



FB&T Banking Centers



Atwood, Kansas



Brewster, Kansas



Colby, Kansas



Oberlin, Kansas



Farmers Bank & Trust



CHECKING ACCOUNTS

For more than 100 years we've been proudly serving the people of Northwest Kansas. We're not the big bank, but we are *your* bank. Personalized customer service has set us apart!

Come in today and see how we can be your full-service financial partner. Or visit our website for more information.

www.farmersbank-trust.com

Student Checking

- Must be 22 or under to be eligible
- No monthly maintenance fee
- IBanking required
- eStatement required
- Free mobile banking¹
- Interest available with no minimum balance
- Card limits are \$250 ATM and \$500 purchases

Green Checking

- No monthly maintenance fee
- IBanking required
- eStatement required
- Free mobile banking¹
- No interest
- \$.10 per check transaction

VIP Checking



VIP Premier



Just a \$100 Minimum Balance

When you keep a \$100 minimum daily balance, you will avoid the monthly fee. Should your balance drop below \$100 on any given day, a \$10 monthly maintenance fee will be charged.

Free Personal Online Banking

Sign up for Online Banking and take care of business 24-hours a day/7 days a week.

Free Personal Mobile Banking¹

Use our FB&T app to access your account wherever you need to!

Free Mobile Deposit¹

Make a deposit anytime, anywhere with a wireless or cellular data connection.

Interest on Checking

No minimum balance required to start earning interest.

Free Accidental Death & Dismemberment Ins.²

You'll be protected with \$5,000 in Accidental Death & Dismemberment Insurance.

Free Order of Personalized Checks

Your first order of VIP Custom Creation checks is on us!

Unlimited Debit Card Transactions and Unlimited Check Writing

Make payments as you need, with no restrictions.

eStatements

Safe, simple and secure. eStatements allow you to view your statement through online banking.

VIP PLUS

If you're 50 or better, enjoy all the benefits of VIP Premier Checking for only \$7 per month.

"Put Your Trust In Us"



Disclaimers

- 1 - Cellular/Data plan rates apply.
- 2 - Accidental Death and Dismemberment Insurance is offered through the insurance company named on the Certificate of Insurance. The coverage is divided equally among owners of joint accounts, and the benefit reduces by half at age 70.

**All the VIP privileges,
PLUS these added benefits
for only a \$9 Monthly Fee.**

No Minimum Balance Required

Use an ATM that works for you!

If using an ATM, we'll waive FB&T fees for the first five withdrawals (up to \$6.25) and FB&T will refund up to \$13.75 of the ATM's fees/surcharges for each statement cycle.

Free Personalized Checks

Receive your VIP Custom Creation checks for the life of the account.

Waive Payments¹

Up to 5 P2P or BillPay transactions will be waived each month.

Interest on Checking

Earn interest on all balances in your account. Bonus interest rates are available with the following requirements: 1 ACH/month, eStatements, 10 Debit Card transactions.

Free Money Orders

Use these secure and convenient payment options up to three times per month.

Free Accidental Death & Dismemberment Ins.²

You'll be protected with \$10,000 in Accidental Death & Dismemberment Insurance.

Free Notary and Photocopy Service

We'll be happy to notarize your official documents or copy your important papers.