

**CERTIFICATE OF DEPOSITS,
INCLUDING IRAS**
Required to open:
Minimum balance required to open Certificate of Deposit
accounts (CDs) is \$1,000. Minimum balance required to
open IRA accounts is \$100.

Crediting and Compounding:
Interest begins to accrue on the business day you deposit
any non-cash items (for example, checks).

We use the daily balance method to calculate the interest
on your account. This method applies a daily periodic
rate to the principal in the account each day.

The annual percentage yield assumes interest remains on
deposit until maturity. A withdrawal will reduce
earnings.

The interest for CDs with maturities longer than one (1)
month but less than one (1) year will be compounded and
credited at maturity. For CDs of one (1) year or longer,
the interest will be compounded and credited semi-
annually.

**Early Withdrawal Penalties on Certificate of
Deposits and IRAs**

Certificates with a term of less than 3 months:
Withdrawals before the maturity date will be assessed a
penalty equal to thirty-one (31) days of interest on the
principal withdrawn at the simple interest rate being paid
on the deposit, whether earned or not.

Certificates with a term of 3 months to 1 year:
Withdrawals before the maturity date will be assessed a
penalty equal to three (3) months of interest on the
principal withdrawn at the simple interest rate being paid
on the deposit, whether earned or not.

Certificates with a term of more than 1 year:
Withdrawals before the maturity date will be assessed a
penalty equal to six (6) months of interest on the
principal withdrawn at the simple interest rate being paid
on the deposit, whether earned or not.

No penalties are assessed when withdrawals are made
within ten (10) days after maturity.

**UNLAWFUL INTERNET GAMBLING
NOTICE**
Restricted transactions as defined in *Federal Reserve
Regulation GG* are prohibited from being processed
through this account or relationship. Restricted
transactions generally include, but are not limited to,
those in which credit, electronic fund transfers, checks,
or drafts are knowingly accepted by gambling businesses
in connection with the participation by others in unlawful
Internet gambling.

ADDITIONAL DISCLOSURES
**Other fees and charges for all other accounts
except Certificate of Deposits and IRA’S**

“Fee Schedule”	
❖ Overdraft Fee- created by all debit \$25.00 items, including recurring card transactions.	
❖ Each returned check or withdrawal fee, including resubmissions	\$25.00
❖ Per business day fee for negative balance \$2.00 created by all debit items , including recurring card transactions and service charges	
❖ Debit Card <i>International transaction fee</i>	3% of amount
❖ Inactive account fee on accounts with no deposits (other than interest) or withdrawals for a period of 3 years.	\$5.00/month
❖ Stop Payment requests	\$30.00
❖ Bill Pay Stop Payment Fee	\$30.00
❖ Outgoing wire transfers-domestic	\$20.00
❖ Outgoing wire transfers-international	\$50.00
❖ Automated Teller Machine(ATM) withdrawal from ATM's not owned by Johnson State Bank	\$1.00
❖ Items sent for collection	\$15.00
❖ Check Cashing Fee- \$5 minimum fee or 1% of amount	

❖ Cashier’s Check fee –U.S. Dollars	\$ 7.50
❖ Personal Money Order fee –U.S. Dollars	\$ 5.00
❖ Foreign currency Official Check plus costs	\$10.00
❖ Research per hour with a \$25.00 minimum	\$35.00
❖ Account Reconciliation per hour /\$25minimum	\$35.00
❖ Photocopies per page	\$ 0.25
❖ Security Purchase	\$60.00 Plus costs
❖ Outgoing faxes, one page - Each additional page	\$ 3.00 \$ 1.00
❖ Incoming faxes per page	\$ 1.00
❖ Notary Fee per item	\$ 5.00
❖ Witness Fee per item	\$ 5.00
❖ Automatic Funds Management per transfer	\$ 1.00
❖ Replacement ATM/Debit Card < 1 year	\$10.00
❖ Coin Scan – Non-Customer - \$2 min. fee	5% of amount
❖ Paper Statement charge-per cycle	\$2.00
❖ Duplicate statement per statement month	\$ 2.00
❖ Charge for statement request other than statement cycle	\$ 4.00
❖ Safe Deposit Boxes	fees vary-inquire \$2 discount if auto-debit
❖ Personalized checks & deposits	fees vary-inquire
❖ Escrow Services	fees vary-inquire
❖ Garnishments	\$15.00

3.2025



106 N. Main / PO BOX 130
Johnson, Kansas 67880
Ph: 620-492-6200
Fax: 620-492-1330
Hours:
Lobby & Drive Thru:
M-F 9:00am – 4:00pm
Saturday (Drive thru only): 9:00am –
12:00pm

**Truth in Savings
Disclosure**



A Branch of Johnson State Bank

220 E. Oklahoma Ave / PO BOX 886
Ulysses, KS 67880
Ph: 620-356-1922
Fax: 620-356-1953

Hours:
Lobby:
M-F 9:00am – 4:00pm

Drive thru:
M-Th 8:00am – 5:00pm
Friday 8:00am – 5:00pm
Saturday 9:00am – 11:00am

www.johnsonstatebank.com

We are a strong community
bank focused on being your
bank of choice

MEMBER FDIC

REGULAR CHECKING ACCOUNT

General Information: There is no interest paid on your account. A statement will be prepared and sent monthly. **E-Statements are provided at no charge. If you elect to receive a paper statement there will be a \$2 charge.** for each statement. You are requested to use personalized checks and deposit slips.

Required to Open: No minimum deposit required to open.

Service Charge: **\$0.05** per check or debit item in any month on accounts with a balance of less than **\$500.00** at any time during the month..

Non-Profit Organizations: This account is available to non-profit organizations without any maintenance or activity fees upon request. Account will be **limited** to one per organization. **Insufficient check fees** on accounts registered to non-profit organizations will be \$25 per item.

Other Common Fees: Refer to the Fee Schedule

NOW ACCOUNT

Rate Information:		
Range	Rate	APY
Up to \$9,999	_____	_____
\$10,000.00-\$49,000	_____	_____
\$50,000-\$99,999	_____	_____
>\$100,000	_____	_____

Required to Open: No minimum deposit required to open.

To Accrue Interest: No minimum balance required to accrue interest.

Transaction Limitations: none

Other Limitations: In accordance with **Regulation D** this account is available to individuals, sole proprietorships, non-profit organizations and governmental units only. This account is not available to for-profit corporations, partnerships, and associations.

Frequency of Rate Changes: The interest and annual percentage yield (APY) may vary. The bank may, at our discretion, change the APY at anytime. **Crediting and Compounding:** Interest is compounded daily and credited to your account monthly. **If you close your account before interest is credited, you will not receive the accrued interest.**

Balance Computation Method: Johnson State Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. There is no minimum balance requirement to obtain the disclosed annual percentage yield (APY).

Interest Accrual on Non-cash Deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks). If the account is overdrawn at any time during the month, interest is forfeited for the days the account is overdrawn.

Maintenance Fee: \$5 monthly fee will be assessed if the balance is less than \$1,000 any day during the statement cycle. **E-Statements are provided at no charge. If you elect to receive a paper statement there will be a \$2 charge.**

Other Common Fees: Refer to the Fee Schedule.

SAVINGS ACCOUNT

Rate Information:		
Range	Rate	APY
\$10-\$2,499	_____	_____
\$2500-\$49,999	_____	_____
\$50,000-\$99,999	_____	_____
>\$100,000	_____	_____

Required to Open: No minimum deposit is required to open.

To Accrue Interest: You must maintain a minimum balance of \$10 in the account each day to obtain the disclosed interest rate and annual percentage yield. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction Limits: Federal regulations limit the number of preauthorized transfers to 6 per month. Preauthorized transfers include checks, drafts, automatic transfers, telephone or internet banking transfers or other third party transfers.

Activity Fees: \$1 per withdrawal for each withdrawal exceeding nine (9) per quarter.

Service Charges: \$1 on accounts closed within 60 days from the date the account was opened. **E-Statements are provided at no charge. If you elect to receive a paper statement there will be a \$2 charge.**

Frequency of Rate Changes: The interest rate and annual percentage yield (APY) may vary. The bank may, at our discretion, change the APY at anytime.

Crediting and Compounding Interest: Interest will be earned on all daily balances \$10 and above. Interest will be compounded daily and credited quarterly. **If you close your account before interest is credited, you will not receive the accrued interest.**

Balance Computation Method: Johnson State Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

We may pay depositors at our discretion without notice, but the right is reserved of requiring 30 days written notice of intention to withdraw funds on deposit.

Other Common Fees: Refer to the Fee Schedule

MONEY MARKET ACCOUNT

Rate Information:		
Range	Rate	APY
Up to \$2,499	_____	_____
\$2500-\$49,999	_____	_____
\$50,000-\$99,000	_____	_____
>\$100,000	_____	_____

Required to Open: No minimum deposit required to open

Transaction Limits: Federal regulation limit the number of preauthorized transfers or withdrawals to 6 per month. Preauthorized transfers include checks, drafts, automatic transfers, telephone or internet banking transfers or other third-party transfers.

Fees: A maintenance fee of **\$5** per month will be imposed if the daily balance in your account falls below **\$1,500** any day of the month. A service charge of **\$20** per withdrawal in any month will be imposed when the average daily balance is less than **\$5,000**. An excess activity charge of **\$5** per month will be imposed for each withdrawal in excess of permitted number of six (6) transactions. An overdraft fee of **\$25** applies to overdrafts created by check, in-person withdrawal or other electronic means. **E-Statements are provided at no charge. If you elect to receive a paper statement there will be a \$2 charge.**

Frequency of Rate Changes: The interest rate and annual percentage yield (APY) may vary. The bank may, at our discretion, change the APY and the interest rate at anytime.

Crediting and Compounding Interest: Interest will be compounded daily and credited to your account monthly. **If you close your account before interest is credited, you will not receive the accrued interest.**

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the daily balance in the account for the period. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Other Common Fees: Refer to the Fee Schedule

BUSINESS INTEREST CHECKING

Rate Information: Interest will be paid on Daily Balance as follows:

Range	Rate	APY
\$0-\$4,999	_____	_____
\$5000-\$24,999.99	_____	_____
\$25,000-\$249,999.99	_____	_____
>\$250,000	_____	_____

Required to open: No minimum deposit is required to open.

Account Terms:

- No charge for the first 250 items processed (debits and credits). Thereafter a \$.04 per item charge will apply.
- \$10.00 per month service charge.
- E-Statements are provided at no charge. If you elect to receive a paper statement there will be a \$2 charge.**

Because this account can potentially earn interest, it will not be covered by the FDIC’s temporary unlimited coverage. Instead, it will be treated as any other account, subject to the normal \$250,000 per depositor/per ownership capacity coverage account.

Other Common Fees:

Refer to the Fee Schedule