

OLPE STATE BANK

202 Westphalia, PO Box 207
Olpe, KS 66865 620-475-3213

Deposit cut off time: 2:00 PM, Monday through Friday
(not including weekends and holidays)

Accounts Offered	Minimum Deposit to Open	Maintenance Charge	Minimum Balance To Avoid Maintenance Charge	Number of Checks/Debits Allowed	Amount Charged For Excess Debits +	Interest Bearing	Dormant Account Fee*	Account Information
Economy Checking	\$50.00	\$1.00	N/A	7 per month	0.30 per debit over 7	No	\$5.00 / month with balance less than \$300	A Regular Checking Account opened by a customer who has direct deposit of social security payment is exempt from the monthly maintenance charge.
Regular Checking	\$100.00	\$3.00	\$500 or an average daily balance of \$1,000 or more.	25 per month	0.10 per debit over 25	No	\$5.00 / month with balance less than \$300	A Regular Checking Account opened by a customer who has direct deposit of social security payment is exempt from the monthly maintenance charge.
NOW Account	\$1,000.00	\$5.00	\$1,000 Minimum balance must be maintained to obtain the annual percentage yield.	25 per month	0.10 per debit over 25		\$5.00 / month	Interest rate & annual percentage yield may change at any time. *** Interest begins to accrue on the business day a non-cash item (ie check) is deposited. Interest compounded & credited monthly ++
						Yes	with balance less than \$300	
Super NOW Account	\$2,500.00	\$5.00	\$2,500 Minimum balance must be maintained to obtain the annual percentage yield	25 per month	0.10 per debit over 25	Yes	\$5.00 / month with balance less than \$300	Interest rate & annual percentage yield may change at any time. *** Interest begins to accrue on the business day a non-cash item (ie check) is deposited. Interest compounded & credited monthly ++
Super Saver Account**	\$2,500.00	\$5.00	\$2,500 Minimum balance must be maintained to obtain the annual percentage yield	6 Checks, debits pre-authorized withdrawals per month	\$1.00 per debit over 6	Yes	\$5.00 / month with balance less than \$300	Interest rate & annual percentage yield may change at any time. *** Interest begins to accrue on the business day a non-cash item (ie check) is deposited. Interest compounded & credited monthly ++
					Excess debits, should they occur, will subject account to review for compliance with account agreement			
Savings Account	\$50.00	\$1.00	Maintenance charge will be assessed if average daily balance drops below \$50.00 during the statement period. Statements sent quarterly.	6 pre-authorized debits or withdrawals to third parties per month	\$0.30 per withdrawal	Yes	\$5.00 / quarter with balance less than \$300	Interest rate & annual percentage yield may change at any time. *** Interest begins to accrue on the business day a non-cash item (ie check) is deposited. Interest compounded & credited quarterly ++
					in excess of 18 per quarter & will subject account to review for compliance with account agreement			

+ Debit card transactions and ATM withdrawals are excluded from Excessive Withdrawal Fee calculation.

++ If account is closed before interest is credited, you will not receive the accrued interest.

* An account is considered "Dormant" after 1 year of inactivity

** Super Saver Account - The interest rate paid is tiered at balances below \$10,000; \$10,000 to \$25,000 and balances over \$25,000.

*** Current interest rates available by contacting our banking office. A daily balance method is used to calculate interest, this method applies a daily periodic rate to principal balance.