

# **FIELD & MAIN BANK**

## **Products & Services 2024**

### **Personal**

#### **Checking**

##### Simply Free Checking

- \$25 minimum initial deposit
- Free debit card
- Free first order of checks
- Free online banking, eStatements and mobile banking with mobile deposit
- Free bill pay
- No monthly service charge
- No minimum balance

##### 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  
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 Check 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 Check Deposit
- Online Bill Pay
- Electronic Statements
- Pay A Person
- Phone Banking

## **Business Services**

- 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

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

# Consumer

## Common Features

### (Limits and Fees)

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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 12 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)	
Locking zipper bag	
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
Stop payment	\$32/each
Wire transfers	
Incoming domestic	
Outgoing domestic	

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)

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Henderson, KY 42420  
(270) 831-1500

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Coin processing (non-customer)	10% of total counted
Dormant account fee	\$5
Account is considered dormant after being inactive for 12 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/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	
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
Remote deposit capture	See relationship banker for current pricing

Research	\$25/hour
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	
Henderson and Evansville	Annual Fee
3x5	\$20
5x5	\$30
3x10	\$35
5x10	\$40
6x10	\$45
7x10	\$48
10x10	\$75
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#### Safe Deposit Box Drilling

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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
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%