

## CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

when it is necessary for completing transfers; or

- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- in order to comply with government agency or court order; or
- if you give us your written permission.

## UNAUTHORIZED TRANSFERS

### Consumer Liability.

Consumer Liability: Tell us AT ONCE if you believe your card or personal identification number (PIN) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within 2 business days after you learn of the loss or theft of your card or personal identification number (PIN), you can lose no more than \$50 if someone used your card or personal identification number (PIN) without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or personal identification number (PIN), and we can prove we could have stopped someone from using your card or personal identification card (PIN) without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, personal identification number (PIN) or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limits: on liability for Debit Card when used for point-of-sale transactions: MASTERCARD – You will not be liable for any unauthorized transactions using your MasterCard debit card when used for point-of-sale transactions, if:

- (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft,
- (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and

(iii) your account is in good standing.

“Unauthorized use” means the use of the debit card by a person, other than the consumer, who does not have actual, implied, or apparent authority for such use, and from which the consumer receive no benefit. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.

Contact in event of unauthorized transfer. If you believe your card and/or personal identification number (PIN) has been lost or stolen call us at 815-728-8000 or write us at the address listed at the end of this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission. FiServ’s toll free number is (800) 472-3272

Business days. For purposes of these disclosures, our business days are Monday through Saturday. Holidays are not included. The hours to report unauthorized transfers or errors on statements are:

Monday through Thursday 9:00 am to 5:00 pm

Friday 9:00 am to 7:00 pm

Saturday 9:00 am to 12:00 pm

### ERROR RESOLUTION NOTICE

ERROR RESOLUTION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, TELEPHONE US AT (815) 728-8000 or write us as soon as you can at The State Bank Group, 7526 Hancock Dr., P.O. Box 350, Wonder Lake, IL 60097-0350. If you think your statement or receipt is wrong or, if you need more information about a transfer listed on the statement or receipt we must hear from you no later than sixty (60) days after we send the FIRST statement on which the problem or error appeared. (a) Tell us your name and account number (b) Describe the error or the transfer about which you are unsure, and explain as clearly as possible why you believe it is an error or why you need more information (c) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was not an error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.



THE STATE BANK GROUP

WONDER LAKE    JOHN SBURG    SPRING GROVE  
LAKEMOOR    HEBRON

The State Bank Group

7526 Hancock Drive – P.O. Box 350

Wonder Lake, IL 60097-0350

All Locations 815-728-8000

Wonder Lake State Bank (East)

7526 Hancock Drive

Wonder Lake, IL 60097

Johnsburg State Bank

3503 Chapel Hill Road

Johnsburg, IL 60051

Wonder Lake State Bank (West)

3316 Thompson Road

Wonder Lake, IL 60097

Lakemoor State Bank

500 Route 120

Lakemoor, IL 60051

Spring Grove State Bank

7500 Meyer Road

Spring Grove, IL 60081

Hebron State Bank

9600 Main Street

Hebron, IL 60031

Business hours to report unauthorized transfers or errors on Statements are:

Monday through Thursday 9:00 am to 5:00 pm

Friday 9:00 am to 7:00 pm Saturday 9:00 am to Noon

[www.thestatebankgroup.com](http://www.thestatebankgroup.com)



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## Electronic Funds Transfers Disclosure Your Rights and Responsibilities

*Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.*

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. The transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).  
Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking account(s).

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for



purchases or pay bills. Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see Limitations on frequency of transfers section regarding limitations that apply to savings accounts.

Anytime Help Line Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 815-728-4357 using your access id and security code and touch tone phone to:

Transfer funds from checking to checking; from checking to savings; from savings to checking; from savings to savings or to make payments from checking to loan account(s) with us; make payments from savings to loan account(s) with us or get information about the account balance of checking account(s); the last 90 days deposits to checking accounts or withdrawals from checking accounts or the account balance of savings account(s); the last 90 days deposits to savings accounts or withdrawals from savings accounts or the account balance of loans, CDs, and IRAs.

Please also see Limitations on frequency of transfers section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or your debit card and personal identification number, to:

Make deposits to checking or savings account(s); get cash withdrawals from checking or savings account(s) with an ATM card - generally \$500.00 per day; get cash withdrawals from checking or savings account(s) with a debit card - generally \$500.00 per day; transfer funds from savings to checking account(s) ; transfer funds from checking to savings account(s); get information about: the account balance of your checking accounts; the account balance of your savings accounts .

Some of these services may not be available at all terminals. Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM transfers. Types of debit Card and Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card: Generally, you may not exceed \$3,500.00 in transactions per day. Please also see Limitations on frequency of transfers section regarding

limitations that apply to debit card transactions.

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your ATM or Debit card in a currency other than US Dollars, MasterCard will convert the charge into a US dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .8%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**\*\*Additional Limits:** on liability for Debit Card when used for point-of-sale transactions: MASTERCARD — You will not be liable for any unauthorized transactions using your MasterCard debit card when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing.

**\*\*If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us.**

**\*\*This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by MasterCard.**

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Transfers - types of transfers - You may access your account(s) by the internet by logging onto our website at [www.thestatebankgroup.com](http://www.thestatebankgroup.com) and using your user identification and your password, to:

Transfer funds from checking to checking; from checking to savings; from savings to checking; from savings to savings or to make payments from checking to loan account(s) with us; make payments from savings to loan account(s) with us or get information about the account balance of checking account(s); the last

90 days deposits to checking accounts or withdrawals from checking accounts or the account balance of savings account(s); the last 90 days deposits to savings accounts or withdrawals from savings accounts or the account balance of loans, CDs, and IRAs.

Please also see Limitations on frequency of transfers section regarding limitations that apply to internet transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

Current federal regulations restrict the number of transactions that you can make from certain types of accounts, such as Money Market and Savings Accounts. For these types of accounts, you may **make up to six (6) withdrawals per month by preauthorized, automatic, or telephone transfer — unlimited transfers are allowed in person and at the ATM.** Transfers and Bill Payments authorized by personal computer through the Service are counted toward the **six** pre-authorized electronic transfers permitted monthly. Federal regulations currently place no limits on the number of transfers or Bill Payments from your Checking accounts, therefore this financial institution currently limits the Bill Payment Service to only Checking Accounts.

#### FEES

We do not charge for direct deposits to any type of account.

Please refer to your account disclosure for additional information about fees.

We charge \$10.00 to replace an ATM or debit card.

ATM Operator/Network Fees. 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).

#### DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals. (Note: A receipt may not be provided if the transaction is \$15 or less.)

**Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 815-728-8000 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your statement savings accounts (Note: A receipt may not be provided for transaction amounts of \$15 or less).

#### PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in

advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 business days after you call. **Foreach** stop-payment order you give, a fee may apply. Please refer to the current Fee Schedule.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 business days before each payment, when it will be made and how much it will be. (you may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Passbook account where the only possible electronic funds transfers are preauthorized credits. If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

#### FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we may have taken.

There may be other exceptions stated in our agreement with you.