

July 30, 2025

Notice of Change
Accounts and Services
Effective September 1, 2025

Dear Valued KCNB Patron,

Pursuant to 12 CFR 230.4(b)(4) and 230.5(a), Karnes County National Bank is providing advance notice of modifications to its consumer and business account offerings as outlined in the attached deposit account summary. Additionally, included is our common fees schedule updated as necessary to keep up with today's increased operating costs.

For a comprehensive list of terms and policies, please refer to your consumer and business deposit account disclosure. A copy of this disclosure can be obtained at your local branch upon request.

Respectfully,

KCNB Management

DEPOSIT ACCOUNT SUMMARY

Published September 1, 2025

Trust Banking. Tried & True.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN	STATEMENT CYCLE	MINIMUM BALANCE (To avoid maintenance fees)	MAINTENANCE FEE	STATEMENT CYCLE DEBIT LIMIT	DEBIT LIMIT EXCEEDED FEE	STATEMENT DELIVERY
PATRON SELECT	\$200.00	Monthly	If your average balance per statement cycle: is less than \$300.00 \$8.00 is \$300.00 to \$499.99 \$6.00 is \$500.00 or more No Fee		Unlimited	N/A	e-Statements: No charge. Paper statements: \$2.00 per month
PATRON GOLD - 55+	\$200.00	Monthly	N/A	N/A	Unlimited	N/A	e-Statements: No Charge. Paper Statement fee waived.
PATRON YOUTH for customers up to 25 years of age	\$50.00	Monthly	\$10.00	N/A	Unlimited	N/A	e-Statements Only No charge
PATRON SUPER NOW	\$2,500.00	Monthly	If your average balance per statement cycle: is less than \$2,500.00..... \$10.00		Unlimited	N/A	e-Statements: No charge. Paper Statement fee waived.
PATRON MONEY MARKET	\$1,500.00	Monthly	If your average balance per statement cycle: is less than \$1,500.00 \$8.00		6 Debits	\$2.00 per debit transaction	e-Statements: No charge. Paper statements: \$2.00 per month
REGULAR SAVINGS	\$100.00	Quarterly	If your average balance per statement cycle: is less than \$10.00 \$4.00 is \$10.00 to \$49.99 \$3.00 is \$50.00 to \$99.99 \$1.50 is \$100.00 or more No Fee		9 Debits	\$1.00 per debit transaction	e-Statements: No charge. Paper statements: \$2.00 per month
YOUTH SAVINGS for customers up to 25 years of age	\$10.00	Quarterly	If your average balance per statement cycle: is less than \$10.00 \$4.00 is \$10.00 or more No Fee		9 Debits	\$1.00 per debit transaction	e-Statements Only No charge
PATRON NOW ACCOUNT	\$1,000.00	Monthly	If your average balance per statement cycle: is less than \$500.00 \$8.00 is \$500.00 to \$999.99 \$6.00 is \$1000.00 or more No Fee		Unlimited	N/A	e-Statements: No charge. Paper statements: \$2.00 per month
TEXAS UNIFORM TRANSFER TO MINORS ACT (TUTMA) ACCOUNT	\$50.00	Monthly	\$10.00	N/A	6 Debits	\$1.00 per debit transaction	e-Statements Only No charge



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BUSINESS BASIC	\$200.00	Monthly	If your average balance per statement cycle:		100 Items per Statement Cycle, then \$0.20 per item	e-Statements: No charge. Paper statements: \$2.00 per month	
			is less than \$500.00 \$10.00				
			is \$500.00 to \$999.99 \$8.00				
			is \$1000.00 or more No Fee				
BUSINESS PREMIUM with Business Online*	\$1,000.00	Monthly	If your average balance per statement cycle:		Unlimited	e-Statements: No charge. Paper statements: \$2.00 per month	
			is less than \$500.00 \$12.00				
			is \$500.00 to \$1,999.99 \$10.00				
			is \$2,000.00 or more No Fee				
COMMERCIAL PREMIUM with Business Online*	\$5,000.00	Monthly	If your average balance per statement cycle:		300 Items per Statement Cycle, then \$0.20 per item	e-Statements: No charge. Paper statements: \$2.00 per month	
			is less than \$500.00 \$8.00				
			is \$500.00 to \$999.99 \$6.00				
			is \$1000.00 or more No Fee				

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Interest-bearing accounts are described in more detail in our product disclosures and available by request.

For the most up-to-date information on accounts, please contact your local KCNB branch.

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* KCNB Business Online - Real-Time, Self-Service Online Cash Management

Business Online Provides Advanced features and a wide range of self-service banking capabilities such as:

- Multifunctional Homepage
- State and Federal Tax Payments
- Account number masking
- Balance authentication options
- Customer review and approval of designated transactions
- Loan payments and advances
- Responsive, tablet-friendly design
- 24/7 access to real-time account information
- Customer password management
- File and funds transfers
- Stop payments

KCNB COMMON FEE SCHEDULE

Effective September 1, 2025

Account Related Fees

Overdraft Item Fee \$25

*Fee applies to overdrafts created by check and for in-person withdrawals.

Return Item Fee \$25

*Fee applies to any item that is returned due to not sufficient funds in the account when a check is presented and for in-person withdrawals.

ATM/Debit Card Transaction

No Charge

*Non-KCNB Bank ATM Transaction

\$1

*International ATM Transaction

\$3

*When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

ATM/Debit Card

*Replacement Card (first replacement per year fee waived)
- excludes compromised card replacement

\$3

Statement Printout

\$3

Telephone Transfers

\$3

Account Inquiries:

\$1 (4 free per month)

*OnLine Banking

No Charge

Temporary Checks-if checks are not on order (10-maximum)

\$1

Check Order

\$1 per check

Copies of Checks

Varies on Style Ordered

Duplicate Statements

\$1

Stop Payment -In person

\$25

Return Mail

\$10

Account Verification (public assistance excluded)

\$10

Research (\$25 minimum):

*Per Hour

\$25

*Per Copy

\$3

Other Services & Fees

Cashier's Check

\$5

Check Cashing Fee (for non-customer)

\$5 or **1%** of Total

Collections (in/out, per item)	\$15
Special Account Handling	\$25/mo (ex: hold statements, etc)
Tax Levy & Garnishments	\$100
Subpoenas(per hour)	\$100
Wire Transfer:	
*In	\$15
*Out	\$20
*International	\$50
Fax (local, per page)	\$2
Amortization Schedule	\$10
Depository Lock Bag	\$50
Zipper Bag (small)	\$15
Zipper Bag (large)	\$20

Safe Deposit Box:

Safe Deposit Box with Auto Debit:	Annual Fee
3x5	\$10
5x5	\$13
3x10	\$15
4x10	\$16
5x10	\$18
10x10	\$30
Safe Deposit Box Without Auto Debit:	Annual Fee
3x5	\$100
5x5	\$130
3x10	\$150
4x10	\$160
5x10	\$180
10x10	\$300
Box Drilling	Cost plus 10%
Replacement SDB Key	\$25

Business Account Fee Schedule:

Currency and Coin per \$1,000 incoming & outgoing	\$5
Change Orders (per order):	
*Advance request (2-hour lead)	\$5
*Walk-In request	\$10

Fees for other services available upon request.