

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

State Bank of Speer Peoria Banking Center

14 Main Street, P.O. Box 37

Speer, Illinois 61479-0037

(309) 249-2141

COMMON FEATURES

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

Lost ATM/Debit Card Replacement \$15.00

Expedited ATM/Debit Card Replacement \$50.00

Debit Card PIN Reissue \$5.00

Foreign ATM Transaction \$1.00

You will be notified of your VISA® debit card and/or ATM card limits upon approval of your application.

Check Printing: Fee depends on style of check ordered.

Cashier's Checks \$1.00 per \$100 (\$10.00 maximum)

Money Orders \$2.00 per item

Fee assessed if your account has no recurring ACH deposit activity or your average monthly balance falls below \$250.00.

Cashing Checks - \$10.00 per item

Fee assessed if your average monthly balance falls below \$250.00.

Gift Cards \$2.00 per gift card

Overdrafts \$25.00 per item

Your account may be charged a \$25.00 per item fee for any overdraft item created by check, in-person withdrawal, or by other electronic means.

Return Check Charge \$25.00 per item

Your account may be charged a \$25.00 per item fee for any nonsufficient fund created by check, in-person withdrawal, or by other electronic means.

Automatic Transfer Mail Notification \$1.00 per transfer

Account Research \$30.00 per hour (\$30.00 minimum)

Telephone Transfer \$10.00 per transaction

Stop Payment (all items) \$25.00

Wire Transfer (all outgoing items) \$20.00

Foreign Wire Transfer \$50.00

ACH Origination Fee \$3.00 per file

Color Copies 25¢ per page

Fax Services \$1.00 per page

Levy Service Charge \$50.00

Includes levies, liens, garnishments and other state or court ordered directives.

Foreign Currency Conversion \$20.00

Canadian Item Collection \$10.00

Check/Cash Collection Our Cost to Collect

Bond Purchase Fee \$50.00

Bond Interest Coupon Remittance Fee Cost of Registered Postage

Account Closing within 90 Days of Opening \$25.00

Inactive account (fee charged annually) \$25.00

An account is inactive if for 12 months you have made no deposits or withdrawals to the account.

Incorrect Address \$5.00

Regulation D Excessive Transactions \$2 per violation

No more than six preauthorized or automatic transfers or withdrawals per calendar month or statement cycle.

Effective Date: January 1, 2014

Member FDIC