

MONEY MARKET CHECKING

Citizens Federal Savings Bank
Home Office
5151 S 4th Street
Leavenworth, KS 66048

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

Interest Rates and Annual Percentage Yields are current as of 02-22-2023.
For current rate information call (913) 727-1040.

MONEY MARKET

ATM CARD ONLY.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$99.99, but less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.35% with an annual percentage yield of 0.35%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.75% with an annual percentage yield of 0.75%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.85% with an annual percentage yield of 0.85%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. 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. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

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

Account Fees: If your account balance is \$500.00 or above you will not incur a monthly maintenance fee. If your daily balance falls below \$500.00 on any day of the statement cycle, you will incur a \$5.00 monthly maintenance fee. The following fees apply to this account: Redeposit/Chargeback Item: \$15.00 per item; Overdraft Fee (per each paid or returned item) -created by check, in-person, withdrawal, ATM withdrawal, or other electronic means: \$30.00; ACH Return after posting with no authorized stop: \$30.00; Foreign ATM Card Withdrawal: \$2.00; Overdraft Protection per Transfer: \$2.00; Telephone Transfer per Transfer: \$2.00 ; ATM/Debit Replacement Card: \$10.00; PIN Replacement Number: \$5.00; Stop Payment: \$30.00; Account Closing Fee Under 90 Days: \$25.00; Dormant Account Fee: \$5.00 per month after 12 months of inactivity; and Paper Statement Fee: \$3.00 per month per statement.

Member
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