

### Commercial Checking

Minimum opening balance..... \$100  
 Minimum balance.....\$1  
 A variable earnings credit rate, subject to change at any time at our sole discretion, no limitations effective the first day of the month is applied to the monthly average collected balance to offset charges.  
 Monthly maintenance...\$6  
 Deposit...\$0.10. Deposited item...\$0.10. Paid item ... \$0.10  
 Rolled Coin (per roll)...\$0.05  
 Strapped currency (per strap)...\$0.05  
 Monthly imaged statement. Unlimited check writing.  
*ACH Electronic Services:*  
 Received debit and credit... ..\$ 0.05  
 Transmitted debit and credit...\$ 0.05  
 Multiple entry transmission.....\$10  
 \*Overdraft fee per item \$25

### Business Advantage Checking

Business Checking for small and medium sized businesses.  
 Minimum opening balance..... \$100  
 No monthly maintenance fees.  
 Up to 100 items per month with no service fees. Items include checks, deposited items, ACH, coin, & electronic transactions (*not all types are listed*).  
 Free online and telephone banking.  
 Per item fee in excess of 100 transactions during cycle (month) \$0.25.  
 \*Overdraft fee per item \$25  
 Monthly statement

### Ask about our other business banking services:

- Merchant credit card processing
- Online bill pay services.

### All Locations (815) 728-8000

WONDER LAKE  
 STATE BANK  
 7526 Hancock Drive  
 Wonder Lake, IL 60097

JOHNSBURG  
 STATE BANK  
 3503 Chapel Hill Road  
 Johnsburg, IL 60051

WONDER LAKE  
 STATE BANK  
 3316 Thompson Road  
 Wonder Lake, IL 60097

SPRING GROVE  
 STATE BANK  
 7500 Meyer Road  
 Spring Grove, IL 60081

LAKEMOOR  
 STATE BANK  
 500 Route 120  
 Lakemoor, IL 60051

HEBRON  
 STATE BANK  
 9600 Main Street  
 Hebron, IL 60034

Revised 1/29/10



# Accounts That Bring It All HOME



### Passbook Savings

Minimum opening balance..... \$100  
 Minimum balance..... \$100  
 Six withdrawals per month  
 Unlimited deposits  
 \*\*Interest Rate & APY...Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency.... Quarterly (end of Calendar quarter)  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Monthly minimum balance fee if the balance drops below \$100 any day of the month is \$2.  
 Fee for withdrawals exceeding six per month is \$1 per withdrawal.  
 Accounts closed before the end of the quarter forfeit accrued interest.  
 Fee for re-issuing a lost passbook is \$5.  
 Passbook required to process transactions.

### Statement Savings

Minimum opening balance..... \$100  
 Minimum balance..... \$100  
 Monthly statements  
 Six withdrawals per month  
 Unlimited deposits  
 \*\*Interest Rate & APY...Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency..... Monthly  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Accounts closed before the end of the statement cycle forfeit accrued interest.  
 Monthly minimum balance fee if the balance drops below \$100 any day of the month is \$2.  
 Fee for withdrawals exceeding six per month is \$1 per withdrawal.  
 ATM and VRU accessibility  
 ATM and Bookkeeping fees may apply (see fee chart)

### Kids Klub Savings

Account holder(s) must be under age 16.  
 Minimum opening balance..... \$1  
 Minimum balance..... \$1  
 Six withdrawals per month  
 Unlimited deposits  
 \*\*Interest Rate & APY...Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency...Quarterly (end of Calendar quarter)  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Accounts closed before the end of the quarter forfeit accrued interest.  
 Once the account holder attains the age of 16 the Passbook Savings account charges apply.  
 Passbook required to process transactions.

### Christmas Club Savings

Minimum opening balance.....\$5  
 Minimum balance \$5. Weekly payment book.  
 Balance plus interest paid on October 31<sup>st</sup>  
 \*\*Interest Rate & APY.....Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency.....At maturity (October 31<sup>st</sup>)  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Balances withdrawn prior to October 31<sup>st</sup> forfeit interest.

### Certificate of Deposit

Minimum balance.....\$1,000  
 Interest Rate & APY...will not change for the term of the deposit  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency... term 90 days or less @ maturity  
 - term 91 days or more, monthly, quarterly, semi-annually or annually...  
 The APY assumes interest remains in the account until maturity.  
 If any of the principal is withdrawn prior to maturity, a substantial penalty may apply.  
 A notice will be mailed 30 days prior to maturity.  
 Funds may be withdrawn up to 10 calendar days from the maturity date without penalty.  
 Excluding CD specials, certificates of deposit will renew automatically for the same term at the current APY in effect at the time of maturity.  
 Additional deposits may only be made at renewal up to 10 calendar days from the maturity date.

### PLEASE NOTE:

For Certificates of Deposit the annual percentage yield (APY) assumes interest remains on deposit until maturity. A substantial penalty may apply for early withdrawal. Interest is compounded daily and paid at maturity for Certificates of Deposit with terms of 90 days or less. Interest is compounded daily and -

- Paid monthly, quarterly, semi-annually, or annually on Certificates of Deposit 91 days or more
- Paid quarterly on Passbook accounts
- Paid monthly on Statement Savings accounts and interest bearing DDA accounts

**\*\*For Passbook, Statement, Kids Klub, Christmas Club Savings, NOW checking, CD checking, Money Market Account and Money Market Plus, interest is variable and the rate may change at any time at our sole discretion, no limitations. Fees may reduce earnings.**

Accounts closed prior to the posting of interest (monthly, quarterly, semi-annually, or annually) forfeit accrued interest.

Contact an employee for further information about applicable fees and terms at any of our convenient locations or call

(815) 728-8000.

### Totally FREE Checking

Minimum opening balance..... \$100  
 No monthly minimum balance required  
 \*Overdraft fee per item \$30  
 Monthly statement                      Unlimited check writing  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

### Classic Checking

Minimum opening balance..... \$100  
 Daily minimum balance.....\$200 (except for within the month opened.)  
 Monthly minimum balance fee if the daily balance on any given day of the month drops below \$200 is \$6.  
 \*Overdraft fee per item \$25  
 Monthly imaged statement                      Unlimited check writing  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

### 55+ Checking

Primary account holder must be age 55 or over  
 Minimum opening balance ..... \$100  
 No monthly minimum balance required  
 \*Overdraft fee per item \$25  
 Monthly imaged statement                      Unlimited check writing  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

### NOW Checking

Minimum opening balance ..... \$1,000  
 Minimum daily balance ..... \$1,000  
 \*\*Interest Rate & APY.....Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency..... Monthly  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Accounts closed before the end of the statement cycle forfeit accrued interest.  
 Monthly minimum balance fee if the daily balance drops below \$1,000 any day of the month is \$5.  
 \*Overdraft fee per item \$25  
 Monthly imaged statement                      Unlimited check writing  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

**For-profit organizations are not eligible for Now or CD Checking Accounts. This includes all organizations operated for profit, such as corporations, partnerships, associations and business trust (but not sole proprietorships).**

## The Club®

### Accounts For You That Bring It all Home

Minimum opening balance..... \$100  
 No monthly minimum balance required  
 \$7.00 monthly membership fee  
 \*Overdraft fee per item \$25.  
 ATM & Bookkeeping fees may apply (see fee chart)

#### Features:

- Personalized Checks
- Unlimited Check Writing
- \$10,000 Accidental Death and Dismemberment Insurance
- Payment Card Protection
- Medical Emergency Data Card
- Luggage Protection
- Savings on Hotels, Motels and Inns Worldwide
- Discounted Rates on Car Rental, Cruise Lines and Travel Packages
- Discount Movie Tickets
- Discounts on Services You Use Every Day
- Discount Tickets to Major Theme Parks, Zoos, Museums, and More
- Grocery Coupons
- Discounted Membership to Golf Access Offers Up to 50% Off Greens Fees at Golf Courses Worldwide
- Free Semi-Annual Travel Magazine Subscription
- Receive 5% to 20% Off at Participating Hotels Nationwide
- Cashiers Checks and Money Orders
- Deposit of Social Security and Payroll Checks
- 24-Hour ATM Convenience
- Photocopy Service
- Service-by-Mail

## The Club Plus

Minimum opening balance..... \$100  
 No monthly minimum balance required  
 \$8.00 monthly membership fee  
 \*Overdraft fee per item \$25.  
 ATM & Bookkeeping fees may apply (see fee chart)

#### Features:

- Cashiers Checks and Money Orders
- Auto Emergency Information Log

#### Special Program Notes

Accidental Death Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment and Insurance benefit reduces by half at age 70.

### Student Checking Account

Minimum opening balance..... \$25  
 No monthly minimum balance required  
 \*Overdraft fee per item \$30  
 Monthly statement                      Unlimited check writing  
 ATM & VRU accessibility  
 ATM/Debit Card (with approval)  
 ATM & Bookkeeping fees may apply (see fee chart)  
 Joint Account with parent. Parent can deposit funds into the account at the bank or use direct deposit.  
 Overdraft protection available (ask for details)  
 Students can bank at their convenience from their dorm room.

### CD Checking

Minimum opening balance..... \$20,000  
 Minimum daily balance..... \$20,000  
 Interest paid on balances up to \$19,999.99 at our current NOW account rate, \$20,000 and greater variable rate subject to change at any time (see rate sheet)  
 \*\*Interest Rate & APY-Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency..... Monthly  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks).  
 Accounts closed before the end of the statement cycle forfeit accrued interest.  
 Monthly minimum balance fee if the average daily balance drops below \$20,000 is \$25.  
 \*Overdraft fee per item is \$25.  
 ATM & Bookkeeping fees may apply (see fee chart)  
 Monthly imaged statement                      Unlimited check writing

### Money Market Account

Minimum opening balance..... \$1,000  
 Minimum balance..... \$1,000  
 \*\*Interest Rate & APY.....Variable rate, subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency..... Monthly  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks)  
 Unlimited transfers in the bank  
 Withdrawals are limited to six per month  
 Accounts closed before the end of the statement cycle forfeit accrued interest.  
 Monthly minimum balance fee of \$5 if the daily balance drops below \$1,000 any day of the month.  
 \*Overdraft fee per item is \$25  
 Monthly imaged statement  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

### Money Market Plus

Minimum opening balance ..... \$10,000  
 Minimum balance ..... \$10,000  
 \*\*Interest Rate & APY.....Variable rate for each balance tier (see rate sheet), subject to change at any time  
 Interest Computation Method..... Daily Balance  
 Interest Compounding..... Daily  
 Interest Crediting Frequency..... Monthly  
 Interest begins to accrue on the business day you deposit cash or non-cash items (example: checks)  
 Unlimited transfers in the bank  
 Withdrawals are limited to six per month  
 Accounts closed before the end of the statement cycle forfeit accrued interest.  
 Monthly minimum balance fee of \$25 if the daily balance drops below \$10,000 any day of the month.  
 \*Overdraft fee per item is \$25  
 Monthly imaged statement  
 ATM & VRU accessibility  
 ATM & Bookkeeping fees may apply (see fee chart)

\*NOTE: Overdraft fees may apply when there are insufficient or unavailable funds and the account becomes overdrawn. The fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawals, or other electronic means." Overdraft/Negative Balance per day fee is \$5.00 per day beginning 6<sup>th</sup> day on.

### Health Savings Accounts

We Offer Health Savings Accounts. Do you have a Qualifying High Deductible Health Plan? Are you concerned about the ever-increasing costs of health care? Would you like an easy and secure way to set aside dollars for health care expenses? Open a Health Savings Account Today and Start Offsetting Qualified Medical Expenses. To qualify for a Health Savings Account, you must be participating in a qualified High Deductible Health Plan (HDHP), and your annualized deposit must remain within government limits. Other limitations may apply. Check with your insurance agent or tax advisor to confirm eligibility. Compare a Health Savings Account to an IRA. Each dollar deposited reduces your taxable income, but is in an account that is fully accessible (tax-deferred).

Anytime Help Line: **815-728-HELP (4357)**

Visit our web site at: [www.thestatebankgroup.com](http://www.thestatebankgroup.com)

Wonder Lake (East and West branches), Johnsburg, Spring Grove, Lakemoor and Hebron are part of State Bank, also known as The State Bank Group. The State Bank is a FDIC insured bank.