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# *Your Community Bank*



**THE STATE  
BANK GROUP®**

**815-728-8000**

**TheStateBankGroup.com**

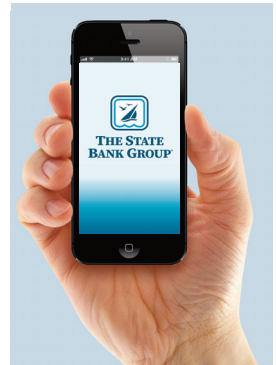


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# We're With You Wherever You Are.

With user-friendly online banking services and our mobile banking app, access your account information with any device when it's convenient for you – anytime, anywhere!



Prefer to meet with a banker in the branch office? We have convenient hours and multiple locations throughout McHenry County to serve you.

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# Welcome to The State Bank Group!

Building local relationships is our priority. For over four decades, we have provided community banking services helping multiple generations of family members.

Our commitment to create value-added banking, lend within our communities, deploy our team in various volunteer capacities, and give back to numerous charitable causes is part of our organizational fiber. Individualized and customer-driven service is an inherent part of our mission.

Our strength lies in our diversity, flexibility, and service. With multiple locations, bilingual staff, online/mobile banking services, we make banking with us convenient and easy!

You can count on us to be here for you, and the communities we serve, for years to come.



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# Convenience Banking

## Online, Mobile Banking, Bill Pay



**THE STATE  
BANK GROUP**

together with **zelle**<sup>®</sup>

Bank when it's convenient for you! With secure access to your accounts, our digital banking services are available 24/7.

Make purchases, pay bills, and deposit checks with your mobile phone.

Receive real-time alerts on any device for low balances, pending transactions, and suspicious transactions. Monitor your credit score and receive tips to improve it.

### Getting Started is Simple. Follow these easy instructions:

1. Enroll in Online Banking by visiting [TheStateBankGroup.com](https://www.TheStateBankGroup.com). Then, choose “**Online Banking**” and click on “**Enroll Online.**” Select either “**Enroll a Person**” or “**Enroll a Business**” and then follow the step-by-step instructions to successfully enroll.
2. Download our personal and/or business apps by searching for “**TSBG Mobile**” or “**TSBG Mobile Business**” in your App Store.
3. To Sign-up for Bill Pay, log-in to Online Banking and then select “**Payments**” from the Account Menu. You will be asked to enter your email address and will then be taken through the bill pay enrollment process.

For additional information visit our Customer Support Center at [TheStateBankGroup.com/support](https://www.TheStateBankGroup.com/support)



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# Loans and Credit

Our full service loan department can help you obtain financing for your home, farm, land, boat, business, and more. We also have great rates on personal loans and lines of credit. As your TRUE locally-owned, independent bank, we make quick decisions to help you when you need it.

## Personal Loans and Lines of Credit

When you need a loan, we'll find a program to fit your needs. Whether you need financing for a new home, or improvements, we can help.



## Agriculture Loans

We are dedicated to helping farmers succeed. By offering competitive rates on all agricultural loans, our seasoned ag lenders are ready to serve you.



## Business and Commercial Loans

Loans are available for buildings, equipment, inventory and even accounts receivable. Our SBA specialists can discuss U.S. Small Business Administration resources with you and can tailor financing options that help you achieve your business goals using all available tools.



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# Save and Invest

Whether you're working toward a specific goal or looking for a little extra peace of mind, savings accounts give you financial confidence as you set goals for the future. We have several options to choose from.

## Certificates of Deposit (CD)

Fully insured (up to \$250,000) with fixed rates, CDs are a safe investment choice. We offer competitive rates on these fixed income investments if you are able to set aside your money for a fixed period of time.

## Health Savings Account (HSA)

Discover an easy, tax-advantaged way to pay for qualified medical and healthcare expenses. Earn interest tax-free until you need to withdraw funds to pay for doctor visits and prescriptions.

## Individual Retirement Account (IRA)

Prepare ahead and start saving for retirement now. Designed just for retirement, IRAs are a way to save for your future. We offer both traditional and Roth IRAs to help you achieve your savings goals.

## Money Market Account

Get the best of both worlds with higher interest rates and flexibility to write checks. Watch your money grow and access funds when you need them.

## Statement Savings

We know you have many reasons to save your money. With our Statement Savings Account saving your money is easy and convenient. This account is designed to make reaching your financial goals easier.



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# Personal Checking Relationships

## Accounts Designed with Your Modern Lifestyle in Mind.

Only \$100 to open any of our personal checking accounts. Enjoy FREE eStatements, Bill Pay, Real-Time Alerts, Credit Score Monitoring, Transfers between accounts, TSBG Card Control, Protection Services, 30,000+ ATMs in the MoneyPass® Network, Quicken® (or other personal financial management platform) Downloads, and waived notary fees. Plus, FREE Telephone, Text, Online, Mobile Banking, and Zelle®.



Access your funds on-the-go with our paperless account. No minimum balance required. No monthly service charge. Plus, only \$25 minimum to open for students.



Earn bonus interest simply by meeting the requirements\*. Avoid the \$5 per month service charge by maintaining a \$1,500 balance per statement cycle.



Earn tiered interest with your balance. Avoid the \$10 service charge by maintaining a \$2,500 balance per statement cycle.



This top-tier account offers our best personal checking account rate for those who maintain high checking balances.

\* Interest on Dash Personal Checking is earned on all balances. Additional interest can be earned on daily balances up to \$15,000, along with foreign ATM rebate of up to \$10 monthly, if the following requirements are met during monthly statement cycle:

- § 15 signature-based debit card transactions that post and settle within the statement cycle
- § At least one direct deposit, or ACH debit, posts and settles within the statement cycle

Business Checking on Reverse Side



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# Business Checking Relationships

## Move Your Business Forward with the Right Business Checking Solution.

Our business checking accounts offer convenience and security. All bank office locations have 24-hour ATM and nightly depository services. In addition, business checking customers enjoy the following totally FREE services: Balance Alerts, Bill Pay, Telephone and Online Banking, Business Mobile Banking with Mobile Check Deposit, Master Card Debit Cards, TSBG Card Control Protection Services, Quickbooks® (or other business financial management platform) Downloads, Online Loan Payments, and waived Notary fees. Plus, access any ATM within the MoneyPass® Network for fee-free transactions.



**Embark** for Business



Basic business checking account that is excellent for your small business. Avoid monthly service charge by (1.) maintaining a low \$200 minimum daily balance; or (2.) making at least 15 point of sale debit card transactions that post and settle within statement cycle, and enroll account in eStatements; or (3.) having a loan balance of at least \$15,000.



**Thrive** for Business



An easy and efficient way to manage your business banking relationship while you're earning interest. Designed for moderate transaction volume. Avoid monthly service charge by maintaining (1.) an average monthly balance of just \$2,500; or (2.) \$10,000 combined checking and savings balance; or (3.) a loan balance of at least \$15,000.



**Evolve** for Business



Ideal for businesses with moderate-to-high transaction activity — includes variable-rate earnings credit in exchange for maintaining non-interest deposits to help offset fees.

### Additional Banking Solutions to fit Your Business:

- Automated Clearinghouse (ACH)
- Merchant Services
- Payroll Direct Deposit and Bill Payment
- Positive Pay
- Remote Deposit Capture

*Personal Checking on Reverse Side*



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# Locations and Hours

*Branch Hours Effective April 1, 2021*

## East Wonder Lake

7526 Hancock Drive  
Wonder Lake, IL 60097

### Johnsburg

3503 Chapel Hill Road  
Johnsburg, IL 60051

**Lobby:** Mon – Thurs 9 am to 5 pm  
Friday 9 am to 6 pm  
Saturday 9 am to noon

**Drive Up:** Mon – Fri 8 am to 6 pm  
Saturday 8 am to 1 pm

## Spring Grove

7500 Meyer Road  
Spring Grove, IL 60081

### Harvard Division

1400 North Division  
Harvard, IL 60033

9 am to 5 pm  
9 am to 6 pm  
9 am to noon

8 am to 6 pm  
8 am to 1 pm

## West Wonder Lake

3316 Thompson Road  
Wonder Lake, IL 60097

**Drive Up:** Mon-Fri 8am to 4 pm

### Lakemoor

500 Route 120  
Lakemoor, IL 60051

**Lobby:** Mon – Thurs 9 am to 5 pm  
Friday 9 am to 6 pm  
Saturday 9 am to noon

**Drive Up:** Mon – Thurs 8 am to 5 pm  
Friday 8 am to 6 pm  
Saturday 8 am to 1 pm

## Hebron

9600 Main St.  
Hebron, IL 60034

*Location is closed, ATM Only*

## Harvard Ayer

58 North Ayer  
Harvard, IL 60033

**Lobby:** Mon – Thurs 9 am to 5 pm  
Friday 9 am to 6 pm  
Saturday 9 am to noon

*For your convenience, you may also schedule an appointment with a particular banker by dialing 815.728.8000, or visiting [TheStateBankGroup.com/Lobby-Appointment](http://TheStateBankGroup.com/Lobby-Appointment).*



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# THE STATE BANK GROUP®

*A History of Banking Where You're Known  
with a Future of Moving you Forward*

*Connect with Us ...*



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