

SPECIALTY SERVICES



❖ Bounce Protection ❖ CDARS ❖ Direct Deposit & ACH

❖ Electronic Bank Statements ❖ Mastercard/Visa Credit Card

❖ Farm Management ❖ IRA & Keogh Plans

❖ Internet Banking/Bill Payment ❖ Business Deposit Capture

❖ ShazamChek Debit Card ❖ Telephone Banking

❖ Trust Department ❖ Vista Club

PRIVACY DISCLOSURE

First State Bank wants you to know that your privacy is very important to us. We are providing this notice to let you know some basic facts concerning how your private information is kept confidential by First State Bank.

We collect nonpublic personal information about you from the following sources:

- Information we receive for you on applications or other forms,
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial providers with whom we have joint marketing agreements.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information.

If you have questions or comments regarding this notice you may contact First State Bank at 1.800.362.9623 or 1.815.538.2265.

First State Bank
Mendota, IL 61342



Member
FDIC

SCHEDULE OF CHARGES

FEBRUARY 1, 2009

MENDOTA MAIN

706 Washington St., Mendota, IL 61342
p 815.538.2265 · f 815.539.5426

Monday - Thursday9:00 A.M. to 4:00 P.M.
Friday9:00 A.M. to 5:00 P.M.
Saturday8:30 A.M. to Noon

MENDOTA PLAZA NORTH

1403 13th Ave., Mendota, IL 61342
p 815.538.2265 · f 815.539.3115

Monday - Thursday8:15 A.M. to 5:00 P.M.
Friday8:15 A.M. to 6:00 P.M.
Saturday8:15 A.M. to Noon

Mendota 24 Hour ATM Locations
1403 13th Ave., and 817 Illinois Ave.

BLOOMINGTON

502 N. Hershey Rd.
Bloomington, IL 61704
p 309.663.6300 · f 309.663.6311

Monday - FridayDrive-up7:30 A.M. to 5:30 P.M.
Lobby8:30 A.M. to 4:30 P.M.
SaturdayDrive-up7:30 A.M. to Noon
Lobby8:30 A.M. to Noon

24 Hour ATM Service

PERU

4351 Venture Dr., Peru, IL 61354
p 815.224.4484 · f 815.224.4486

Monday - ThursdayDrive-up7:30 A.M. to 5:00 P.M.
Lobby8:30 A.M. to 4:00 P.M.
FridayDrive-up7:30 A.M. to 6:00 P.M.
Lobby8:30 A.M. to 5:00 P.M.
SaturdayDrive-up7:30 A.M. to Noon
Lobby8:30 A.M. to Noon
SundayDrive-up10:00 A.M. to 2:00 P.M.
Lobby10:00 A.M. to 2:00 P.M.

24 Hour ATM Service

www.firststatebank.biz
E-Mail: info@firststatebank.biz
Telephone Banking
815.538.7466 or 800.358.9979

OTTAWA

1212 LaSalle St., Ottawa, IL 61350
p 815.433.3727 · f 815.433.0948

Monday - ThursdayDrive-up7:30 A.M. to 5:00 P.M.
Lobby8:30 A.M. to 5:00 P.M.
FridayDrive-up7:30 A.M. to 6:00 P.M.
Lobby8:30 A.M. to 5:00 P.M.
SaturdayDrive-up7:30 A.M. to Noon
Lobby8:30 A.M. to Noon

24 Hour ATM Service

STREATOR

302 East Main St., Streator, IL 61364
p 815.673.4381 · f 815.672.6836

Monday - FridayDrive-up8:00 A.M. to 5:00 P.M.
Lobby9:00 A.M. to 5:00 P.M.
SaturdayDrive-up8:00 A.M. to Noon
Lobby9:00 A.M. to Noon

24 Hour ATM Service

MCNABB

411 West Main St., McNabb, IL 61335
p 815.882.2146 · f 815.882.2139

Monday - ThursdayDrive-up8:00 A.M. to 3:30 P.M.
Lobby8:30 A.M. to 3:00 P.M.
FridayDrive-up7:30 A.M. to 5:00 P.M.
Lobby8:00 A.M. to 5:00 P.M.
SaturdayDrive-up7:30 A.M. to Noon
Lobby8:00 A.M. to Noon

24 Hour ATM Service

LAMOILLE

Gurney St. & Rt. 34, LaMoille, IL 61330
p 815.638.2398 · f 815.638.2875

Monday - ThursdayDrive-up8:15 A.M. to 5:00 P.M.
Lobby9:00 A.M. to 3:00 P.M.
FridayDrive-up8:15 A.M. to 6:00 P.M.
Lobby9:00 A.M. to 6:00 P.M.
SaturdayDrive-up8:15 A.M. to Noon
Lobby9:00 A.M. to Noon

REWARD CHECKING

No Minimum Balance
No Monthly Service Charge
Unlimited Check Writing
Free Online Banking / Bill Pay
Monthly requirement to receive bonus interest rate:
10 Debit Card Transactions
1 Direct Deposit or ACH Auto Payment
Receive e-Statements

Closed Account within 90 Days \$25.00
Interest is paid monthly on the daily collected balance, based on 365 days per year, compounded daily.
Current rates available on request.

NOW CHECKING ACCOUNTS

Minimum Balance to Open \$1,000.00
Interest is paid monthly on the daily collected balance, based on 365 days per year, compounded daily.
If the account averages less than the \$1,000.00 average collected balance for the month, your interest rate may be lower.
Unlimited check writing privileges.
Current rates available on request.

SUPER NOW CHECKING ACCOUNTS

Minimum Balance to Open \$2,500.00
Interest is paid monthly on the daily collected balance, based on 365 days per year, compounded daily.
If the account averages less than the \$2,500.00 average collected balance for the statement cycle, your interest rate may be lower.
Unlimited check writing privileges.
Current rates available on request.

PERSONAL CHECKING ACCOUNTS

Free Checking
Free Online Banking / Bill Pay
Debit Card
Image Statements
Closed Account within 90 Days \$25.00

BUSINESS CHECKING ACCOUNTS

A separate schedule is available upon request.

FIRST CLASS MONEY MARKET ACCOUNTS

Minimum Balance to Open \$2,500.00
Interest is paid monthly on the daily collected balance, based on 365 days per year, compounded daily.
Interest rate subject to change every other Wednesday. Current rates available on request.

By federal law, the combined total of transactions you may make during a statement cycle by telephone transfers, preauthorized transfers, or checks to third parties, cannot exceed six and no more than three of these six can be made by check. You may make unlimited withdrawals in person or by mail. A \$10.00 fee for each check in excess of three will be charged.

MAINTENANCE FEES

For NOW, SUPER NOW, and FIRST CLASS MONEY MARKET ACCOUNTS:
AVERAGE BALANCE . . . MONTHLY CHARGE
\$1,000.00 or over No Charge
\$500.00 to \$999.99 \$5.00
\$0.00 to \$499.99 \$10.00

SAVINGS ACCOUNTS

Minimum Deposit to Open \$25.00
Interest is compounded daily, paid quarterly, directly to account.
The minimum average balance on Savings is \$100.00. If the account balance averages less than the minimum, a \$3.00 per quarter service charge will be assessed. This does not apply to accounts for those under 19 or over 62 years of age.
Six withdrawals per quarter will be allowed free of charge. Excessive withdrawals with balances under \$1,000.00 are 50¢ each.
Closed Account within 90 Days \$25.00
Current rates available on request.

HEALTH SAVINGS ACCOUNTS

Minimum Deposit to Open \$25.00
Interest is paid monthly on the daily collected balance, based on 365 days per year, compounded daily.
Unlimited check writing privileges
Debit Card
Current rates available on request.

CERTIFICATES OF DEPOSIT

Current terms and rates available on request.

LOAN PRODUCTS

Business, consumer, and ag related loans.
Current rates available on request.

ACCOUNT PROCESSING FEES

NSF Returned Items \$25.00
NSF Paid Items that Create or Increase an Overdraft \$25.00
Redeposited Returned Item . . . \$5.00 per item
Stop Payments \$25.00
Restricted Account Status
every 6 months \$25.00
2 Signers or more required
every 3 months \$25.00
Account Reconciliation \$15.00 per hour
. \$15.00 Minimum
Record Search \$15.00 per hour
. \$15.00 Minimum
Copy from Microfilm \$3.00 per item
Printed Statement \$5.00
Screen Print Statement25¢ per page
Special Statement \$5.00 per statement
Cancelled Check or
Balance Inquiry \$1.00
Telephone Transfers \$1.00
Dormant Account after first 6 months
for balances less than \$1,000 \$3.00
Counter Check/Transaction Ticket \$1.00

OTHER SERVICES

Audit Verifications \$10.00
Debit / ATM Replacement Card \$5.00
Debit Card Chargeback \$25.00 per item
Debit Card Block / Hot Card / Reissue . . . \$5.00
Debit Card Rush Order \$30.00
Checks Cashd for Non-Customer with proper identification:
greater of1% or \$5.00
Coin & Coin Wrapping5% Collections
Checks, Drafts, or other items for collection \$20.00
Photocopy25¢ per page
Fax Machine Services:
Outgoing \$5.00 plus \$1.00 per page
Incoming \$1.00 per page
International Fax Not Permitted
Money Order . . . (Through \$500.00) . . \$1.00
((\$500.01 - \$1,000.00) . . \$3.00
(Over \$1,000.00) . . \$5.00
Non Customer Money Orders \$5.00
Notary Public Fee No Charge
(non-customer) \$1.00
Processing of Levies or Garnishments . . \$100.00
Returned Mail \$1.00
Rubber Stamp Our cost plus \$2.00
Safe Deposit Boxes:
Annual Rent Ranges \$15.00 - \$100.00
Forced Box Entry \$150.00
Lost Safe Deposit Key \$8.00
Savings Withdrawal that Creates an Overdraft \$25.00
Visa Travelers Cheque Card \$10.00
Visa Gift Card \$5.00
Wire Transfers: (Incoming) . . \$15.00
(Outgoing) . . \$25.00
(Foreign) . . \$60.00
Zipper Bags \$3.00

SUPPLIES

Personalized checks, special checks, covers, endorsement stamps, and other special items will be charged to the customer's account.

CHRISTMAS CLUB

First State Bank has a variety of Christmas Club plans available for your convenience, and we will pay your 50th payment. To take advantage of this, open your account prior to January 1. No service charge on these accounts.