

FIELD & MAIN BANK

Products & Services 2023

Personal

Checking

Simply Free Checking

- \$25 minimum initial deposit
- Free first order of checks
- No minimum balance
- No monthly service charge

Direct Interest Checking

- \$25 minimum initial deposit
- Free first order of checks
- Competitive interest
- No minimum balance
- No monthly service charge

50+ Interest Checking

- \$25 minimum initial deposit
- Free standard checks
- Competitive interest
- No minimum balance
- No monthly service charge

Premium Interest Checking

- \$25 minimum initial deposit
- Free standard checks
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- Only \$6 monthly charge if minimum balance falls below \$1,500

Wellness Checking

- No minimum initial deposit
- Debit Card
- Interest Bearing

Savings

Simple Savings

- \$25 Minimum initial deposit
- \$1 monthly service fee if minimum balance is less than \$100
- Limit of six withdrawals and/or transfers per month (\$2 Per additional withdrawals and/or transfers)
- Competitive interest rate

Money Market

- \$25 minimum initial deposit
- \$5 monthly service fee if minimum balance is less than \$2,500
- Debit card
- Limit of six withdrawals and/or transfers per month (\$10 Per additional withdrawal and/or transfers)
- Tiered Interest

Holiday Helper

\$5 Minimum initial deposit
No monthly service fee
Interest - Paid on balance at maturity
No withdrawals permitted. Early withdrawal will result in \$10 penalty and account closure

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

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

Analysis Checking

\$25 Minimum initial deposit
Earns credit allowance on deposit balances may offset activity fees
Only \$10 monthly service charge
No minimum balance
Transaction items are just \$0.12 each
Coin and currency deposits just \$0.30 per \$1000

Business Interest Checking

\$25 Minimum initial deposit
1,000 free monthly transaction items
Competitive interest
Only \$5,000 minimum balance to avoid a low monthly fee of \$6

Simply Free Business Checking

- \$25 Minimum initial deposit
- 1,000 free monthly transaction items
- No minimum balance
- No monthly service charge

Reliance Checking

- \$25 minimum balance to open
- \$7 monthly maintenance fee
- Maintenance fee is waived with a \$2,500+ average monthly checking balance
- No limits on items or cash transactions
- Earns tiered interest

Savings

Business Simple Savings

- \$25 minimum initial deposit
- \$1 monthly service fee if minimum balance is less than \$100
- Limit of six withdrawals and/or transfers per month (\$2 Per additional withdrawal and/or transfer)
- Competitive interest rate

Business Money Market

- \$25 minimum initial deposit
- \$5 monthly service fee if minimum balance is less than \$2,500
- Debit card
- Limit of six withdrawals and/or transfers per month (\$10 Per additional withdrawal and/or transfer)
- Tiered interest

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

- Wire Transfers
- Automatic Clearing House (ACH)
- Online Banking
- Remote Deposit
- Mobile Banking
- Sweep Accounts
- Positive Pay
- Merchant Services

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

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

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

Consumer Common Features

(Limits and Fees)

Field and Main Bank
140 N. Main St.
Henderson, KY 42420
(270) 831-1500

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

Account closed within 90 days of opening	\$25
Additional printed statements exceeding 1 per month	\$3/additional copy
ATM transactions at non-Field & Main ATMs	Standard fees apply
Certain accounts include rebates for Non-Field & Main Bank ATM usage as an included feature to the account at no additional cost	
Checkbook reconciliation	\$25/hour (minimum one hour)
Coin processing (customer)	2% of total counted
Coin processing (non-customer)	10% of total counted
Dormant account fee	\$5
Account is considered dormant after being inactive for 6 months	
Fee will be assessed per statement cycle while account remains dormant	
Executions, garnishments and levies	\$75/each
Faxed copies	\$5 for up to 5 pages \$1 per additional page
Gift cards	\$4/card
Holiday Helper early closure fee	\$10
Night deposit bags	
Vinyl zipper bag (first one included)	\$3/additional bag
Locking zipper bag	\$30
Nonsufficient funds (NSF) fee - each returned item/payment	\$33/item
Overdraft protection line of credit setup fee	\$25
Overdraft protection line of credit transfer	\$10/transfer
Research	\$25/hour
Return of deposited item	\$10/item
Stop payment	\$32/each
Wire transfers	
Incoming domestic	\$10/transfer
Outgoing domestic	\$25/transfer

Foreign	\$45/transfer
Safe Deposit Box Fees	
Henderson and Evansville	Annual Fee
3x5	\$20
5x5	\$30
3x10	\$35
5x10	\$40
6x10	\$45
7x10	\$48
10x10	\$75
Cynthiana	Annual Fee
2x4	\$19
4x4	\$26
4x9	\$30
3x10	\$35
5x10	\$40
9x9	\$50
10x10	\$75
Lexington	Annual Fee
5x10	\$40
10x10	\$75

Notice: Contents of Safe Deposit Boxes ARE NOT INSURED BY FDIC.

Contact your insurance agent about available options to insure items stored in your box.

Safe Deposit Box Drilling

Cost varies, as drilling is charged by the vendor

Business Common Features

(Limits and Fees)

Field and Main Bank
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Fee will be assessed per statement cycle while account remains dormant	
Executions, garnishments and levies	\$75/each
Faxed copies	\$5 for up to 5 pages \$1 per additional page
Gift cards/Corporate prepaid cards	
0-50 cards	\$4/card
51-99 cards	\$3/card
100+ cards	\$2/card
Merchant services (credit card processing)	See relationship banker for current pricing
Night deposit bags	
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Locking zipper bag	\$30
Nonsufficient funds (NSF) fee - each returned item/payment	\$33/item
Overdraft protection line of credit setup fee	\$25
Overdraft protection line of credit transfer	\$10/transfer
Remote deposit capture	See relationship banker for current pricing
Research	\$25/hour

Return of deposited item	\$10/item
Stop payment	\$32/each
Wire transfers	
Incoming domestic	\$10/transfer
Outgoing domestic	\$25/transfer
Foreign	\$45/transfer
Cash Management Services	
Cash management set up fee	\$50
Automated Clearinghouse Services (ACH)	\$15/file upload
ACH origination, including payroll ACH item	\$0.11/item
Positive Pay (check fraud prevention)	This service may incur a fee
Safe Deposit Box Fees	
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Fees Applicable to Analysis Checking Only

Commercial account analysis enables customers who maintain collected balances to earn a credit against fees for checking services.

Your earnings allowance will be used to offset activity charges.

Earnings allowance rate is the Fed Funds rate as quoted daily in the Wall Street Journal, less 1%; no less than 0.25%.

Cash handling per \$1,000	\$0.30
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FDIC assessment per \$100	\$0.0009
Maintenance fee	\$10/statement cycle
Transactions	
Checks written (debits)	\$0.12/each
Deposits made (credits)	\$0.12/each
Deposited items	\$0.12/each
Uncollected funds charge	New York Prime + 2.00%