

MISCELLANEOUS FEES

OVERDRAFT & RETURN CHECK CHARGES

GENERATIONS GOLD CHECKING \$20.99/ITEM
SENIOR GENERATIONS GOLD CHECKING \$16.99/ITEM
ALL OTHER CHECKING \$26.99/ITEM
CONTINUOUS OVERDRAFT FEE \$ 6.99
(FEE IS CHARGED IF ACCOUNT IS OVERDRAWN FOR 5
CONSECUTIVE DAYS AND FOR EVERY 5 DAYS THEREAFTER)
**NOTE: The maximum daily charge for OVERDRAFT
items will be 6 items, not including any
continuous overdraft fees. This does not apply to
commercial checking accounts. Returned checks
will be charged for each item that is returned.**

STOP PAYMENT FEE \$25.99/ITEM

CASHIERS CHECKS

CUSTOMER \$ 4.00
GENERATIONS GOLD N/C

MONEY ORDERS

CUSTOMER \$ 4.00
NON-CUSTOMER \$ 7.00
GENERATIONS GOLD N/C

NOTARY FEE

CUSTOMER N/C
NON-CUSTOMER \$10.00

RESEARCH TIME

GARNISHMENT \$10.00 ea
IRS LEVY \$30.00 ea
RESEARCH TIME \$20.00/hr

FAX FEE

INCOMING \$5.00
OUTGOING \$5.00

WIRE TRANSFER

CUSTOMER
INCOMING \$0.00
OUTGOING \$15.00

SAFE DEPOSIT BOXES

AVAILABLE AT BOTH LOCATIONS
YEARLY RENTAL FEE FROM \$10-\$100

OUR PURPOSE

*To provide affordable, high-quality
financial products and services that
enhance our customers' financial
wellbeing and strengthen the
communities we serve.*

MAIN BANK

204 SHERMAN UNIONTOWN KS
620-756-4305 FAX 620-756-4460

LOBBY HOURS

MONDAY-FRIDAY 8:30 A.M. -4:30 P.M.

DRIVE-THRU HOURS

MONDAY-FRIDAY 8:30 A.M. -4:30 P.M.

BRANCH

1009 SOUTH CLARK FORT SCOTT KS
620-223-0066 FAX 620-223-6702

LOBBY HOURS

MONDAY-FRIDAY 8:30 A.M. -4:30 P.M.

DRIVE-THRU HOURS

MONDAY-THURSDAY 8:00 A.M. -5:00 P.M.
FRIDAY 8:00 A.M. -5:30 P.M.

24-HR ATM LOCATIONS

FORT SCOTT BRANCH

1009 SOUTH CLARK
FORT SCOTT

UNION STATION

HIGHWAY 3 - UNIONTOWN

ONLINE

unionstbank.com

Email: service@unionstbank.com

USB

UNION STATE BANK

Family Owned and Operated Since 1901

SERVICES & FEES

Effective February 15, 2013



CHECKING ACCOUNTS

REGULAR ACCOUNTS

STUDENT CHECKING

(FULL TIME STUDENT TO AGE 23)
MINIMUM TO OPEN \$100
NO MINIMUM BALANCE THEREAFTER
INCLUDES MOBILE BANKING & E-ALERTS

NO MONTHLY FEES

SENIOR CHECKING

(AGE 55 OR BETTER)
MINIMUM TO OPEN \$100
NO MINIMUM BALANCE THEREAFTER
INCLUDES FREE CHECKS

NO MONTHLY FEES

FREE CHECKING

MINIMUM TO OPEN \$100
NO MINIMUM BALANCE THEREAFTER
PAPERLESS STATEMENTS ONLY

NO MONTHLY FEES

INTEREST-BEARING ACCOUNTS

GENERATIONS GOLD

MINIMUM TO OPEN \$100
INCLUDES FREE CHECKS
INTEREST PAID ON AVERAGE DAILY BALANCE OF
\$1,000 OR MORE
OTHER SERVICES INCLUDED

MONTHLY FEE \$7.49

SENIOR GEN GOLD

(AGE 55 OR BETTER)
MINIMUM TO OPEN \$100
INCLUDES FREE CHECKS
INTEREST PAID ON AVERAGE DAILY
BALANCE OF \$1000 OR MORE
OTHER SERVICES INCLUDED

MONTHLY FEE \$5.49

INTEREST-BEARING ACCOUNTS

(cont.)

NOW CHECKING

MINIMUM TO OPEN \$1,000

MONTHLY FEE BASED ON DAILY AVERAGE BALANCE
AS FOLLOWS:

OVER \$2,500	\$ 0.00
\$0-\$2,499	\$10.49

HEALTH SAVINGS ACCOUNTS

MINIMUM TO OPEN \$100
QUALIFYING HEALTH INSURANCE PLAN REQUIRED TO
OPEN ACCOUNT

SETUP FEE	\$20.00
MONTHLY FEE	\$ 3.49

(MONTHLY FEE WAIVED FOR AVERAGE DAILY
BALANCES OVER \$2,500.)

SAVINGS ACCOUNTS

PASSBOOK SAVINGS

MINIMUM TO OPEN \$25

WITHDRAWAL FEES	
10 OR LESS PER QUARTER	FREE
OVER 10 PER QUARTER	\$2.49/WD

(ATM USE NOT INCLUDED IN WITHDRAWAL COUNT)

MONEY MARKET CHECKING

MINIMUM TO OPEN \$2,500

MONTHLY FEE BASED ON AVERAGE DAILY BALANCE
& EXCESS TRANSACTIONS:

OVER \$2,500	\$ 0.00
\$0-\$2,499	\$10.49
MORE THAN 6 WITHDRAWALS/MO.	\$ 5.00

CHRISTMAS CLUB

MINIMUM TO OPEN \$25
INTEREST ACCRUES CONTINUOUSLY BUT IS NOT PAID
UNTIL THE CHECK IS ISSUED IN NOVEMBER

NO MONTHLY FEES

MISCELLANEOUS

DORMANT ACCOUNT FEES

AN ACCOUNT IS DORMANT IF THE BALANCE IS LESS
THAN \$100 (\$25 FOR SAVINGS ACCOUNTS) AND NO
ACTIVITY FOR SIX MONTHS.

MONTHLY FEES \$2.99

DEBIT CARDS

AVAILABLE FOR ALL CHECKING ACCOUNTS
APPLICATION REQUIRED
NO CHARGE FOR STANDARD-ISSUE CARDS

REPLACEMENT FEES

HOT STATUS/CANCELLATION	\$25.49
LOST/DAMAGED CARD	\$10.49

DEBIT CARD USAGE FEES

THERE ARE NO FEES TO USE YOUR CARD AT OUR
ATM. WE ALSO DO NOT CHARGE TO USE YOUR CARD
AT A FOREIGN ATM, HOWEVER THE OWNER OF THE
ATM MAY CHARGE A FEE AND THOSE FEES CAN VARY.

ONLINE BANKING

AVAILABLE AT UNIONSTBANK.COM FOR ALL
ACCOUNTS

ONLINE BILLPAY

GENERATIONS GOLD & NOW ACCOUNTS	FREE
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(IF USED AT LEAST ONCE PER MONTH \$5.95 IF NOT)

ALL OTHER ACCOUNTS \$ 6.95