

Effective June 6, 2022 , Vintage Bank Kansas will be implementing changes to all existing Hillsboro State Bank Checking and Savings Account types.

Please see the charts below for specific changes to each individual account type, and contact your local branch if you have any questions or concerns.

If you currently have a **HSB Basic Checking**,
your new account type will be a **VBK-LUX Checking** account.

HSB BASIC CHECKING - Previous Terms	VBK-LUX CHECKING - New Terms
no minimum daily balance	→ no minimum daily balance
\$2 paper statement fee - <i>waived with eStatement enrollment</i>	→ \$3 paper statement fee - <i>waive if the following requirements are met:</i> 10 point-of-sale debit card transactions posted per month less than 20 checks posted per month and maintain eStatement enrollment
unlimited check writing	→ unlimited check writing, subject to paper statement waive fee requirements
unlimited debit card usage	→ unlimited debit card usage
no charge for debit card issue/reissue	→ \$5 debit card issue/reissue fee every 2 years
detailed monthly statement with images	→ detailed monthly statement with images additional benefits include: CYBERSCOOUT identity theft protection cell phone protection Lux benefits - Shopping, Travel, & Entertainment Discounts with the Lux benefits mobile app

If you currently have a **HSB Interest Checking**,
your new account type will be an **Interest Checking** account.

HSB INTEREST CHECKING - Previous Terms	INTEREST CHECKING - New Terms
a minimum daily balance of \$2,500	→ a minimum daily balance of \$1,000
\$10 monthly service charge for minimum daily balance less than \$2,500	→ \$6 monthly service charge for minimum daily balance less than \$1,000
no excessive item/per debit charge	→ excessive item charge of \$0.25 per debit over 30 per month
\$2500 minimum daily balance to earn interest	→ \$1,000 minimum daily balance to earn interest
interest compounded monthly	→ interest compounded monthly
variable interest rate	→ variable interest rate
unlimited debit card usage	→ unlimited debit card usage, subject to per excessive item charge
no charge for debit card issue/reissue	→ no charge for debit card issue/reissue
no free cashier's checks	→ free cashier's checks, limit 3 per month
interest tiers: less than \$2,500.00; \$2,500.00-\$9,999.99; \$10,000.00 or greater	→ interest tiers: less than \$1,000.00; \$1,000.00-\$24,999.99; \$25,000.00-\$49,999.99; \$50,000.00-\$99,999.99; \$100,000.00-\$249,999.99; \$250,000.00 or greater
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **HSB Classic**,
your new account type will be a **Classic Checking** account.

HSB CLASSIC - Previous Terms		CLASSIC CHECKING - New Terms
no minimum daily balance	→	minimum daily balance \$300
no monthly service charge	→	\$6 monthly service charge for minimum balance less than \$300
available to those 65 years and over	→	\$3 service charge discount for Seniors 55+, upon request only
unlimited debit card usage	→	unlimited debit card usage
no charge for debit card issue/reissue	→	no charge for debit card issue/reissue
detailed monthly statement with images	→	detailed monthly statement with images
variable interest rate, compounded monthly	→	no earned interest

If you currently have a **HSB Money Market**,
your new account type will be an **Tiered Money Market** account.

HSB MONEY MARKET - Previous Terms		TIERED MONEY MARKET - New Terms
a minimum daily balance of \$2,500	→	a minimum daily balance of \$1,000
\$15 monthly service charge for average daily balance less than \$2,500	→	\$6 monthly service charge for minimum daily balance less than \$1,000
excessive item charge of \$6 per debit over 6 per month	→	excessive item charge of \$1 per debit over 6 per month
\$2 statement fee - <i>waived with eStatement enrollment</i>	→	no eStatement requirement
\$2,500 minimum daily balance to earn interest	→	\$1,000 minimum daily balance to earn interest
interest compounded monthly	→	interest compounded monthly
variable interest rate	→	variable interest rate
interest tiers:	→	interest tiers:
less than \$2,500.00;		less than \$1,000.00;
\$2,500.00-\$9,999.99;		\$1,000.00-\$24,999.99;
\$10,000.00-\$99,999.99;		\$25,000.00-\$49,999.99;
\$100,000.00 or greater		\$50,000.00-\$99,999.99;
		\$100,000.00-\$249,999.99;
		\$250,000.00 or greater
detailed monthly statement with images	→	detailed monthly statement with images

If you currently have a **Regular Savings**,
your new account type will be an **Vintage Savings** account.

REGULAR SAVINGS - Previous Terms	VINTAGE SAVINGS- New Terms
an minimum daily balance of \$250	→ a minimum daily balance of \$50
\$5 monthly service charge for minimum daily balance less than \$250	→ \$6 quarterly service charge for minimum daily balance less than \$50
service charge may be waived for customers under the age of 21 years old	service charge may be waived for primary account holders until 18 years old
excessive item charge of \$3 per debit over 6 per month	→ excessive item charge of \$1 per debit over 9 per quarter
\$250 minimum daily balance to earn interest	→ \$50 minimum daily balance to earn interest
interest compounded quarterly	→ interest compounded quarterly
variable interest rate	→ variable interest rate
interest tiers:	→ no interest tiers
less than \$250.00;	
\$250.00-\$9,999.99;	
\$10,000.00-\$24,999.99;	
\$25,000.00-\$49,999.99;	
\$50,000.00-\$99,999.99;	
\$100,000.00 or greater	
detailed quarterly statement	→ detailed quarterly statement with images

If you currently have a **HSB Commercial Checking**,
your new account type will be a **VBK Business Checking** account.

HSB COMMERCIAL CHECKING - Previous Terms	VBK BUSINESS CHECKING - New Terms
minimum daily balance of \$2,500	→ minimum daily balance of \$500
\$10 monthly service charge for minimum balance less than \$2,500	→ \$8 monthly service charge for minimum balance less than \$500
no excessive item charge	→ excessive item charge of \$0.25/each over 500 per month - applies to debits and credits, checks written and deposited
unlimited check writing & debit card usage	→ unlimited check writing & debit card usage, subject to excessive item charge
no charge for debit card issue/reissue	→ no charge for first debit card; \$5 every 2 years for all additional cards
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **HSB Commercial Interest Checking**,
your new account type will be an **Interest Checking** account.

HSB INTEREST CHECKING - Previous Terms	INTEREST CHECKING - New Terms
a minimum daily balance of \$5,000	→ a minimum daily balance of \$1,000
\$10 monthly service charge for minimum daily balance less than \$5,000	→ \$6 monthly service charge for minimum daily balance less than \$1,000
no excessive item/per debit charge	→ excessive item charge of \$0.25 per debit over 30 per month
\$5,000 minimum daily balance to earn interest	→ \$1,000 minimum daily balance to earn interest
interest compounded monthly	→ interest compounded monthly
variable interest rate	→ variable interest rate
unlimited debit card usage	→ unlimited debit card usage, subject to excessive item charge
no charge for debit card issue/reissue	→ no charge for debit card issue/reissue
no free cashier's checks	→ free cashier's checks, limit 3 per month
no interest tiers	→ interest tiers: less than \$1,000.00; \$1,000.00-\$24,999.99; \$25,000.00-\$49,999.99; \$50,000.00-\$99,999.99; \$100,000.00-\$249,999.99; \$250,000.00 or greater
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **Non Profit Account**,
your new account type will be a **VBK Business Checking** account.

NON PROFIT ACCOUNT - Previous Terms	VBK BUSINESS CHECKING - New Terms
no minimum balance requiriements	→ minimum daily balance of \$500
no monthly service charge	→ \$8 monthly service charge for minimum balance less than \$500 <i>service fee may be waived for non-profit organizations</i>
no excessive item charge	→ excessive item charge of \$0.25/each over 500 per month - applies to debits and credits, checks written and deposited
unlited check writing & debit card usage	→ unlimited check writing & debit card usage, subject to excessive item charge
no charge for debit card issue/reissue	→ no charge for first debit card; \$5 every 2 years for all additional cards
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **Sole Proprietor Account**,
your new account type will be a **Small Business Checking** account.

SOLE PROPRIETOR ACCOUNT - Previous Terms	SMALL BUSINESS CHECKING - New Terms
no minimum balance requirements	→ minimum daily balance of \$300
no monthly service charge	→ \$5 monthly service charge for minimum balance less than \$300
no excessive item charge	→ excessive item charge of \$0.15/debit over 75 per month
unlimited check writing & debit card usage	→ unlimited check writing & debit card usage, subject to excessive item charge
no charge for debit card issue/reissue	→ no charge for first debit card; \$5 every 2 years for all additional cards
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **Commercial Money Market Account**,
your new account type will be an **Tiered Money Market** account.

MONEY MARKET ACCOUNT - Previous Terms	TIERED MONEY MARKET - New Terms
a minimum daily balance of \$5,000	→ a minimum daily balance of \$1,000
\$15 monthly service charge for average daily balance less than \$5,000	→ \$6 monthly service charge for minimum daily balance less than \$1,000
excessive item charge of \$5 per debit over 6 per month	→ excessive item charge of \$1 per debit over 6 per month
\$2,500 minimum daily balance to earn interest	→ \$1,000 minimum daily balance to earn interest
interest compounded monthly	→ interest compounded monthly
variable interest rate	→ variable interest rate
interest tiers: less than \$5,000.00; \$5,000.00-\$9,999.99; \$10,000.00-\$99,999.99; \$100,000.00 or greater	→ interest tiers: less than \$1,000.00; \$1,000.00-\$24,999.99; \$25,000.00-\$49,999.99; \$50,000.00-\$99,999.99; \$100,000.00-\$249,999.99; \$250,000.00 or greater
detailed monthly statement with images	→ detailed monthly statement with images

If you currently have a **Regular Savings - Commercial**,
your new account type will be an **Vintage Savings** account.

REGULAR BUSINESS SAVINGS - Previous Terms	VINTAGE SAVINGS - New Terms
a minimum daily balance of \$1,000	→ a minimum daily balance of \$50
\$10 monthly service charge for minimum daily balance less than \$1,000	→ \$6 quarterly service charge for minimum daily balance less than \$50 service charge may be waived for primary account holders until 18 years old
excessive item charge of \$5 per debit over 6 per month	→ excessive item charge of \$1 per debit over 9 per quarter
\$1,000 minimum daily balance to earn interest	→ \$50 minimum daily balance to earn interest
interest compounded quarterly	→ interest compounded quarterly
variable interest rate	→ variable interest rate
detailed quarterly statement	→ detailed quarterly statement with images

If you currently have a **Regular Savings-Organization**,
your new account type will be an **Vintage Savings** account.

REGULAR SAVINGS - Previous Terms	VINTAGE SAVINGS- New Terms
an minimum daily balance of \$250	→ a minimum daily balance of \$50
\$5 monthly service charge for minimum daily balance less than \$250	→ \$6 quarterly service charge for minimum daily balance less than \$50
service charge may be waived for customers under the age of 21 years old	service charge may be waived for primary account holders until 18 years old
excessive item charge of \$3 per debit over 6 per month	→ excessive item charge of \$1 per debit over 9 per quarter
\$250 minimum daily balance to earn interest	→ \$50 minimum daily balance to earn interest
interest compounded quarterly	→ interest compounded quarterly
variable interest rate	→ variable interest rate
interest tiers:	→ no interest tiers
less than \$250.00;	
\$250.00-\$9,999.99;	
\$10,000.00-\$24,999.99;	
\$25,000.00-\$49,999.99;	
\$50,000.00-\$99,999.99;	
\$100,000.00 or greater	
detailed quarterly statement	→ detailed quarterly statement with images

Minimum Daily Balance is the minimum balance required to be in the account each day in order to avoid service charges. All Vintage Bank Kansas accounts utilize the Minimum Daily Balance method.

If you feel that your new account type doesn't fit your needs, please visit with a Vintage Bank Kansas customer service representative at your local branch.

We want you to be happy with your account, and we have a variety of accounts available to choose from.

If you are interested in finding out about alternative account options, we have included our Disclosure of Account Terms and Fees brochure that lists and describes all of our account types.

You can also view this information online at www.VintageBankKansas.com