check. This speeds up the return of the check to us if it is not paid. (The reserved space is marked on the checks you order from us.) You must not write or stamp anything in the reserved space or allow anyone else to do so. If you do, you agree that Taylor County Bank will not be responsible for any delayed return of the check if it is not paid. You also agree to reimburse us for any loss or expense resulting from our inability to return a check on time because it contained writing or other marks in the reserved space when you issued it.

C. Automatic Transfers. You will be informed about an automatic transfer on your next regular statement.

D. Deposited Items or Checks Cashed Returned Unpaid. If a check or item you deposit or cash is returned unpaid for reasons such as insufficient funds or payment stopped, we may either redeposit the check without notice to you (and place a hold on the funds until it is paid), or we may deduct the amount of the returned check from your account, in which case no interest will be earned on the amount of the check. A handling fee will be charged for each returned check. Also, if a deposited or cashed check is later returned to us for reasons such as alteration or unauthorized endorsement, we may immediately charge back your account for the amount of the item.

E. Lost Items and Error Corrections. We reserve the right to reverse the credit for any deposited item lost while in the process of collections. If an error occurs as a result of a deposit (such as a calculation error or missing check for deposit), the error correction will appear on your next statement. Please refer to the Funds Availability disclosures in Section XII for more information about your ability to withdraw funds.

VII. Legal process

If we are served with a garnishment, levy, restraining order, writ of attachment, subpoena or other legal process related to your account, we must comply. To the extent the legal order requires us to withdrawal funds from an interest-bearing account, we will stop paying interest on those funds on the day we receive the legal order as long as you have an existing account. Any legal order to turn over funds in your account is subject to our right to deduct a fee from your account whenever we are served with any legal process.

VIII. Protecting Your Account

A. Preventing Misuse of Your Account. In order to prevent wrongful use of your checks or account, you must promptly examine your statements when you receive them. If you find that your records and ours disagree, or if you suspect a forged or altered check or endorsement, you must immediately notify your Taylor County Bank branch. To safeguard your account, you should never leave unused checks in an easily accessible place. You should not assume that missing checks are safe, even if you do not think they are stolen. Taylor County Bank reserves the right to deny a claim due to forged, altered or unauthorized checks if you do not guard against improper access to your checks. In addition, you should protect your Debit card and secret code as you would your checkbook and other important documents. You should memorize your secret code and not write it anywhere or tell it to anyone. You should never allow anyone else to borrow your card or secret code. If you do, you will be responsible for all transactions (before you notify us) made by that person or by anyone else to whom that person gives the card and code. For more information about unauthorized ATM or other electronic transactions, please refer to Section XIII below.

B. Missing Checks, Forgeries and Alterations. It is your obligation to report missing or misplaced checks to Taylor County Bank immediately. If you fail to report checks with unauthorized signatures or alterations or any other fraudulent use of your account, Taylor County Bank will not be responsible for subsequent forgeries, alterations or fraud by the same person(s) that occur 14 days after the closing date of the statement containing the first forgery, alteration or fraudulent transaction. In addition, if you do not notify us in writing within 60 days of the statement date of the suspected forgery, alteration or other fraudulent transaction, we may assume that the statement activity and account balance are correct for all purposes, and you may not assert any claims against us regarding those transactions. At Taylor County Bank, as at most banks, checks are received in large volume and are processed by automated means. Most checks are not individually examined. Although Taylor County Bank does examine certain checks under procedures which may change from time to time, you agree that reasonable banking standards allow automated processing of most checks. You also agree that Taylor County Bank employees who do examine certain checks are not handwriting experts. This means it is essential that you take care of your checks and review your statement for fraudulent activity.

IX. How Checking and Savings Accounts Earn Interest

A. Interest Computation. Interest on personal accounts is earned based on the "collected" balance in the account which consists of all deposits of (1) cash, (2) electronic payments, (3) checks drawn on Taylor County Bank, and (4) checks drawn on other institutions for which Taylor County Bank has received credit. Deposits made at 24-Hour Banking machines will not begin earning interest until the business day after the deposit is processed based on the collected balance in the account. Interest rates will be set by Taylor County Bank according to market conditions and are subject to change daily. Interest rates may vary based on the balance in your account. We will review and change these rates periodically without prior notice to you. Interest on your account is calculated on a simple interest basis using the daily balance method by applying a daily interest factor to the collected balance each day. Interest is compounded quarterly on Taylor County Bank savings accounts. On checking accounts, it is compounded monthly. Interest is credited monthly on all checking accounts. Savings accounts are credited quarterly and Christmas Club accounts are credited upon maturity. If you close your account before interest is credited, you will lose any interest you have accrued.

B. Annual Percentage Yield. Annual percentage yield (APY) means the total amount of interest you receive on a deposit of \$100 over a 365-day period (or 366-day period in a leap year), expressed as a percentage and based on (1) the annual rate of simple interest applicable to the deposit, and (2) the frequency with which interest is compounded and credited. The annual percentage yield on checking and savings accounts may vary. Your account statement will show each APY applied to your account during the statement period and the actual "APY Earned" for the statement period. The "APY Earned" is based on one statement period (rather than a whole year) and will be somewhat more or less than the APY depending on the length of the statement period.

X. Federal Tax Withholding of Interest

Backup Withholding. Internal Revenue Service regulations require us to withhold a percentage of interest payments if the IRS tells us to do so or if you fail to give us your taxpayer identification number (TIN) when you open your account. For most individual taxpayers, the TIN is your social security number (SSN). For some fiduciaries and most businesses, it is an employer identification number (EIN). To prevent backup withholding of interest when you open your account, you must certify that we have your correct TIN and that you are not subject to backup withholding. In addition to withholding of interest, the IRS may impose certain penalties on you for failure to furnish us with your correct TIN.

XI. Transaction Limitations on Savings Accounts

Certain withdrawals and transfers on savings accounts are limited by Federal Reserve Board Regulation D. ATM withdrawals are not limited. The chart below shows the types of withdrawals and transfers that are limited. If excessive withdrawals and transfers occur, we may be required to change your account to a non-interest bearing checking account. You may be charged a transaction fee for certain withdrawals and transfers even if they do not exceed Regulation D's limitations. The chart below also shows which transactions are subject to this fee. For personal accounts, please refer to fee sheet for the number of free transactions and the amount of the fee for excess items.

If your savings account does not maintain a minimum balance of \$5.00 and has no activity for a period of 12 months your account will be closed. We will either issue a cashier's check to you or we will transfer the balance to another existing Taylor County Bank account.

Regulatory Limits on Taylor County Bank Savings Account. No more than a total of 6 limited transactions, as described in the chart, may be made in any month. In addition, no checks may be written on these accounts.

Regulatory Limits on Money Market Checking Account. No more than a total of 6 limited transactions, as described in the chart, may be made from these accounts in any month. Of these 6 transactions, only 3 may be made by checks.

Transaction Limitations of Savings Accounts

Type of Transaction:	Unlimited	Limited	Subject to transaction fee*
Deposits	X		
Withdrawals or transfers to another Taylor County Bank account by Taylor County Bank ATM	X		
Withdrawals or transfers to another Taylor County Bank account made in person	X		
Pre-authorized payments or transfers to third parties		X	X
Automatic loan payments to Taylor County Bank	X		
Wire transfers		X	X
Transfers initiated by telephone by internet banking to another Taylor County Bank account		X	X

XII. Funds Availability-Your Ability to Withdraw Funds at Taylor County Bank

A. General Policy. Our general policy is to make funds 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 may 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 3:00 p.m. at any branch or automated teller machine on a business day that we are open, we will consider the deposit to have been made on that business day. However, if you make a deposit after 3:00 p.m. at any branch or automated teller machine, or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

B. Longer Delays May Apply. Case by Case Holds: In some cases, we will not make all the funds you deposit by check available to you on the first business day after the day of your deposit. Funds may not be available for withdrawal until the second business day after the day of your deposit of a local check or the fifth business day after the day of your deposit of a non-local check. However, the first \$100 of your deposit will be available on the first business day. Exception Holds: Under a few circumstances, the funds you deposit may be delayed for a longer period of time, usually no later than the seventh business day after the day of your deposit of a local check or the eleventh business day after the day of your deposit of a non-local check. These circumstances include: the length of time your account has been open; our belief that 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 previously been returned unpaid; you have overdrawn your account repeatedly in the last 6 months; or there is an emergency, such as a failure of communications or computer equipment. If we are not going to make all of 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 for withdrawal. 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 first business day after the day we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available. There are no federal limits on the length of holds that can be placed on items deposited to savings or money market accounts.

C. Items Exempt from Certain Types of Holds: We will not place a Case by Case Hold on the portion of a deposit that consists of cash, a wire transfer, an electronic direct deposit, or any of the following items payable to you and deposited in your account: a U.S. Treasury check; a U.S. Postal Service Money Order; a Federal Reserve Board or Federal Home Loan Bank Board check; a Kentucky state or local government check; a cashier's, teller's, certified or traveler's check; or any check drawn on a Taylor County Bank account. We will not place an Exemption Hold on the portion of a deposit that consists of cash, a wire transfer, an electronic direct deposit, or a check drawn on a Taylor County Bank account.

D. Special Rules for New Accounts. If you are a new customer, 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 and wire transfers will be available on the first business day after the day of your deposit. Funds from all other deposits will be available no later than the eleventh business day after the day of your deposit.

E. Holds on Other Funds. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. In this event, we will notify you and treat the funds as described in the Case-by-Case part of Paragraph B above.

F. Cash Withdrawal Limitation. In cases involving withdrawal of funds by cash, cashier's check or wire transfer, we may not make all of the funds that you deposit by check available to you on the first business day after the day we receive your deposit. In such cases, up to \$100 of the deposit will be available on the first business day. All of the remaining funds will be available for withdrawal according to the availability schedule.

G. Customer Responsibility. Remember that even if funds have been made available to you and you have withdrawn them, you are still responsible for any problems with a deposit, such as checks that are deposited and later returned unpaid.

XIII. Electronic Funds Transfers

A. Pre-authorized Deposits and Withdrawals. You may authorize someone else (such as your employer or the Social Security Administration) to make deposits of recurring payments directly to your account (other than a time account). If you have arranged to have direct deposits made to your account from the same party at least once every 60 days, you can call your Taylor County Bank branch to find out if the deposit has been made. You will receive an account statement each month for your account(s) which are accessible by electronic funds transfers. You may also give someone else (such as your insurance company or mortgage company) permission to make automatic withdrawals from your account (other than a time account).

See Section XI regarding limitations on the number of these pre-authorized withdrawals. If you have authorized someone else to make regular withdrawals varying in amount, that party should tell you 10 days before each payment when it will be made and how much it will be.

B. Stopping Automatic Payments. When you have authorized regular payments to another party from your account and you want to stop one of the payments, it is your responsibility to (1) promptly request the other party to stop charging your account, and (2) call your branch at least 3 business days before the payment is scheduled to be made. When you call us, you must specify the exact amount of the payment you want to stop and the person or company to whom the payment would have been made. If you want to stop more than one payment, you must give us a stop payment order for each one. We may also ask you to put your stop payment request in writing and send it to us within 14 days after you call. Your stop payment order will be effective for 6 months. You will be charged our standard stop payment fee for each order you give.

C. Documentation of Transfers. All of your electronic transfers (deposits and withdrawals) will be shown on your account statement.

D. Failure to Complete Transfers. Our 24-Hour Banking ATMs will generally be available for your use 24 hours a day, 7 days a week, but we must ask you to understand that these systems must periodically be shut down for routine maintenance, inspection and repair. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable, for instance, if: (1) through no fault of ours, you do not have enough money in your account to make a transfer; (2) the transfer would cause you to go over the credit limit on an overdraft line you have established with us; (3) circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken; (4) a court order or other legal process prevents us from making the transfer; or (5) your account is closed or frozen. In addition, there may be other exceptions not specifically mentioned.

E. Unauthorized Electronic Transfers. Notify us at once if someone has transferred, or may transfer money from your account without your permission, or if you suspect fraudulent activity on your account. Call your Taylor County Bank branch. Only reveal your account number to a legitimate party for a purpose you authorize (such as your mortgage company for automatic payments). If your statement shows unauthorized withdrawals or transfers, please notify us at once. If you do not notify us within 60 days after the statement was mailed to you, and we could have stopped someone from taking money if you had told us in time, you will not get back any money lost after the 60 days. Notify us at once if your 24-Hour Banking card has been lost or stolen or someone else has your secret code. Call your Taylor County Bank branch. If your card or secret code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card without your permission. If you do not tell us within 2 business days, and we could have stopped the unauthorized use of your card had you told us, you could lose as much as \$500. If circumstances such as a long trip or a hospital stay kept you from notifying us, the time periods in this Paragraph E may be extended.

F. Error Corrections or Questions on Electronic Transfers. If you think your statement is wrong or if you need more information about an electronic transfer, contact Taylor County Bank as soon as you can. Call: (270) 465-4196 Or write to: Taylor County Bank, P.O. Box 200, Campbellsville, KY 42719 We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared. If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days. In order for us to respond to your complaint or question, you must: (1) tell us your name and account number; (2) 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; and (3) tell us the dollar amount of the suspected error. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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 in writing and we do not receive it within 10 business days, we will not credit your account. If your account is credited but we find that no error occurred, you must promptly make available to us the amount of the credit. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

G. Account Information Disclosure. We will disclose information to third parties about your account or transfers you make: (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party (such as credit bureau or merchant); (3) in order to comply with a government agency or court order; or (4) if you give us written permission.

H. Business Days. For purposes of handling, electronic funds transfer notices or questions pursuant to this Section XIV, our business days are Monday through Friday (excluding legal holidays).

I. Currency Conversion. When you use your Visa-branded debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either: (1) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives; or (2) the government-mandated rate in effect for the applicable central processing date; (3) in each instance, plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction on the transaction date or posting date. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction.

J. Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled is STAR Network. Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Taylor County Bank
Miscellaneous Fees and Charges for Personal Accounts

Account Records Search	\$10 per hour plus \$1.00 per item copied																					
Amortization Schedule	\$10.00																					
Automated Teller Machines	No charge at ATMs bearing the Taylor County Bank 24-Hour Banking logo. \$1.00 per transaction at all other STAR locations unless BanClub or Classic Account member. A \$5.00 fee is charged for reissuing a debit card.																					
Check Printing (including deposit and withdrawal slips)	Prices will vary depending on style ordered.																					
Copy of Check	\$.50 per item (Free to Classic Choice and BanClub customers).																					
Coupon Collection	\$20.00 per envelope																					
Deposit Bag	\$17.50 per Locked Night Deposit Bag \$2.50 per Zipper Bag																					
Dormant Fee	\$6 a month for checking accounts with no activity for one year.																					
Close Account by Mail	\$4.00																					
Excess Item Fee for Regular Savings Account	\$2.00 will be charged for each withdrawal in excess of three during a three month statement cycle																					
Estate Account Maintenance Fee	\$10.00 (One time fee at account opening)																					
Fax Service	\$1.00 per page																					
Legal Process	\$75 each time we are served with a garnishment, levy, restraining order, writ of attachment, subpoena or other legal process related to your account.																					
Officer's Checks	\$3.00 (Free to Classic Choice and BanClub customers)																					
Overdraft and Items Returned for Non-Sufficient Funds (NSF)	\$24 per item paid into overdraft or returned due to insufficient funds. \$5.00 Service Charge on checks charged back to savings or checking account. Additional \$1.00 per day charge after 3 days.																					
Photocopy	\$.50 per item																					
Research / Account Balancing	\$10 per hour																					
Rolling Coin	Sort and roll \$.10 per roll; Roll only \$.05 per roll																					
Safe Deposit Box Rental (all boxes are 21 1/2" deep)																						
	<table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Size</th> <th style="text-align: left;">Club Member</th> <th style="text-align: left;">Nonmember</th> </tr> </thead> <tbody> <tr> <td>2" by 5"</td> <td>\$10.00</td> <td>\$12.00</td> </tr> <tr> <td>3" by 5"</td> <td>\$12.00</td> <td>\$15.00</td> </tr> <tr> <td>3" by 10"</td> <td>\$20.00</td> <td>\$25.00</td> </tr> <tr> <td>5" by 5"</td> <td>\$20.00</td> <td>\$25.00</td> </tr> <tr> <td>5" by 10"</td> <td>\$30.00</td> <td>\$36.00</td> </tr> <tr> <td>10" by 10"</td> <td>\$50.00</td> <td>\$60.00</td> </tr> </tbody> </table>	Size	Club Member	Nonmember	2" by 5"	\$10.00	\$12.00	3" by 5"	\$12.00	\$15.00	3" by 10"	\$20.00	\$25.00	5" by 5"	\$20.00	\$25.00	5" by 10"	\$30.00	\$36.00	10" by 10"	\$50.00	\$60.00
Size	Club Member	Nonmember																				
2" by 5"	\$10.00	\$12.00																				
3" by 5"	\$12.00	\$15.00																				
3" by 10"	\$20.00	\$25.00																				
5" by 5"	\$20.00	\$25.00																				
5" by 10"	\$30.00	\$36.00																				
10" by 10"	\$50.00	\$60.00																				
Replacement Locks for Safe Deposit Box	\$50.00																					
Drill Box Safe Deposit Box	\$190.00																					
Snapshot Statement	\$1.00 per item																					
Special Statement Cutoff	\$7.50 for BanClub members; \$10.00 for nonmembers.																					
Stop Payments	\$22 per request																					
Traveler's Checks (non-Club members)	\$2.50 per \$100 of checks purchased \$3.00 per \$100 for joint traveler's checks																					
Wire Transfers	\$12.00 per outgoing wire, \$5.00 incoming wires for customers. \$50.00 outgoing International wire																					

Features of Personal Checking and Savings Accounts

Our current service charges and fees are based on your "ledger" balance which is the balance you see on your statement. This is different from your collected balance.

Student Checking Account
Minimum opening deposit

None

Service charge	None
Fees	An excess item fee of \$.10 will be charged for each check in excess of ten during a statement cycle.
Better Than Free Checking Account	
Opening deposit	\$100
Service charge	None
	First order of personalized checks free. Unlimited check writing. \$5,000 AD&D insurance Discounts on car rentals, Free debit card (subject to approval)
NOW Plus Account	Free debit card (subject to approval)
Minimum opening deposit	\$300
Service charge	If your balance falls below \$300 on any day in the monthly statement cycle, we will impose a service charge fee of \$7 once during the statement cycle.
Interest	Interest is paid according to tiered balances
Money Market Account	
Minimum opening balance	\$500
Service charge	\$10 will be charged every statement cycle if the balance in the account falls below \$500 any day of the cycle.
Fees	An excess item fee of \$10 will be charged for each transaction in excess of 6 transfers with no more than 3 by check, draft or similar order to third parties.
Interest	Interest is paid according to tiered balances
VIP Money Market	
Minimum opening deposit	\$25,000
Service charge	\$10 will be charged every statement cycle if the balance in the account falls below \$25,000 any day of the cycle.
Fees	An excess item fee of \$10 will be charged for each transaction in excess of 6 transfers with no more than 3 by check, draft or similar order to third parties.
Interest	Interest is paid according to tiered balances
BanClub Account	Free Debit Card (subject to approval)
Minimum opening deposit	\$100
Fees	A Club fee of \$6 will be charged each statement cycle.
BanClub NOW Account	Free debit card (subject to approval)
Minimum opening deposit	\$300
Service charge	\$3.50 will be charged every statement cycle if the balance in the account falls below \$300 any day of the cycle.
Fees	A Club fee of \$6 will be charged each statement cycle.
Interest	This account earns interest
Classic Choice Account	Free debit card (subject to approval)
Minimum opening deposit	\$100
Service charge	\$7 will be charged every statement cycle if the balance in the account falls below \$100 any day of the cycle.
Classic Choice Gold Account	Free debit card (subject to approval), Free personalized club checks
Minimum opening deposit	\$100
Fees	A Club fee of \$4 will be charged each statement cycle.
Interest	This account earns interest
Regular Passbook Savings Account	
Minimum opening deposit	\$100
Service charge	\$7.50 will be charged every statement cycle if the balance in the account falls below \$100 any day of the cycle. This fee is waived for customers 23 or younger.
Fees	An excess item fee of \$2 will be charged for each withdrawal in excess of three during a three month statement cycle.

ATM Locations

Lebanon Avenue at Wildflower Drive
 Broadway at Roberts Road
 Campbellsville University Campus
 Green River Plaza
 Wal-Mart Banking Center
 Taylor Regional Hospital



Member FDIC