



## List of Products and Services

### Consumer Products and Services

- Free Checking (non-interest bearing)
- Money Market accounts
- Savings accounts
- Christmas Club Savings accounts
- Private Banking accounts
- Certificates of Deposit
- Individual IRAs – Traditional and Roth
- Health Savings Accounts
- ATM/Debit Cards
- Bank Local/Rewards Program
- Auto Save
- Gift Cards
- Online Banking – no fees
- Online Bill Pay
- Mobile Banking – no fees
- Mobile Deposit – no fees
- Telephone Banking
- E-Statements – no charge
- Consumer Loans
- Home Equity Lines of Credit and Second Mortgages
- Mortgage Loans
- Affordable Housing Loans
- Consumer Credit Cards
- Safe Deposit Boxes
- Free Nationwide ATMs – no bank or surcharge fees
- Cashier's Checks/Money Orders
- Wire Transfers
- Savings Bond Redemption
- Trust Services
- Wealth Management
- Bank On Certified Checking Account - currently being piloted in Wichita MSA, St Joseph MSA, Salina



## List of Products and Services

### Commercial Products and Services

- Small Business Checking
- Premier Business Checking
- Commercial Checking - Analysis
- Sole Proprietorship (DBA) Checking – Interest Checking
- Community Checking (non-profit account) – Interest Checking
- Savings accounts
- Money Market accounts
- Public Fund accounts
- Certificates of Deposit
- ATM/Debit Cards
- Swipe with Style DC/Replacement Card
- Commercial/Small Business Loans and Lines of Credit
- Small Farm Loans and Lines of Credit
- SBA Lending
- Letters of Credit
- Business Credit Cards
- Commercial Treasury Services including:
  - ACH Origination
  - Automated Sweep Accounts
  - Corporate Credit Cards
  - Online Banking
  - Online Bill Pay
  - Mobile Banking
  - CD-Rom Statements or E-Statements – no charge
  - Merchant Services
  - Remote Deposit Capture
  - Positive Pay
  - Wire Transfers
  - Zero Balance Accounts
  - Lockbox Services
  - Safe Deposit Boxes
- Free Nationwide ATMs – no bank or surcharge fees
- Cashier's Checks/Money Orders



Schedule of Fees for All Branches as of January 01, 2023

Fee Descriptions	Charge
Check printing fees vary by the style of check ordered.	
Account Reconciliation - per hour	\$ 35.00
Account Research - per hour	\$ 35.00
Archive Statement Copies – each	\$ 5.00
ATM Card Replacement/Swipe with Style DC/Replacement Card	\$ 5.00
Bagged Coin for Deposit - per bag	\$ 2.50
Bank Bags – First Zipper-Top Bag is Free (Commercial Customers Only)	\$ FREE
Additional Zipper-Top Bag – Small Size 3x5	\$ 3.00
Additional Zipper-Top Bag – Medium Size 5x10	\$ 5.00
Additional Zipper-Top Bag – Large Size 10x12	\$ 7.00
Bank Bag – Lockable	\$ 25.00
Bill Pay – Per payment fee after first 30 FREE monthly payments (Small Business and Premier Business Checking Only)	\$ 0.20
Cashier's Checks – each	\$ 5.00
Coin and Currency Orders - per order	\$ 3.00
Coin and Currency Orders - per roll	\$ 0.10
Coin and Currency Orders - per strap	\$ 0.25
Collection Items, Incoming/Outgoing – each	\$ 30.00
Copies of Checks – each	\$ 1.00
Counter Checks – each	\$ 1.00
Debit Card Replacement	\$ 5.00
Deposit Return Item – each	\$ 5.00
Dormant Fee for Balances <\$500 after 12 months (checking accounts) or 36 months (money market and savings accounts) of no activity and no communication from customer – per month	\$ 5.00
Early Account Closure, Within 3 Months of Opening Account	\$ 25.00
Foreign Checks - each check for deposit	\$ 30.00
Garnishment - Levy – each	\$ 75.00
Internet Banking Token Replacement Fee	\$ 20.00
IRA Fee – Transfer/Rollover to Another Institution	\$ 25.00
Money Orders – each	\$ 2.00
Paper Statement Charge - per month (Essential, Preferred and Eco Savings Only; electronic statements are free)	\$ 5.00
PIN Replacement for ATM or Debit Card	\$ 5.00

Safe Deposit Box Lock Drilling	Subject to Vendor
	Chg
Safe Deposit Box Lost Key – each	\$ 10.00
Statement Printout – each	\$ 5.00
Stop Payment Fee – each	\$ 34.98
Telephone Balance Inquiry with Equity Bank Representative - per inquiry	\$ 1.00
Transfer Charge, Transfer of Funds by Phone with Equity Bank Representative - per transfer	\$ 2.00
Transfer Charge, Automatic Overdraft Protection Transfer between Deposit Accounts - per transfer	\$ 10.00
Transfer Charge, Overdraft Transfer from Line of Credit - per transfer	\$ 11.00
Transfer Charge, External	\$ 2.55
Wire Fee, Incoming Transfers – each	\$ 10.00
Wire Fee, Outgoing Transfers – each	\$ 20.00
Wire Fee, International Incoming Transfer – each	\$ 50.00
Wire Fee, International Outgoing Transfer – each	\$ 50.00
Foreign Currency Exchange	\$ 30.00

**Overdrafts and Returned Item Fees for Consumer Accounts**

**Charge**

Overdraft Charge/Return Check Charge – each	\$ 34.98
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You will be charged an Overdraft Charge for an overdraft item paid if your account's daily ending balance is overdrawn by more than \$5.00. You will be charged a Return Check Charge for each returned item. No more than \$174.90 or five Overdraft or Return Check Charges will be applied on any one business day.\*

Overdraft Charge applies to overdrafts created by a check, in-person withdrawal, ATM withdrawal, Debit Card transactions or other electronic means.

Return Check Charge applies to an item returned due to insufficient funds. Overdraft Charge (Continuous Overdraft) - per day

Overdraft Charge (Continuous Overdraft): Assessed on the eighth consecutive overdrawn business day your account is in an overdrawn status. Business days don't include Saturday, Sunday or Bank Holidays.	\$ 5.00
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**Overdrafts and Returned Item Fees for Business Accounts**

**Charge**

Overdraft Charge/Return Check Charge – each	\$ 34.98
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Overdraft Charge applies to overdrafts created by a check, in-person withdrawal, ATM withdrawal, Debit Card transactions or other electronic means.

Return Check Charge applies to an item returned due to insufficient funds. Overdraft Charge (Continuous Overdraft) - per day

Overdraft Charge (Continuous Overdraft): Assessed on the eighth consecutive overdrawn business day your account is in an overdrawn status. Business days don't include Saturday, Sunday or Bank	\$ 5.00
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\*revised 01-01-2023