

### 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  
 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 \$35

#### 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



**THE STATE BANK GROUP**  
 WONDER LAKE    JOHNSBURG    SPRING GROVE  
 LAKEMOOR    HEBRON

# Our Deposit Products

As of 07/01/15

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



### Passbook Savings

Minimum opening balance..... \$100  
 Minimum balance..... \$100  
 Minimum balance to obtain APY .....\$100  
 Unlimited withdrawals in person, by mail or by telephone (via check mailed to the depositor)  
 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 non-cash items (example: checks). Monthly maintenance service charge if the balance drops below \$100 any day of the month is \$3. 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  
 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  
 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 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. \*Overdraft fee per item is \$35. ATM and Anytime Help Line accessibility. ATM and Other fees may apply (see fee schedule)

### 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.

### 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.

#### 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 quarterly, payment monthly, semi-annually or annually is also available on Certificates of Deposit with terms of 91 days or more
- Paid quarterly on Passbook accounts
- Paid monthly on Statement Savings accounts and interest bearing DDA accounts

\*\*For Passbook, Statement 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 month drops below \$200 is \$8.  
\*Overdraft fee per item \$35, paid or returned  
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.

## AmaZing Checking

Minimum opening balance..... \$100  
No monthly minimum balance required  
Monthly maintenance service charge of \$5.00 regardless of the balance  
\*Overdraft fee per item \$35, paid or returned  
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

### As also stated in our Fee Schedule, the follow fees apply:

- Overdraft fee per item \$35, paid or returned NSF
- Stop Payment fee \$35 per item or range
- Balance inquiries \$5
- Verification of Deposit \$13
- Charged back or returned deposited item \$15

\*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 or other electronic means.” Overdraft fees may apply when the item is paid or returned NSF. Overdraft/Negative Balance per day fee may apply refer to fee schedule.

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).

## Star Checking

Minimum opening balance..... \$100  
Daily minimum balance ..... \$2,500  
Minimum balance to obtain APY .....\$2,500  
\*\*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 maintenance service charge if the daily balance on any given day of the month drops below \$2,500 is \$9.  
\*Overdraft fee per item \$35, paid or returned  
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

## 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 cash or 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. Monthly maintenance service charge of \$6 if the daily balance drops below \$1,000 any day of the month. \*Overdraft fee per item is \$35. Monthly imaged 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 cash or 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. 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 month. \*Overdraft fee per item is \$35  
Monthly imaged statement, ATM & Anytime Help Line accessibility  
ATM & Other fees may apply (see fee schedule)

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.