Town & Country
Bank and Trust Co.

Listing of Bank Services

Hours of Operation

Nelson County Banking Centers

MONDAY - THURSDAY	8:30 a.m. - 4:00 p.m. 8:00 a.m. - 4:00 p.m. (Drive-thru)
FRIDAY	8:30 a.m. - 5:00 p.m. 8:00 a.m. - 5:00 p.m. (Drive-thru)
SATURDAY	
Main Office and John Rowan Branches	8:30 a.m. - Noon 8:30 a.m. - Noon (Drive-thru)
New Haven Branch	8:30 a.m. - Noon (Drive-thru Only, Lobby Closed)
Plaza Branch	Closed

Lawrenceburg Bypass Banking Center

MONDAY - THURSDAY	8:30 a.m. - 4:00 p.m. 8:00 a.m. - 4:00 p.m. (Drive-thru)
FRIDAY	8:30 a.m. - 5:00 p.m. 8:00 a.m. - 5:00 p.m. (Drive-thru)
SATURDAY	8:30 a.m. – 11:30 a.m. (Drive-thru Only, Lobby Closed)

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Deposit and Loan Products

Deposit Products

MASTERCARD DEBIT CARD, FREE INTERNET BANKING WITH BILL PAY, AND ON-LINE E-STATEMENTS AVAILABLE ON CHECKING ACCOUNTS

Account Type	Minimum Opening Balance	Minimum Balance Required	Monthly Service Charge	Paper Statement Fee****
Basic Checking	$50.00	N/A	N/A	$2.50
Interest Earning Checking	$1,000.00	$1,000.00	$10.00***	N/A
Worry Free Checking**	$50.00	N/A	N/A	N/A
Club Account	$100.00	N/A	$6.95 (Club Account) $8.95 (Club Plus Account)	N/A
Savings Accounts*	$25.00	N/A	N/A	N/A
Money Market*	$2,000.00	$2,000.00	$10.00***	N/A

** Excessive Withdrawal Fee may apply after 6 withdrawals per statement cycle.*
*** Must be 50 years or older to qualify for this account. Limited to one Worry Free checking account per customer.*
**** Monthly Service Charge applies if minimum balance required is not met.*
***** Paper Statement Fee does not apply if you sign up for e-statements only.*

Loan Products

At Town & Country Bank, we offer various loan services to fit your individual needs. Whether you're buying your first home, getting a new car, or finally updating that kitchen we can help!

Installment Loans*:

- Automobile
- Boat
- RV
- Agricultural
- Home Improvement
- Real Estate
- Agricultural Real Estate

Home Equity Loans/ Home Equity Line of Credit*:

We offer competitive options for Home Equity Loans and Lines of Credit. A loan secured by your home's equity allows you to utilize the home you have worked so hard for to reach your next goal. Whether it is consolidating high interest credit cards, make improvements to your home, paying college tuition, or taking a much needed vacation, this may be the option for you.

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Mortgage Loans*:
Our mortgage options include programs such as KHC (Kentucky Housing Corporation), FHA, RHS, VA, and Conventional. Whether you are purchasing a home or refinancing your mortgage, we can help!

Construction Loans*:
Building your dream home? Come in and talk with one of our mortgage lenders about a construction loan. We offer very competitive rates and terms.

Small Business/Commercial Loans*:
Our experienced commercial lending staff can assist you in determining the best solution for your business needs whether it is starting a new project or growing your existing business.

**Available to qualifying customers pending credit approval.*

Other Products and Services

Online Banking
Online Banking is FREE, Convenient and Easy to Use!

- Real-time access to all your TCBT accounts
- Review up to 18 months of statement history
- Check Account Balances
- Pay Bills
- Transfer funds between TCBT accounts

Bill Pay
Use Bill Pay to schedule payment of any bill from your account for FREE! You must be enrolled in Online Banking to utilize this service.

- Add, delete or modify bill payees or amounts
- View pending payments to verify information
- View history of payments made
- Track payments made

Mobile Banking
Download our FREE App to access your accounts from your mobile device anytime, anywhere!

- Check Account Balances
- Pay Bills
- Transfer Funds
- Deposit Checks

Hometown Line Telephone Banking
Nelson Co. Area: 1-502-337-6235
Lawrenceburg Area: 1-502-839-2038
Nicholasville Area: 1-859-629-6075

- Day or Night- phone access to your bank account information
- Access information about your checking or savings accounts, certificates of deposit, or loans.
- Accessible from any touch-tone phone in the continental U.S.
- Utilize a PIN number for each access and identity verification

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Safe Deposit Boxes

- 3X5- $20/ year
- 5X5- $22/ year
- 3X10- $30/ year
- 4X10- $35/ year
- 5X10- $40/ year
- 10X10- $75/ year

(Not all sizes available at all locations.)

Consumer Credit Cards

All credit cards subject to approval by credit card company.

Our Visa Platinum Credit Cards offer great benefits!

- Reward points for merchandise and travel
- Tickets good on any airline with no blackout dates
- Personal service from people you know

For customer service or to report your TCM Visa Credit card lost or stolen, call 1-800-883-0131.

MasterCard SecureCode

- Provides enhanced security for online shopping
- Added protection to keep transactions private

Mobile Wallet

- Pay for purchases using your smart phone!
- Apple Pay
- Samsung Pay
- Google Pay

Instant Debit Card Alerts

Text Communications:

- Message frequency varies by account
- Message and data rates may apply
- Text HELP to 72586 for help or call toll free 1-877-813-3282 or 502-348-3911
- Text STOP to 72586 to cancel or call toll free 1-877-813-3282 or 502-348-3911

Participating carriers include:

- Alltel AWCC
- Associated Carrier Group (AGC)
- AT&T Mobility
- Boost
- Cincinnati Bell
- Cricket
- Google Voice
- MetroPCS
- Rural Carrier Group
- Sprint
- Tier 2/3 Carrier Group
- T-Mobile
- US Cellular



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- Verizon
- Virgin Mobile

Business Accounts

Town & Country Bank and Trust Co. continues to offer products that keep up with the industry's rapidly changing technology. We have added Online Banking to go along with our 8 ATM's, Hometown Lines, Mastercard Debit Cards, and numerous other products that allow you to have true 24 hour banking.

Account Type	Minimum Opening Balance	Minimum Balance Required	Monthly Service Charge*
Basic Business Checking	$50.00	N/A	N/A
Business Checking	$100.00	$500.00	$5.00
Interest Earning Checking	$1,000.00	$1,000.00	$10.00

* Monthly Service Charge applies if minimum balance required is not met.

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Cash Management for Businesses

Subject to Approval

- View account balances, current transactions processed and reconcile accounts instantly
- Allows immediate book transfers among accounts or future date transactions.
- Allow file export to most financial management software
- Initiate wire transfers
- Initiate payroll deposits, electronic state and federal tax deposits and other ACH transactions

Remote Deposit Capture for Businesses

Subject to Approval

- Eliminate trips to the bank
- Deposit checks from your office
- Reduce paperwork

Merchant Services

Gain control and protection of your processing relationship through our partner Merchant's PACT

- Independent advisory company for your business
- Confirm you have the right processing solution and company
- Retain the best pricing, product solution, and term and conditions
- Receive quarterly audits of processing statements to ensure rate and fee accuracy
- No cost, no obligation consultations available
- Switching providers not required to receive savings



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- Savings Guarantee!

Bill Pay

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- 10X10- $75/ year

(Not all sizes available at all locations.)

Business Credit Cards

All credit cards subject to approval by TCM Bank.

- Competitive APR – 0% for first 6 months
- Add employees as authorized users
- Earn rewards
- Pay-in-full monthly
- No annual fee
- Higher spending limits

Financial Planning for Business Owners

First Bankers Trust Company understands the unique needs of business owners and provides solutions tailored to each situation.

401k and Company Retirement Plan

First Bankers Trust is absolutely committed to the retirement plan marketplace and meeting the needs of business owners and their employees. We can help you…

- Design a plan that meets your changing needs today and in the future
- Provide employees with attractive, flexible investment options
- Help meet and reduce your legal and fiduciary obligations
- Minimize administrative burdens and plan costs
- Help educate employees and build employee participation
- Facilitate the smooth implementation and management of your plan
- Local on-going service

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Schedule of Fees

FEE	AMOUNT
OVERDRAFT FEE (per item)	$33.00
RETURNED ITEM FEE (per item)	$33.00
STOP PAYMENT FEE (per item)	$33.00
RECORD RESEARCH (per hour)	$25.00
PHOTO COPIES (per page)	$0.50
PAPER STATEMENT FEE AND STATEMENT COPIES (print out)	$2.50
ACCOUNT RECONCILEMENT (per hour)	$25.00
DORMANT ACCOUNT FEE (balances under $1,000)	$10.00
OFFICIAL CHECKS	$10.00
WIRE TRANSFERS:	
•Incoming	$10.00
•Domestic Outgoing	$20.00
•International Outgoing	$55.00
•Bank Assisted Wire Fee	$15.00
GARNISHMENTS & LEVIES	$60.00
COLLECTIONS (checks, bonds, coupons)	Postage + $15.00
INTERNATIONAL COLLECTIONS (checks)	Postage + $65.00
FAX (10 page maximum)	$10.00
ACCOUNT CLOSURE REQUEST (mail or fax)	$10.00
EARLY ACCOUNT CLOSURE FEE (open <30 days)	$15.00
DEBIT CARD REPLACEMENT FEE	$6.25
AUTOMATIC TRANSFER SYSTEM (per NSF transfer)	$5.00
OPERATOR ASSISTED PHONE TRANSFER (per transfer)	$5.00
SAFE DEPOSIT BOX LATE CHARGE (>30 days past due)	$10.00
SAFE DEPOSIT LOST KEY FEE (1 key)	$20.00
SAFE DEPOSIT BOX DRILLING FEE	$175.00
CASH MANAGEMENT SET UP FEE	$100.00
CASH MANAGEMENT MONTHLY FEE	$30.00
CASH MANAGEMENT SAME DAY ACH FEE (per file)	$20.00
REMOTE DEPOSIT CAPTURE MONTHLY FEE	$30.00
NIGHT DEPOSIT LOCK BAGS (each)	$30.00 (1st Bag is Free)
NIGHT DEPOSIT LOCK BAG LOST KEY	$10.00
CHARGEBACK FEE (per item)	$5.00
DAILY OVERDRAFT FEE (beginning on the 5th day not to exceed 10 consecutive days)	$5.00
NOTARY SERVICE (bank customers only)	NO CHARGE
CASH ADVANCE	NO CHARGE