

Commercial Checking

Minimum opening balance..... \$100
 Minimum balance.....\$1
 Earnings credit is variable and subject to change at any time at our sole discretion, no limitations and is applied to the monthly average collected balance to offset charges.
 Monthly maintenance....\$7
 Deposit...\$0.10. Deposited item...\$0.10. Paid item ... \$0.10
 Rolled Coin (per roll)...\$0.05
 Strapped currency (per strap)...\$0.05
 Image of checks with statement. Unlimited check writing.
ACH Electronic Services:
 Received debit and credit... ..\$ 0.05
 Transmitted debit and credit....\$ 0.05
 Multiple entry transmission.....\$10

*Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.

Ask about our other business banking services:

- Merchant credit card processing
- Online bill pay services.

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

All Locations (815) 728-8000

Visit our website for all location and branch hour information. We have eight locations to serve you.

www.thestatebankgroup.com

**Call the Anytime Help Line
815-728-HELP (4357)**

Other 24/7 Service Channels:

Online Banking – Mobile Banking – Mobile Deposit

**Protect your debit card with the
Card Valet Mobile App. Download it today!**

Need to Email Us?

statebankgrp@thestatebankgroup.com

Please never email confidential information such as account information or personally identifiable information.

**Mailing Address:
7526 Hancock Drive
Wonder Lake, IL 60097**



THE STATE BANK GROUP

Our Deposit Products

As of 10/31/18

www.thestatebankgroup.com



Statement Savings and IRA Statement Savings

Minimum opening balance..... \$100
 Minimum balance..... \$100
 Minimum balance to obtain APY\$100
 Monthly statements
 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
 *Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.

Interest begins to accrue on the business day you deposit non-cash items (example: checks). Accounts closed before the end of the statement cycle forfeit accrued interest. Monthly maintenance service charge if the balance drops below \$100 any day of the cycle month is \$3. Up to six withdrawals per month by preauthorized, automatic, or telephone transfer – unlimited transfers are allowed in person and at the ATM. Fee for withdrawals exceeding six per month is \$1 per withdrawal for all withdrawals that cycle month. ATM and Anytime Help Line accessibility. ATM and Other fees may apply (see fee schedule)

Kids Statement Savings (ages 15 and under)

Minimum opening balance..... \$10
 Minimum balance..... \$10
 Minimum balance to obtain APY\$10
 Monthly statements
 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
 *Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.

Interest begins to accrue on the business day you deposit non-cash items (example: checks). Accounts closed before the end of the statement cycle forfeit accrued interest. Monthly maintenance service charge if the balance drops below \$10 any day of the cycle month is \$3. Up to six withdrawals per month by preauthorized, automatic, or telephone transfer – unlimited transfers are allowed in person and at the ATM. Fee for withdrawals exceeding six per month is \$1 per withdrawal for all withdrawals that cycle month. ATM and Anytime Help Line accessibility. ATM and Other fees may apply (see fee schedule)

Certificate of Deposit

Minimum balance.....\$1,000
 Minimum balance to obtain APY\$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. Interest begins to accrue on the business day you deposit non-cash items (example: checks). 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 prior to maturity. Funds may be withdrawn up to 10 calendar days after 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 after the maturity date.

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. Contributions reduce taxable income however, only the interest income on the account is tax deferred. Funds can be withdrawn tax free for eligible medical expenses.

PLEASE NOTE:

****For all Statement Savings and Health Savings, NOW checking, Star Checking, Money Market and Money Market Plus accounts, 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.**

For all interest-bearing accounts, we use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Everyday Checking

Minimum opening balance..... \$100
Daily minimum balance\$200
Monthly maintenance service charge if the daily balance on any given day of the cycle month drops below \$200 is \$8.
*Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.
Monthly statement
Unlimited check writing
ATM & Anytime Help Line accessibility
ATM & Other fees may apply (see fee schedule)
Free online banking
Free mobile** (Apple and Android) and text banking
**Wireless carrier data rates apply
Limited access BaZing savings (3 free deals from local merchants to save you money on shopping, dining, travel and more).

*NOTE: Insufficient funds charges may apply when there are insufficient or unavailable funds and the account becomes overdrawn. The bank uses real-time processing, which means transactions are posted as the bank receives them. Multiple insufficient funds fees may be imposed if at any time during the day, an account has insufficient funds, even though the final balance at the end of the day may be positive. The fee applies to insufficient funds charges created by check, in-person withdrawal or other electronic means. You will not be charged for point-of-sale transactions or ATM transactions that result in your account becoming overdrawn.

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

AmaZing Checking

Minimum opening balance..... \$100
No monthly minimum balance required
Monthly maintenance service charge of \$5.00 regardless of the balance
*Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.
Monthly statement
Unlimited check writing
ATM & Anytime Help Line accessibility
ATM & Other fees may apply (see fee schedule)
Free online banking
Free mobile** (Apple and Android) and text banking
**Wireless carrier data rates apply
Free online bill pay services
Shop local, save local with BaZing savings
Cell phone protection***
Identity theft protection***
\$10,000 Travel accidental death coverage***
(***Cell phone protection and personal identity protection are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC insured, not an obligation or guaranteed by the bank, its affiliates, or any government agency.)
Roadside assistance
Pharmacy, vision and hearing savings

Star Checking

Minimum opening balance..... \$100
Daily minimum balance \$2,500
Minimum balance to obtain APY\$2,500
**Interest Rate & APYVariable 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 non-cash items (example: checks).
Accounts closed before the end of the statement cycle forfeit accrued interest.
Monthly maintenance service charge if the daily balance on any given day of the cycle month drops below \$2,500 is \$9.
*Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.
Monthly statement
Unlimited check writing
ATM & Anytime Help Line accessibility
ATM & Other fees may apply (see fee schedule)
Free online banking
Free mobile** (Apple and Android) and text banking
**Wireless carrier data rates apply
Free online bill pay services
Shop local, save local with BaZing savings
Cell phone protection***
Identity theft protection***
\$10,000 Travel accidental death coverage***
(***Cell phone protection and personal identity protection are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC insured, not an obligation or guaranteed by the bank, its affiliates, or any government agency.)
Roadside assistance
Pharmacy, vision and hearing savings

Visit our web site at: www.thestatebankgroup.com

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

Money Market Account

Minimum opening balance.....\$1,000
Minimum balance.....\$1,000
Minimum balance to obtain APY\$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 non-cash items (example: checks). Accounts closed before the end of the statement cycle forfeit accrued interest. Up to six withdrawals per month by preauthorized, automatic, or telephone transfer – unlimited transfers are allowed in person and at the ATM. Fee for withdrawals exceeding six per month is \$1 per withdrawal for all withdrawals that cycle month.
Monthly maintenance service charge of \$6 if the daily balance drops below \$1,000 any day of the cycle month. *Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.
Image of checks with statement, ATM & Anytime Help Line accessibility.
ATM & Other fees may apply (see fee schedule)

Money Market Plus

Minimum opening balance \$10,000
Minimum balance \$10,000
Minimum balance to obtain APY is based on the following tier levels:

\$0.00 to \$24,999.99
\$25,000 to \$49,999.99
\$50,000 to \$74,999.99
\$100,000 and up

**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 non-cash items (example: checks). Up to six withdrawals per month by preauthorized, automatic, or telephone transfer – unlimited transfers are allowed in person and at the ATM. Fee for withdrawals exceeding six per month is \$1 per withdrawal for all withdrawals that cycle month. Accounts closed before the end of the statement cycle forfeit accrued interest.
Monthly maintenance service charge of \$26 if the daily balance drops below \$10,000 any day of the cycle month. * Insufficient funds charge (paid) or insufficient funds charge (returned) \$35 per item.
Image of checks with statement, ATM & Anytime Help Line accessibility
ATM & Other fees may apply (see fee schedule)