

FIELD & MAIN BANK

Products & Services 2019

Personal

Checking

Solutions Checking

\$50 minimum initial deposit
No minimum balance
No monthly service fee

Innovative Checking

\$50 minimum initial deposit
\$10 monthly maintenance fee²
Maintenance fee is waived with a \$1,000+ average monthly checking balance or a \$5,000+ aggregate deposit relationship¹
Identity theft protection
Annual financial review
Up to \$10 ATM fees rebated monthly
Foreign ATM fees rebated

Limitless Checking

\$50 minimum initial deposit
\$20 monthly maintenance fee²
Maintenance fee is waived with a \$5,000+ average monthly checking balance or a \$20,000+ aggregate deposit relationship¹
Identity theft protection
May qualify to receive Relationship Rewards³
Annual financial review
Free basic checks
Unlimited official checks
Up to \$20 ATM fees rebated monthly
Foreign ATM fees rebated

Wellness Checking

No minimum initial deposit
\$2 monthly maintenance fee²
Maintenance fee is waived with a \$1,000+ average monthly balance

Savings

Apprentice Savings (17 & Under)

\$25 Minimum initial deposit
No monthly service fee
Field & Main ATM usage
Limit of six withdrawals and/or transfers per month (\$1 Per additional withdrawals and/or transfers)
Interest earning

Pursuit Savings

\$100 Minimum initial deposit
\$1 monthly service fee if average balance is less than \$100
Field & Main ATM usage
Limit of six Withdrawals per month (\$2 Per additional withdrawals and/or transfers)
Relationship CD & loan pricing
Interest earning

Endeavor Money Market

\$500 Minimum initial deposit
\$5 monthly service fee if average balance is less than \$500
Field & Main ATM usage
Debit card subject to approval
Limit of six Withdrawals per month (\$10 Per additional withdrawals and/or transfers)
Relationship CD & loan pricing

Holiday Helper

Minimum Balance to Open – \$5

No monthly service fee

Interest – Paid on balance at maturity

No withdrawals permitted. Early withdrawal will result in \$10 penalty and account closure

Electronic statements – Paper statements will incur a \$1 quarterly fee¹⁺²

Certificates of Deposit

Home Loans

Fixed Rate Loans

Government-Guaranteed Loans

FHA Home Loans

VA Home Loans

USDA Home Loans

Adjustable Rate Loans

Bridge Loans

Home Construction Financing

Home Equity Loans

Home Equity Lines of Credit

Manufactured Home Loans

Refinancing

Loans

Personal Loans

Auto & Recreational Loans

Debt Consolidation

Card Services

Credit Cards

Debit Cards

Gift Cards

Online & Mobile Banking

Mobile Banking

Online Banking

Mobile Deposit

Online Bill Pay

Electronic Statements

Pay A Person

Phone Banking

Business

Checking

Commerce Checking

No maintenance fee

100 item limit per statement cycle, \$0.25 charge per additional item³

No limit on cash transactions

Enterprise Checking

Earn a credit against fees for checking services

Earnings allowance used to offset activity charges

Earnings allowance rate equals daily Wall Street Journal quote

\$10 monthly maintenance fee per statement cycle

Venture Checking

\$10 monthly maintenance fee

Maintenance fee is waived with a \$5,000+ average monthly checking balance or a \$25,000+ aggregate deposit relationship²

250 item limit per statement cycle, \$0.25 charge per additional item³

No limit on cash transactions

May qualify for discounts or fee elimination with Relationship Rewards⁴

Reliance Checking

\$7 monthly maintenance fee¹

Maintenance fee is waived with a \$2,500+ average monthly checking balance

No limits on items or cash transactions
Earns tiered interest

Savings

Pursuit Business Savings

\$100 minimum initial deposit
\$2 monthly service fee if average balance falls below \$100
Limit of 6 withdrawals and/or transfers per month (Each additional withdrawal incurs a \$3 fee)

Endeavor Business Money Market

\$500 minimum initial deposit
\$5 monthly service fee if average balance falls below \$500
Limit of 6 withdrawals and/or transfers per month (Each additional withdrawal incurs a \$10 fee)
Debit card subject to approval

Commercial Loans

Commercial Real Estate Loans
Small Business Administration (SBA) Loans
Working Capital Loans
Equipment Financing
Commercial Lines of Credit
Construction Loans
Agricultural Loans
Owner-Occupied Commercial Real Estate Loans
Investment Property

Cash Management

Online & Mobile Banking

Mobile Banking
Online Banking
Mobile Deposit
Online Bill Pay
Electronic Statements
Pay A Person
Phone Banking

Business Services

Merchant Card Services
Merchant Remote Deposit Capture
Positive Pay
Sweep Accounts
Business Consultation
Business Bounce Protection
Retirement Plans

Business Card Services

Prepaid Corporate Cards
Business Gift Cards
Business Debit Cards
Business Credit Cards

For more detailed information on the above listed products and services please visit Field & Main Bank's website.



PERSONAL BANKING FEE SCHEDULE

Effective July 1, 2019

The following fees may be assessed against your account, and the following transaction limitations may apply to your account.

DEPOSIT ACCOUNT FEES

Account closed within 90 days of opening.....	\$25
Annual financial review	\$50 ¹
ATM transactions at non-Field & Main ATMs.....	Standard fees apply ²
Balance inquiry, balance verification or funds transfer	
24/7 real-time phone banking — (844) 831-1600	No charge
Customer service — (888) 831-1500	2 complimentary inquires / month; \$5 each following
Cashier's checks	\$5 / check
Checkbook reconciliation.....	\$25 / hour (minimum one hour)
Coin processing (customer).....	2% of total counted
Coin processing (non-customer)	10% of total counted
Collections (incoming/outgoing)	\$15 / each
Dormant account fee for checking, money market and savings accounts.....	\$5 / month
Executions, garnishments and levies	\$75 / each
Faxed copies (non-customers)	\$5 for up to 5 pages; \$1 / additional page
Gift cards	\$4 / card
Holiday Helper early withdrawal fee	\$10 and will result in account closure
Mailed statements for checking or savings	\$3 / statement mailed
Additional statements exceeding 1 per month.....	\$3 / additional copy
Night deposit bags	
Vinyl zipper bag	First bag included; \$3 / additional bag
Locking zipper bag.....	\$30 / bag
Night deposit box key in excess of 2 per account	\$5 / key
Overdraft fees	\$33 / item
Overdraft protection line of credit setup fee.....	\$25
Overdraft protection line of credit transfer	\$10 / transfer
Overdraft sweep from another account.....	\$5 / sweep
Photocopies	\$1 / page
Replace lost ATM/debit card.....	\$10 / card
Research	\$25 / hour
Returned deposited item	\$10 / item
Stop payment.....	\$32 / each
Telephone transfer.....	\$2 / transfer
Wire transfers	
Incoming domestic	\$10 / transfer
Outgoing domestic.....	\$25 / transfer
Foreign.....	\$45 / transfer

¹Certain accounts include the annual financial review service as an included feature to the account at no additional cost. ²Certain accounts include rebates for Non-Field & Main Bank ATM usage as an included feature to the account at no additional cost. For accounts opened prior to August 31, 2015, current fees don't apply. Please refer to original terms and conditions.

SAFE DEPOSIT BOX FEES

Henderson and Evansville

Annual Fee

3 x 5	\$20
5 x 5	\$30
3 x 10	\$35
5 x 10	\$40
6 x 10	\$45
7 x 10	\$48
10 x 10	\$75

Cynthiana

2 x 4	\$19
4 x 4	\$26
4 x 9	\$30
3 x 10	\$35
5 x 10	\$40
9 x 9	\$50
10 x 10	\$75

Lexington

5 x 10	\$40
10 x 10	\$75

Additional fees

Safe deposit box drilling	Cost varies, as drilling is charged by the vendor
Monthly charge for each delinquent annual payment	\$2