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Who we are

Who is providing this notice?	State Bank
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What we do

How does State Bank protect my personal financial information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does State Bank collect my personal information?	We collect your personal information, for example, when you ---Open an account or deposit money ---Pay your bills or apply for a loan ---Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only ---sharing for affiliates' everyday business purposes - information about creditworthiness ---affiliates from using your information to market to you ---sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ---State Bank does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. --State Bank does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ---State Bank does not jointly market

ELECTRONIC DISCLOSURE AGREEMENT

This agreement is with State Bank. You have agreed to receive the account disclosures for this transaction electronically. Described below are the terms and conditions for providing to you such disclosures electronically. You acknowledge and agree that: you are able to view this agreement on your computer or electronic device; you are able to download to a hard drive or USB drive PDF files; you have access to the internet; you are able to send and receive e-mails; the email address that you provided to us is the proper e-mail address for communicating with you; you are responsible for notifying us of changes to your e-mail address. Please read the information below carefully and thoroughly. You agree to the terms of this agreement just as if you had signed a paper document.

Definitions

The word “we”, “us”, “our” or “Bank” means State Bank. The words “you” and “your” mean the party(s) to an account.

“Disclosure” means any account authorization agreement, disclosure, notice, statement, or other information related to your account including, but not limited to, information that we are required by law to provide in writing.

Method of Providing Communication to You in Electronic Form

We may provide documents to you in electronic form, all electronic communications will be considered to be “in writing”. All Disclosures will be provided to you electronically in one of several ways. These are either: 1) By Personal Online Banking messaging or email to the most current email address we have on record 2) by access to a website that we identify in a Personal Online Banking message, or email notice we send to you, at the time the information is available, or 3) to the extent permissible by law, by access to a Web site that we will identify in advance for such purposes.

Types of Communication

State Bank is required by law, regulation or agreement to provide to you copies of certain information “in writing”. With your consent, we can provide this information to you by Electronic Delivery. This information will include all legal, regulatory or other disclosures associated with an account or service.

Retaining Copies

You should print or download any electronically delivered document that is important to you.

Paper Copies

You will have the ability to download and print the disclosure documents if you elect to, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$1.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Contacting Us

You may contact us to request paper copies of disclosures:

To contact us by phone call: 618-939-7195

To contact us by e-mail, send messages to: ibanking@sbw.bank

To contact us by paper mail, please send correspondence to:

State Bank

PO Box 148

Waterloo, IL 62298

Required hardware and software

The minimum system requirements may change over time. The current system requirements are:

- Adobe Acrobat Reader or similar software for reading a pdf formatted document on your device.

Updating your Records

It is your responsibility to provide us with an accurate and complete email address, contact, and other information related to this Disclosure and your account(s). You must maintain and promptly update this information with any changes. You may view and update the email address we have on file for you within our Personal Online Banking system at any time. Once logged in choose Profile and scroll to the Email heading and choose edit. You may also update it by contacting the Bank at 618-939-7195 or in person at any branch location.

TERMINATION/CHANGES.

We reserve the right, at our sole discretion, to discontinue providing any and all Disclosures electronically. We will provide you with notice of any such termination or change as required by law. In such case we will revert to sending mailed paper Statements and Disclosures.

You may terminate your consent to receive documents in electronic form for any of your Accounts by contacting us. We may charge you fees for providing hard copy documents.

11 - Month Certificate of Deposit

Rate Information – You will be paid the disclosed rate until first maturity.

Compounding frequency – Interest will be compounded every three months unless withdrawn.

Crediting frequency - Interest will be credited to your account every three months.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirement – You must make a minimum deposit to open this account of \$1,000.00.

Minimum Balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$1,000.00 on a daily basis to earn the annual percentage yield disclosed.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit any noncash items (for example, checks).

Transaction limitations - You may not make any deposits into your account before maturity.

Withdrawals of Interest - You may withdrawal interest credited during the term in which it was credited without penalty.

Early withdrawal penalties – A penalty may be imposed for withdrawals before maturity. If we consent to a request for a withdrawal that is otherwise not permitted you may have a penalty. The penalty will be an amount equal to 90 days interest on the amount withdrawn.

Automatically renewable time account - This account will automatically renew at maturity. Each renewal term will be a 12-month term, beginning on the maturity date, unless we notify you in writing, before a maturity date, of a different term for renewal. You will have ten calendar days after maturity to withdraw the funds without a penalty.

You may prevent renewal if you withdraw the funds in the account at maturity or within the 10-day grace period or we receive written notice from you within the 10-day grace period after the maturity date that you do not want this account to automatically renew. If you prevent renewal, interest will not accrue after final maturity.

Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. We will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

36 - Month Certificate of Deposit

Rate Information – You will be paid the disclosed rate until first maturity.

Compounding frequency – Interest will be compounded every three months unless withdrawn.

Crediting frequency - Interest will be credited to your account every three months.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirement – You must make a minimum deposit to open this account of \$1,000.00.

Minimum Balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$1,000.00 on a daily basis to earn the annual percentage yield disclosed.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit any noncash items (for example, checks).

Transaction limitations - You may not make any deposits into your account before maturity.

Withdrawals of Interest - You may withdrawal interest credited during the term in which it was credited without penalty.

Early withdrawal penalties – A penalty may be imposed for withdrawals before maturity. If we consent to a request for a withdrawal that is otherwise not permitted you may have a penalty. The penalty will be an amount equal to 180 days interest on the amount withdrawn.

Automatically renewable time account - This account will automatically renew at maturity. Each renewal term will be a 36-month term, beginning on the maturity date, unless we notify you in writing, before a maturity date, of a different term for renewal. You will have ten calendar days after maturity to withdraw the funds without a penalty.

You may prevent renewal if you withdraw the funds in the account at maturity or within the 10-day grace period or we receive written notice from you within the 10-day grace period after the maturity date that you do not want this account to automatically renew. If you prevent renewal, interest will not accrue after final maturity.

Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. We will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

SCHEDULE OF FEES (2024)

Limits and fees – The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account:

ATM and Debit Card Fees

ATM convenience Fee (Charge per withdrawal at ATMs we do not own or operate)	\$ 1.00
Replacement Debit Card	\$ 10.00

Transfer Fees

Telephone Transfers (per transfer)	\$ 5.00
Overdraft Protection Transfer Fee (per transfer)	\$ 5.00

Check Fees

Check Printing	Fee depends on style of check	
Cashier's Check		\$ 5.00
Bank Check		\$ 5.00

Overdraft/Nonsufficient Funds Fees

Overdraft (each overdraft paid)	\$ 35.00
The Overdraft Fee applies to overdrafts created by check, in-person withdrawal, ATM Withdrawal, or other electronic means.	
Overdrawn balance less than \$10.00 (each item)	\$ 5.00
Overdraft-Daily Fee Limit (Consumer accounts only)	\$175.00
Nonsufficient funds (each presentment*)	\$ 35.00

The NSF Fee can be incurred by check, in-person withdrawal, ATM withdrawal, or other electronic means.

*NSF fees may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Additional Account Fees

Returned Deposit Items (Commercial Accounts Only)	\$ 10.00
Stop Payments – all items	\$ 30.00
Reopening Account Fee (accounts previously submitted for collections)	\$ 25.00
Account Abuse Closing Fee	\$ 25.00
Account Inactivity Fee	\$ 5.00 per month
Account Research and Balancing	
1 Hour Minimum	\$ 30.00 per hour

Statement Fees

Paper Statement	\$ 3.00
Copy of Statement	\$ 3.00

Wire Transfer

Domestic (Incoming)	\$ 20.00
Domestic (Outgoing)	\$ 30.00
Foreign (Incoming)	\$ 20.00
Foreign (Outgoing)	\$ 60.00

Legal Charges

Garnishments	\$100.00
Levy	\$100.00
Child Support	As Permitted by State

Safe Deposit Box Fees

Past Due Safe Deposit Box Rental Payment	\$ 10.00
Lost Safe Deposit Box Key	\$ 20.00
Drilling Safe Deposit Box	\$150.00

Check Collection Fee

Collection Items (Includes Canadian Checks)	\$18.00 for 1 st item \$ 5.00 for each additional item
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Foreign Currency Fee

Purchase Foreign Currency	\$ 20.00
Sell Foreign Currency	\$ 20.00

Additional Services & Fees

License Sticker Renewal Fee	\$ 9.50
Vehicle Title Service (Illinois Only)	\$ 50.00
Notary Service Non-Customer	\$ 2.00
Non-Customer Business Change order	\$ 10.00
Fax Service (limit of ten pages)	\$ 5.00