

PERSONAL DEPOSIT ACCOUNTS

Checking PLUS

- \$100 minimum deposit required to open
- No minimum balance requirements
- No monthly service charge
- Unlimited check writing and transactions
- Avoid the \$2 Paper Statement Fee by signing up for Online Banking and E-Statements or by maintaining a balance of \$5,000 or more
- \$500 of Bounce Protection available
- Earn premium tiered interest (using the daily balance method), and get up to \$25 in ATM fee refunds each qualifying statement cycle
 - Statement cycle cutoff date is the 5th of each month (or the first business day thereafter if the 5th falls on a weekend or holiday)
 - Premium interest and ATM fee refunds are awarded on accounts that meet the following requirements each statement cycle:
 - Receive E-Statements
 - Have at least 10 Debit Card purchases post and clear your account
 - Have at least one ACH transaction or direct deposit post and clear your account

Accounts that don't meet these requirements in a qualifying cycle will still earn competitive interest.

Classic Checking

- \$100 minimum deposit required to open
- No minimum balance requirements
- No monthly service charge
- Unlimited check writing and transactions
- Free paper statements
- \$250 of Bounce Protection available

Simple Savings

- \$100 minimum deposit required to open (\$20 for minors under age 18)
- No minimum balance requirements
- No monthly service charge
- Earn interest (using the daily balance method)
- Make up to six (6) withdrawals per month
- Avoid the \$2 Paper Statement Fee by signing up for Online Banking and E-Statements
- Free Mobile Banking and Telephone Banking are also available

Simple Savings accounts receive six (6) withdrawals per month at no charge. Additional withdrawals will result in a \$5 fee for each occurrence. If you opt to receive paper statements, a per statement fee of \$2 will apply. Minors under the age of 18 may open this account with \$20. Fees may reduce earnings on this account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the annual percentage yield.

Advantage Money Market

- \$2,500 minimum deposit required to open
- No minimum balance requirements
- No monthly service charge
- Earn tiered interest (using the daily balance method)
- Make up to six (6) withdrawals per month
- Avoid the \$2 Paper Statement Fee by signing up for Online Banking and E-Statements
- Free Bank to Bank Transfers and Debit Card are also available

Advantage Money Market accounts receive six (6) withdrawals per month at no charge.. Additional withdrawals will result in a \$5 fee for each occurrence. Fees may reduce earnings on the account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the annual percentage yield.

Choose Your Term CD

- \$500 minimum deposit required to open
- Terms are available between 6 months and 7 years
- 1, 2, 3, 4, 5, and 7 year CDs can be opened online
- Available as collateral for a loan
- FDIC insured CDARS CDs are available over normal FDIC insured amounts

Interest will compound quarterly. CDs are automatically renewable and, once the term expires, you have 10 calendar days to add or change the term with no penalty. A substantial penalty may be imposed for early withdrawals.

27 Month Jump Up CD

- \$1,000 minimum deposit required to open
- 27 month term
- One time "jump" available

Interest will compound quarterly. One time "jump" in rate allowed if we increase our published rate for the same product and original term of CD. Request for rate increase can be submitted only in person, by telephone, or by Online Banking Secure Message. CDs are automatically renewable and, once the term expires, you have 10 calendar days to add or change the term with no penalty. A substantial penalty may be imposed for early withdrawals.

Internet Only Jumbo CD Specials

- \$100,000 minimum deposit required to open
- 1, 2, 3, 4, and 5 year terms available, along with an 18 month term
- Must be opened online
- Not available as IRAs
- Cannot be opened in the name of a trust

Interest will compound quarterly. CD is automatically renewable and, once the term expires, you have 10 calendar days to add or change the term with no penalty. A substantial penalty may be imposed for early withdrawals.

Traditional IRA

- \$500 minimum deposit required to open
- Terms are available between 6 months and 7 years
- Eligible if under the age of 70 1/2 and have received taxable compensation during the year
- May include rollover contributions from other qualified retirement plans and rollovers or transfers from IRAs

Consult your tax advisor about tax benefits and the deductibility of contributions. Visit with a Retail Banker regarding contribution limits. A substantial penalty may be imposed for early withdrawals. IRAs are not available for online account opening.

Roth IRA

- \$500 minimum deposit required to open
- Terms are available between 6 months and 7 years
- Tax-deferred earnings until withdrawn
- No mandatory distributions at the age of 70 1/2
- Eligible if modified adjusted gross income is within required limits
- May include rollover contributions from other qualified retirement plans and rollovers or transfers from IRAs

Consult your tax advisor about tax benefits and the deductibility of contributions. Visit with a Retail Banker regarding contribution limits. A substantial penalty may be imposed for early withdrawals. IRAs are not available for online account opening.

PERSONAL LENDING SOLUTIONS AND PERSONAL SERVICES

Personal Lending Products

- Auto Loans, Motorcycles, Boats, Other Secured and Unsecured
 - Flexible terms
 - No penalties for early payoff
- Home Equity Line of Credit
 - Competitive rates
 - Adjustable rates
 - Easily draw on the line of credit by making transfers through Online Banking
 - Interest may be tax deductible (consult a tax advisor for more information)

PERSONAL SERVICES

Debit Cards

- Use anywhere MasterCard® is accepted, including online
- Get quick cash at ATMs worldwide
- Get free withdrawals at non-KS StateBank ATMs*
- Have peace of mind with MasterCard® Zero Liability Protection when you sign for purchases while using your card**
- Add access to your other deposit accounts by request; once added, accounts can be accessed from any ATM for withdrawals, transfers and balance inquiries

**KS StateBank will not charge a fee; you may still incur a charge from the other financial institution*

***Some restrictions apply*

Credit Cards

- Competitive rates and no annual fees
- No finance charges if your balance is paid in full each month
- Easily view statements and make payments online
- Benefit from contactless payments

Online Banking (including Bill Payment, Bank to Bank Transfer and E-Statements)

- Keep tabs on your balance, and watch for transactions or deposits to clear your account
- Easily pay all of your bills with free Bill Payment
- Track everyday expenses and set goals with our financial management tool, My Money
- Free E-Statements are kept for up to 18 months

- Transfer funds between your KS StateBank accounts
- Bank to Bank Transfers allow you to move money between your KS StateBank accounts and accounts at other institutions (fees may apply)
- Securely communicate with Client Care by Secure Message when you have account questions, need to place a stop payment, or want to update your mailing/address information
- Get a Virtual Secure Token and add an extra layer of security to your Online Banking account
- Review loan accounts and make payments
- Customize your online experience with My View portal page and personal alerts and notifications
- Download your account history into personal finance management software

Mobile Banking

- Access your accounts from your mobile phone or device
- Easily deposit checks with the Mobile Deposit feature
- Schedule one-time bill payments and delete pending payments
- Transfer funds on-the-go when you need immediate access to your money
- Monitor deposits, withdrawals and purchases with ease
- Reduce fraudulent transactions by easily locking and unlocking your debit card using the SecureSwipe feature
- Download our free app from your favorite app store.

Normal data usage charges from your wireless carrier may apply; contact your carrier for details.

Mobile Deposit

- Must have an active Online Banking account
- Only available through the Mobile Banking app
- View 30 days' history of all deposits made through Mobile Deposit
- Checks must be endorsed with your signature and "For mobile deposit only KS StateBank"

Normal data usage charges from your wireless carrier may apply; contact your carrier for details.

SecureSwipe

- Simply enroll in SecureSwipe from our app to get started
- Once your card is locked it will be inactive. One-time transactions will be declined, but recurring debit card transactions will be processed.*
- Quickly unlock your debit card from the Mobile Banking login page when you're ready to make a purchase
- Locked cards will accept payments only if flagged by the merchant as recurring. In some cases, the first in a series of recurring payment may fail because it is seen as a one-time payment. The card will need to be unlocked to perform the transaction. Some local businesses may not currently send recurrence information with automated debits. SecureSwipe users are reminded to check their accounts frequently to ensure all bills are paid on time and, if not, to make different payment arrangements for those merchants.

Text Banking

- Receive instant information and alerts regarding your accounts and transactions via text message
- Set up Text Alerts through our Mobile Banking app to receive several alerts including your available balance and transaction alerts—messages will come from number 800-588-6805
- Use Two-Way Text Banking without accessing Mobile Banking or Online Banking to get your balance and recent transaction history—simply text the appropriate command to 800-588-6805

- Sign up and activate your accounts through the Mobile Banking app by clicking on Text Banking in the main menu; if you don't have the Mobile Banking app, call Client Care at 800-588-6805 or stop by one of our branches and we can set you up
- Check account balances on your checking and savings accounts and receive recent transaction history with Two-Way Text Banking

KS StateBank doesn't charge a fee for this service. Check with your mobile provider to see if any text messaging and web access charges may apply.

Telephone Banking

- Access your accounts by calling 785-587-4040 or 866-587-4040
- Get balance and transaction information, transfer funds or make loan payments
- Press 8* at any time during your call to use the voice recognition feature
- Available in English or Spanish

Text Concierge

- Text our Client Care team at 800-588-6805 with questions about your account.
- Text Concierge offers another way for you to safely communicate with us. Whether you have questions about opening a new account, need to know the hours for your nearest branch, we're just a text away.
- You can also text us straight from our Mobile Banking app. Just look for the Text Us Now button and our phone number populates on your text screen.

KS StateBank doesn't charge a fee for this service. Check with your mobile provider to see if any text messaging charges may apply.

Client Care

Client Care is available to assist clients with questions and banking needs. The hours of operation for Client Care are 8:00 A.M. to 6:00 P.M. Monday through Friday and 8:00 A.M. to 12:00 P.M. on Saturday.

BUSINESS DEPOSIT ACCOUNTS

Small Business Checking

- \$100 minimum deposit required to open
- Maintain a \$500 minimum balance and have the \$3 monthly service charge waived
- Receive 20 free debits and 30 free deposited items each month
- Additional debits are \$0.20 each and additional deposited items (excluding KS StateBank checks) are \$0.15 each
- Avoid the \$7.50 Paper Statement fee by signing up for Online Banking and E-Statements
- Free Business Online Banking, Mobile Banking, Telephone Banking, Bill Payment and E-Statements

Enhanced Business Checking

- Open with \$100, and benefit from no minimum balance requirements
- Reduce or eliminate the \$9 monthly service charge and other fees with tiered earnings credits
- Take advantage of low "per item" account fees of \$0.16 per credit or debit and \$0.08 per transit or clearing item (excluding KS StateBank checks)
- Link all related accounts or entities together to take better advantage of our earning credit rates
- Free Business Online Banking, Mobile Banking, Telephone Banking, Bill Payment and E-Statements

- Contact our Cash Management team for more information on the Enhanced Business Checking fees.

Fees and rates subject to change. All soft charged fees can be reduced or offset by our tiered earnings credit rates. The earnings credit rate is set by KS StateBank and is subject to change at our discretion. A member of our team can provide an estimate of your average monthly fees. Fees are assessed to the account on the 15th of each month following the close of the statement cycle (or the following business day if the 15th falls on a federal holiday or weekend). The earnings credit does not accumulate from month to month; it only applies to the charges for the period. A negative earnings rate charge will be assessed to the account if the Average Collected Balance of the account falls below zero.

Zero Balance Account

- No balance requirement, account is swept to \$0 each business day
- Benefit from automated sweep management
- Sweep to an operating account with KS StateBank is required
- Negative earnings credit does not apply

Community Checking

- \$100 minimum deposit required to open
- Maintain a \$2,500 minimum balance and have the \$6 monthly service charge waived
- Earn interest on your daily collected balance
- Special accommodations available for nonprofit organizations
- Take advantage of low “per item” account fees of \$0.15 per credit or debit and \$0.06 per transit or clearing item (excluding KS StateBank checks)
- Free Business Online Banking, Mobile Banking, Telephone Banking, Bill Payment and E-Statements

Business Money Market

- \$100 minimum deposit required to open
- Maintain a \$1,000 minimum balance and have the \$10 monthly service charge waived
- Make up to six withdrawals per month
- Earn tiered interest on your average daily balance
- Avoid the \$7.50 Paper Statement fee by signing up for Online Banking and E-Statements
- Free Business Online Banking, Mobile Banking, Telephone Banking and E-Statements Business

Money Market accounts receive six (6) withdrawals per month at no charge. Additional withdrawals will result in a \$5 fee for each occurrence. Fees may reduce earnings on the account.

Choose Your Term CD (6 months to 7 years)

- \$500 minimum deposit required to open
- Terms are available between 6 months and 7 years
- Automatically renewable and available to be used as collateral for a loan
- FDIC insured CDARS CDs are available over normal FDIC insured amounts

Interest will compound quarterly. CDs are automatically renewable and, once the term expires, you have 10 calendar days to add or change the term with no penalty. A substantial penalty may be imposed for early withdrawals.



BUSINESS LENDING SOLUTIONS

Commercial Loans

- Commercial equipment
- Ag Business
- Working Capital
- Non-Profit Organizations
- Operating Lines of Credit

Commercial Real Estate Loans

- Construction
- Land acquisition and development
- Refinancing commercial property
- Permanent financing

SBA Loans

- Competitive Rates
- Flexible terms

Business Lines of Credit

- Flexible revolving credit lines
- Competitive rates

BUSINESS SERVICES

Business Debit Cards

- Use anywhere MasterCard® is accepted
- Funds are automatically deducted from your business checking account when a purchase is made
- Get individual cards for your employees, with limits that are customized to your needs

Business Credit Cards

- Get individual cards with customized limits for your employees
- Use anywhere MasterCard® is accepted
- Competitive rates and no annual fees
- No finance charges if your balance is paid in full each month
- Easily view statements and make payments online
- Benefit from contactless payments

360Control

- Have a full view of your business expenses and stay in control of your spending
- Order cards for your employees and set spending limits
- Easily view statements and make payments online
- All KS StateBank Business Credit Cards can have access to 360Control

Payroll Cards

- Pay all employees electronically, even those without bank accounts
- Use existing payroll system and direct deposit procedures
- Online card ordering and funding
- Employees receive a card that works like a Debit Card and offers the option of online and mobile account access

Corporate Rewards and Incentive Cards

- Recruit, recognize, and motivate employees, build relationships with dealers and distributors and incent consumers
- Cards can be purchased in bulk and delivered to your company or they can be mailed out to individual recipients

ACH Services

- Access through your Online Banking account; requires no special software
- Pay vendors, process payroll and collect donations, payments or dues
- Process both credits and debits securely
- Improve efficiencies with recurring ACH ability
- Upload NACHA files or import or manually enter data
- Downloadable reports let you track your ACH activity
- Create multiple databases and files and schedule in advance, or initiate for next business day
- Take advantage of multiple individual logins, allowing you to customize user access
- Receive an additional level of protection with our Virtual Secure Token (required with ACH)
- Fees may apply

Remote Deposit

- Make multiple deposits daily, into one or more business accounts without leaving the office
- Access through your Online Banking account; or a stand-alone service
- Web-based program with no hardware or software to purchase
- Securely scan checks for deposit from your office into one or more business accounts
- Gives you same-day deposits with a 6 p.m. (CT) cutoff
- Benefit from virtual endorsement of checks
- Take advantage of individual logins for multiple users
- Includes seven years of image and report retention
- Fees may apply

Sweeps

- Several sweep options are available to help you get the most out of your deposit accounts
- Personal consultation is available from one of our experienced Cash Management team members

SmartSafe and Armored Car Services

- Safely and securely transport your cash, change orders and manage your deliveries
- Reduce or eliminate cash shortages
- Improve security for you and your employees
- Benefit from quick, accurate and secure cash handling
- Cash deposited into your smart safe is validated and the balance is transmitted, giving you advance credit in your KS StateBank account
- Incorporates dollar validation, counterfeit detection, and software capabilities to provide online reporting
- Armored transport messengers arrive at your location at your scheduled time to empty the safe contents
- Funds are guaranteed against loss or theft once cash is validated in the safe
- Fees may apply

Merchant Services

- Increase revenue possibilities
- Accept all the major card brands as well as Diners Club, UnionPay, foreign cards and debit brands
- Protect your business against customer fraud with our PCI compliance program
- Several processing solutions available to help grow your business
- Log into Mypaymentsinsider.com to request new products, access monthly statements, view the status of your account and more

Lockbox Services

- Automate your payment process and streamline your account receivables
- Let KS StateBank handle all payments received and make daily deposits to free up valuable staff time
- Cost efficient system saves your company time
- Same-day availability for deposits received by 1 p.m. (CT)
- 90 day access to all images of deposited items, remittance and correspondence documentation online is available to view, print or download
- Special program available for Healthcare providers
- Fees may apply

SmartPay Express

- Accept payments, dues, donations, and more via ACH and/or cards
- Compatible with most merchant services providers
- Benefit from robust reporting that allows you to review payment data or import and export files for reconciliation
- Advanced security features verify every transaction is safe and secure for peace of mind for your company and your clients

Online Banking

- Set up individual employees (like bookkeeping, payroll clerks or office managers) with unique logins, giving appropriate, limited access to perform their job functions
- ACH Services are conveniently integrated into your Online Banking account (fees may apply)
- Easily pay all of your bills with free Bill Payment
- Free E-Statements are kept for up to 18 months
- Securely communicate with Client Care by Secure Message when you have account questions, need to place a stop payment or want to update your mailing/address information
- Get a Secure Token and add an extra layer of protection to your Online Banking account (fees may apply); required for ACH clients
- Protect your business against check fraud with Positive Pay

Mobile Banking

- Keep tabs on your balance, transfer funds, view transactions or review loan information
- Set up one-time Bill Payments
- Easily locate branches or ATMs—search by city, ZIP code or use your location feature on your phone
- Available for Android™ phones and devices (including the Kindle Fire) or the iPhone®

Normal data usage charges from your wireless carrier may apply; contact your carrier for details.

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Positive Pay

- Automated fraud protection tool
- Upload check items into Online Banking to ensure each item presented for payment has been authorized
- Provide a list of authorized ACH transactions approved to clear your account
- Stay in control by reviewing, approving or rejecting transactions presented to the account

Secure Tokens

- Download the Virtual Token app and use your smartphone to generate a one-time code to use at each Online Banking login
- No annual fee
- Required for ACH clients