



# State Bank of Graymont

May 24, 2022

Dear Friends,

***Welcome to State Bank of Graymont!***

Enclosed in this packet is information and important dates to help you with the operating system transition from State Bank of Saunemin to State Bank of Graymont. Please contact your local branch with any questions or concerns. See page 6 for branch locations and phone numbers.

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Sincerely,

Ronald L. Minnaert  
President  
State Bank of Graymont

Dennis Stephens  
President  
State Bank of Saunemin



# **Important Dates & Information**

**June 24<sup>th</sup> – Saunemin Internet Banking:** Internet banking will go into inquiry mode at 3:30. You will continue to be able to view account histories and e-statements, but will no longer be able to do transfers or loan payments through the system. Any transfers scheduled for a future date will not process and will need to be setup under State Bank of Graymont's (SBG) internet banking (available June 27<sup>th</sup>). Account histories and e-statements will remain available for viewing on State Bank of Saunemin's (SBS) internet banking through October 1st.

**June 24<sup>th</sup> – Final Saunemin Statement:** Final statement from SBS will be processed on June 24<sup>th</sup>.

**June 25<sup>th</sup> – Saunemin Locations:** All offices will be open for regular hours.

**June 27<sup>th</sup> – Internal Operating System Conversion:** SBS and SBG have completed the internal operating system conversion. Any account you currently have at SBS will be converted to SBG. As of this date, all new bank documents will be titled in the name of State Bank of Graymont. All 5 branch locations are available for all your banking needs.

**June 27<sup>th</sup> – Debit Cards:** New SBG debit cards will be sent out mid-June to customers who currently have a SBS debit card. New debit cards are to be used starting June 27<sup>th</sup> (follow the activation and PIN instructions in debit card packet mailed separately in June).

**June 27<sup>th</sup> – Checks:** All customers will be receiving a complimentary packet of checks with updated routing number information mailed separately in June. SBG checks can be used starting June 27<sup>th</sup>. Any new ACH transactions set up should use the new routing number found on the SBG checks. Old checks with Saunemin's routing number can still be used and processed.

**June 27<sup>th</sup> – Internet Banking:** Enrollment is available through the browser or mobile app. See the Internet Banking Guide on page 7.

**June 30<sup>th</sup> – Statements:** SBG statements cut at month end. E-statements will be available through internet banking within two business days. Mailed paper statements will be received within 7-10 business days.

## **Account Conversion**

*Please review the chart below to find your new account type.*

*\*\*If your account type is not listed below, there are no changes. \*\**

State Bank of Saunemin		State Bank of Graymont
NOW Checking	→	Tiered NOW
Business Interest Checking	→	Business Tiered Interest Checking
Money Market	→	Tiered Money Market
Premium Money Market	→	Tiered Money Market
Business Money Market	→	Business Tiered Money Market
Business Premium Money Market	→	Business Tiered Money Market
Savings Account	→	Regular Savings
Real Estate Farm (Loan)	→	RE Agriculture
Personal (Loan)	→	Consumer
Farm (Loan)	→	Agriculture
Real Estate (Loan)	→	RE Residential

# **Deposit Account Types**

\*Notification of change

## **Savings Account**

- Minimum of \$100.00 opening deposit (previously \$25.00 at SBS)\*
- Must maintain a \$100.00 average daily balance per interest cycle to avoid a \$5.00/month service charge\*
- Unlimited debits\*
- Interest credited quarterly
- Quarterly statements

## **Regular Checking**

- Minimum of \$100.00 opening deposit (previously \$50.00 at SBS)\*
- Minimum of \$1.00 balance to keep open\*
- No monthly service charge
- Unlimited check writing and debit card usage
- Monthly statements

## **Tiered NOW Account**

- Minimum of \$1,000.00 opening deposit and balance to avoid service charges
  - If balance falls below \$1,000.00, there is a \$5.00/ month service charge. If balance falls below \$500.00, there is a \$10.00/ month service charge. \*
- Earn interest on any balance
- Unlimited check writing
- Interest credited monthly
- Monthly statements

## **Tiered Money Market**

- Minimum of \$2,500.00 opening deposit and balance to avoid service charges
  - If balance falls below \$2,500.00, there is a \$10.00/ month service charge. If balance falls below \$1,000.00, there is a \$20.00/ month service charge. \*
- Earn interest on any balance
- Minimum withdrawal amount of \$500.00
- Maximum amount of withdrawals or transfers during any calendar month is six total
- Interest credited monthly
- Quarterly statements\*

## **Certificate of Deposits**

- Minimum of \$1,000.00 balance (previously \$500.00 at SBS)
- Interest credited quarterly

## **365 Day Small Saver CD**

- Minimum of \$200.00 balance
- Deposits may be made to this particular Certificate of Deposit
- Interest credited quarterly

# Deposit Rates

ANNUAL PERCENTAGE YIELD & INTEREST RATES EFFECTIVE: May 3, 2022

Certificates of Deposit	Minimum Balance to Earn APY	Minimum Deposit to Open Account	Interest Rate	Annual Percentage Yield (APY)
91 Day CD	\$1,000	\$1,000	0.10	0.10
182 Day CD	\$1,000	\$1,000	0.15	0.15
12 Month CD	\$1,000	\$1,000	0.20	0.20
18 Month CD	\$1,000	\$1,000	0.25	0.25
24 Month CD	\$1,000	\$1,000	0.30	0.30
30 Month CD	\$1,000	\$1,000	0.35	0.35
36 Month CD	\$1,000	\$1,000	0.45	0.45
48 Month CD	\$1,000	\$1,000	0.50	0.50
60 Month CD	\$1,000	\$1,000	0.60	0.60
365 Day Small Saver CD	\$200	\$200	0.15	0.15
IRA 18 Month CD*	\$100	\$100	0.35	0.35

A penalty may be imposed for early withdrawal from a Certificate of Deposit. Ask bank staff for additional information.

Tiered NOW Account and Business Tiered Interest Account	Minimum Daily Balance to Earn APY	Minimum Deposit to Open Account	Interest Rate***	Annual Percentage Yield (APY) **
	\$.01-\$9,999.99	\$1,000	0.10	0.10
	\$10,000.00 to \$49,999.99	\$1,000	0.10	0.10
	\$50,000.00 to \$99,999.99	\$1,000	0.20	0.20
	\$100,000.00 or more	\$1,000	0.30	0.30

Tiered Money Market	Minimum Daily Balance to Earn APY	Minimum Deposit to Open Account	Interest Rate***	Annual Percentage Yield (APY) **
	\$.01-\$24,999.99	\$2,500	0.10	0.10
	\$25,000.00 to \$49,999.99	\$2,500	0.15	0.15
	\$50,000.00 to \$74,999.99	\$2,500	0.25	0.25
	\$75,000.00 or more	\$2,500	0.40	0.40

Regular Savings IRA Savings*	Minimum Deposit to Open Account	Interest Rate ***	Annual Percentage Yield (APY) **
	\$100	0.05	0.05
	\$1	0.60	0.60

\*\*\* rates may change after the account is opened; \*\* fees could reduce earnings on account; \* trust customers only

For More Details Call: STATE BANK OF GRAYMONT

MEMBER FDIC

Rates are subject to change

# **Products & Fee Schedule**

Effective June 27, 2022

\*\*Notification of change in dollar amount

Internet Banking/Mobile Banking	FREE
Mobile Check Deposit	FREE
Bill Pay	FREE
E-Statements	FREE
Brella App (Debit Card Controls)	FREE
Account Access 24 (Telephone Banking)	FREE
Overdraft **	\$30.00 per item
Return Charges**	\$30.00 per item per presentment
Insufficient Funds Transfer**	\$5.00 per day
Stop Payments**	\$30.00 per item
Deposit Item Return Check**	\$4.50 per item
Telephone Transfer	\$3.00 per transfer
Undeliverable Statement	\$5.00 per statement
Images Included in Paper Statement (if monthly average balance is below \$300)	\$3.00 per statement
Continuous Overdraft Fee (after 5 consecutive business days of negative balance)	\$15.00 per day
Early Account Closing (90 days from opening)**	\$20.00
Extra Debit Card	\$10.00
Replace Lost Debit Card**	\$15.00
Counter Checks	\$5.00 per 10 checks
Cashiers Checks**	\$6.00 per check
Copy of Statement	\$4.00 per statement
Daily Account Printout**	\$3.00 per day
Domestic Wire Transfer**	\$20.00
Foreign Wire	\$40.00
Photocopies**	\$0.10 per page
Fax	\$1.00 per page

## **Lock Box Rentals**

<b>Graymont</b>		<b>Pontiac</b>		<b>Saunemin</b>	
3x5	\$12.00	3x5	\$22.00	3x5	\$12.00
3x10	\$20.00	3x10	\$32.00	3x10	\$20.00
5x10	\$25.00	5x10	\$42.00	5x10	\$30.00
		10x10	\$75.00	15x10	\$50.00

\*Payment 30 Days Past Due Fee - \$5.00

\*Box contents are not insured. Boxes are not fireproof, burglar proof, or waterproof.

# **Loan Products**

## **RE Residential**

- Home Purchase or Refinance
- Fixed Rate or Balloon Loans
- Attractive Interest Rates
- Grants For 1st Time Homebuyers
- Construction Loans
- Lot Loans
- Second Mortgage Loans
- Home Equity Lines of Credit

## **RE Agriculture**

- Purchase of land and buildings
- Refinance of current loan obligations
- Amortizations up to 30 years
- Improvements to current land or buildings
- Flexible repayment options

## **RE Commercial**

- Purchase of land and buildings
- Expansion or improvements to current real estate
- Refinance of current loan obligations
- Amortizations up to 25 years

## **Consumer**

- Automobile Loans
- Personal Loans
- Recreational Loans (Boat, ATV, etc.)
- Debt Consolidation Loans

## **Agriculture**

- Operating Lines of Credit
- Machinery and Equipment Loans

## **Commercial**

- Operating Lines of Credit
- Machinery and Equipment Loans

# **Locations & ATMs**

## **Graymont**

204 Main Street  
Graymont, IL 61743  
815-743-5951

## **Chenoa (Deposit Taking**

### **ATM Onsite)**

314 Crittenden Street  
Chenoa, IL 61726  
815-945-7871

## **Pontiac West (Deposit**

### **Taking ATM Onsite)**

1100 W. Howard Street  
Pontiac, IL 61764  
815-844-4433

## **Pontiac East**

901 E. Howard Street  
Pontiac, IL 61764  
815-844-4456

## **Saunemin**

59 North Street  
Saunemin, IL 61769  
815-832-4456

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## **ATM - OSF St James**

### **Hospital**

2500 W. Reynolds St  
Pontiac, IL 6176

## **ATM- Saunemin**

### **Marathon**

Rte. 116 & Rte. 47  
Saunemin, IL 61769

# **Internet Banking Enrollment Guide**

## **Internet Banking Features**

- Check Balances
- Transaction History
- View Images
- Alerts
- E-statements
- Internal Transfers
- BillPay (upon request)
- Mobile App with Mobile Deposit

## **State Bank of Graymont Mobile App**

**Recommended when using a mobile device**

1. Search **State Bank of Graymont** in your app store
2. If you have already enrolled in internet banking via the browser, please log in with your current credentials.
3. If you have not enrolled, open the app and select **Enroll now**.
4. Follow the prompts to enroll. See screenshots in the section below starting at #4 for reference.

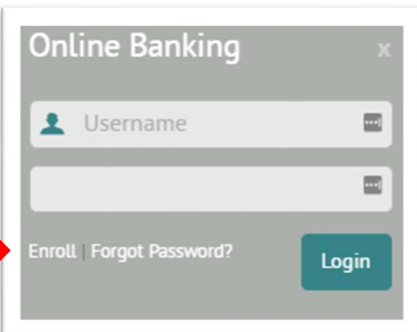


## **Enroll Via An Internet Browser**

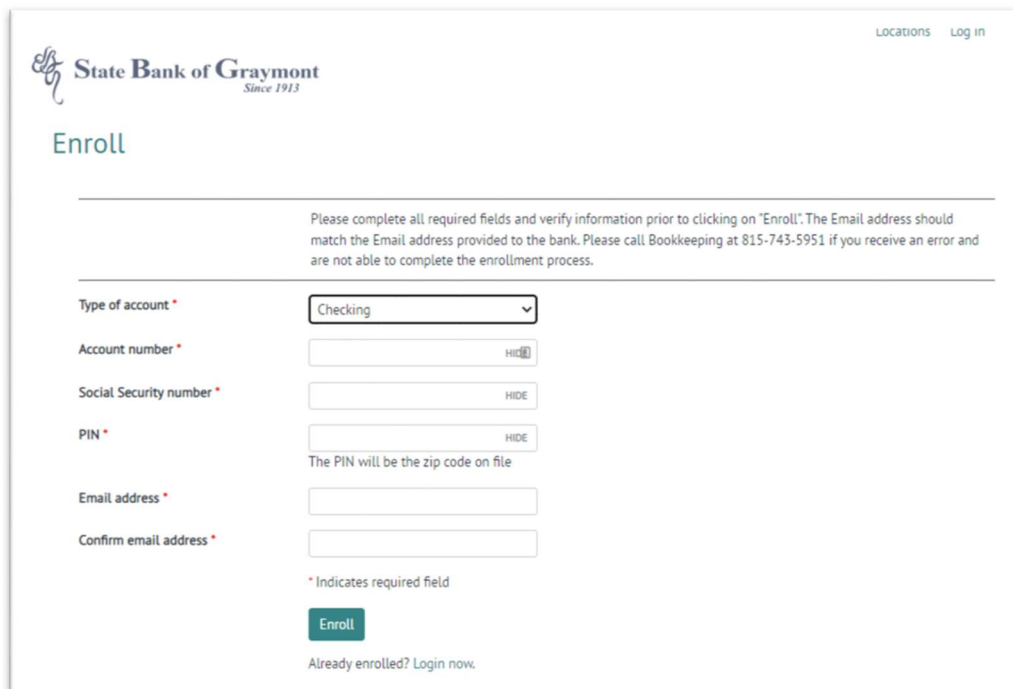
1. Browse to State Bank of Graymont's website [www.sbofgray.com](http://www.sbofgray.com)
2. Click the **Login** button in the top right corner



3. Click **Enroll** at the bottom of the popup box

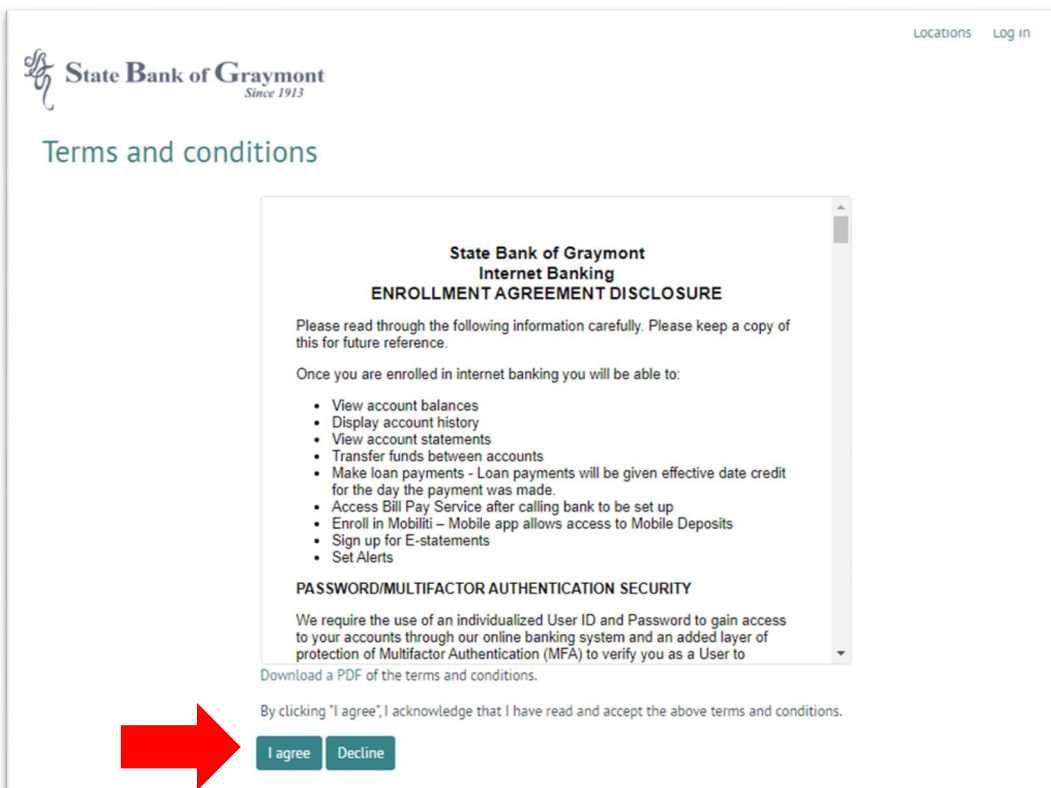


4. Proceed to follow the prompts of setting up your internet banking account
  - a. Enrollment notes:
    - i. Account number = account number you have been using at Saunemin
    - ii. Enter in your Social Security without dashes



The image shows the 'Enroll' page of the State Bank of Graymont. At the top, there is a logo and the text 'State Bank of Graymont Since 1913'. To the right, there are links for 'Locations' and 'Log in'. The main heading is 'Enroll'. Below this, a paragraph states: 'Please complete all required fields and verify information prior to clicking on "Enroll". The Email address should match the Email address provided to the bank. Please call Bookkeeping at 815-743-5951 if you receive an error and are not able to complete the enrollment process.' The form contains several fields: 'Type of account' (a dropdown menu with 'Checking' selected), 'Account number' (a text box with a 'HIDE' button), 'Social Security number' (a text box with a 'HIDE' button), 'PIN' (a text box with a 'HIDE' button), 'Email address' (a text box), and 'Confirm email address' (a text box). A note below the PIN field says 'The PIN will be the zip code on file'. A legend indicates that an asterisk (\*) denotes a required field. At the bottom of the form is a green 'Enroll' button. Below the button, it says 'Already enrolled? Login now.'

5. To continue your internet banking enrollment, click **I Agree**



The image shows the 'Terms and conditions' page of the State Bank of Graymont. At the top, there is a logo and the text 'State Bank of Graymont Since 1913'. To the right, there are links for 'Locations' and 'Log in'. The main heading is 'Terms and conditions'. Below this, there is a scrollable box containing the 'State Bank of Graymont Internet Banking ENROLLMENT AGREEMENT DISCLOSURE'. The text inside the box reads: 'Please read through the following information carefully. Please keep a copy of this for future reference. Once you are enrolled in internet banking you will be able to:' followed by a bulleted list of services: 'View account balances', 'Display account history', 'View account statements', 'Transfer funds between accounts', 'Make loan payments - Loan payments will be given effective date credit for the day the payment was made.', 'Access Bill Pay Service after calling bank to be set up', 'Enroll in Mobiliti - Mobile app allows access to Mobile Deposits', 'Sign up for E-statements', and 'Set Alerts'. Below the list, it says 'PASSWORD/MULTIFACTOR AUTHENTICATION SECURITY' and 'We require the use of an individualized User ID and Password to gain access to your accounts through our online banking system and an added layer of protection of Multifactor Authentication (MFA) to verify you as a User to'. Below the scrollable box, there is a link to 'Download a PDF of the terms and conditions.' and a statement: 'By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.' At the bottom of the page, there are two buttons: 'I agree' and 'Decline'. A large red arrow points to the 'I agree' button.

6. Create your username and password and click **Continue**

The screenshot shows the 'Establish credentials' page for the State Bank of Graymont. At the top is the bank's logo and name. Below the title, a paragraph explains the requirements for the new User ID (Retail Online User Name), stating it is case sensitive, at least 6 characters long, and cannot contain apostrophes, quotation marks, backslashes, braces, tildes, or at signs. The form includes three fields: 'New username' with a 'Hide' button, 'New password' with a 'Show' button, and 'Confirm password' with a 'Show' button. A list of password requirements is provided: between 9 and 17 characters, at least 1 number, at least 1 uppercase letter, at least 1 lowercase letter, and at least 1 special character. A note indicates that an asterisk (\*) denotes a required field. A green 'Continue' button is at the bottom.

7. Create your security questions and answers and click **Continue**

The screenshot shows the 'Set up challenge questions' page. It features the bank's logo and a paragraph explaining that users can choose questions from dropdown menus and update answers. It notes that special characters won't work in answers and that choosing 'Don't Challenge me again on this device' means users won't be prompted for answers during future logins. The form contains three sets of questions and answers. Each set has a dropdown for the question and a text field for the answer with a 'Hide' button. The questions are: 'What is the middle name of your oldest child?', 'What is the name of your first employer?', and 'Who was your favorite teacher?'. There is also an unchecked checkbox for 'Don't challenge me again on this device.' and a note that an asterisk (\*) indicates a required field. A green 'Continue' button is at the bottom.

8. Setup your mobile phone number for an additional layer of security. During future logins, you may be asked to enter a 6-digit code provided via text or phone call to verify your log in. If you do not have a mobile number, use your home number. Click **Continue**

The screenshot shows the 'Set up phone numbers' page. It includes the bank's logo and a paragraph asking users to enter their phone numbers to receive a one-time passcode. Two notes are provided: one stating that for U.S. numbers, the 1 in front of the area code should not be included, and another stating that a mobile phone number is required to receive an SMS text message. A third note says that if a home number is not available, the mobile number should be entered in both the Home and Mobile fields. The form has a 'Mobile phone' field with a dropdown menu set to 'USA (+1)' and an empty text box. Below this, it says 'We send authentication passcodes via text message'. A green 'Continue' button is at the bottom.

9. E-statement enrollment

a. To Enroll

- i. Click **eStatement** under Delivery method
- ii. Click the green hyperlink **electronic statements terms and conditions**
  1. A PDF will pop up. Scroll to the last page for the 4 digit code
- iii. Checkmark box that you have read terms and enter 4 digit **Confirmation code**
- iv. Click **Enroll** to continue

State Bank of Graymont  
Since 1913

## Electronic statements enrollment

Go Green with State Bank of Graymont by signing up for E-Statements!

### Accounts

As the account holder, you will receive statement notifications at the email address below.

Email lindz\_stipp@hotmail.com

Account	Delivery method
Avery's Savings X2327	<input type="radio"/> Paper <input checked="" type="radio"/> eStatement

### Terms and conditions

You must read the [electronic statements terms and conditions](#) before you can accept and continue your enrollment. When finished, enter the 4-digit confirmation code found on the last page. Entering a confirmation code confirms that you are able to view and read PDF files, which are used for electronic statements, as required by regulations.

☒ I have read and accept the electronic statements terms and conditions.

Confirmation code \*

\* Indicates required field

10. At any time, you can download the mobile app from your app store. Click **Enroll** to be prompted to sign up for SMS messaging for your bank accounts.

State Bank of Graymont  
Since 1913

## Mobile banking enrollment

Use our mobile app for quick and convenient banking!

11. Once you have successfully enrolled, a State Bank of Graymont employee will give you a call back to verify your enrollment in internet banking within 1-2 business days of enrollment. During this call you can request access to BillPay. If enrollment cannot be confirmed by SBG, your internet banking will be deactivated.

## REG CC DISCLOSURE: YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all transaction accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### Longer Delays May Apply

**Case-By-Case Delays** - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard Exceptions** - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## REG E DISCLOSURE: ELECTRONIC FUND

### TRANSFERS YOUR RIGHTS AND

### RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties** - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

**Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.

**Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.

**Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

**Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Account Access 24 transactions** - types of transactions - You may access your account by telephone using your account number(s) and personal identification number (PIN) to:

- transfer funds from checking, savings to savings, checking make -payments from checking, savings to line of credit
- get balance information about checking, savings, certificate of deposit or line of credit get -withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings

You may access your account for telephone transactions at the following number and during the following hours:

(815)743-5959 (24 hours)

**Shazam Chek Debit Card ATM transactions** - types of transactions - You may access your account(s) by ATM using your Shazam Chek Debit Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from checking, savings to savings, checking
- get balance information about checking or savings

Some of these services may not be available at all terminals.

**Shazam Chek Debit Card point-of-sale transactions** - types of transactions - You may access your checking account(s) using your Shazam Chek Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

**Foreign Currency Conversion and Cross-Border Transactions** - If you effect a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The fee we charge you for cross-border transactions/currency conversions is disclosed separately. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**Internet Banking** - types of transfers - You may access your accounts at [www.sbofgray.com](http://www.sbofgray.com) and using your user name and password to:

- transfer funds from checking, savings to savings, checking make payments from checking, savings to line of credit
- get balance information about checking, savings, certificate of deposit or line of credit
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking or savings

**CheckFree** - types of transfers -

You may access this service by computer at [www.sbofgray.com](http://www.sbofgray.com) and using your user name and password. You may access this service to:

- make payments from your checking account(s) to Third parties  
(Some payments made by paper check will not be subject to the Electronic Fund Transfers disclosure, as disclosed separately. As stated within the Terms and Conditions of Bill Pay.)

**SHAZAM Brella P2P** - types of transfers - You may access your accounts remotely with your smartphone and website and using your Unique user ID, Password and Text messaging commands (available separately). You may use this service to:

- make payments from Person to Person
- get balance information about SHAZAM Chek card account

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

**Limits and fees** - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

**ATM Operator/Network Fees** - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Security limitations** - For security reasons, there are other limits on the number of transfers you can make using our computer transaction service.

#### Documentation

**Terminal transfers** - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

**Periodic statements** - You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings, Tiered Money Market account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### Preauthorized Payments

**Right to stop payment and procedure for doing so** - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

**Notice of varying amounts** - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability for failure to stop payment of preauthorized transfer** - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### **Financial Institution's Liability**

**Liability for failure to make transfers** - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions state in our agreement with you.

#### **Confidentiality**

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) As described in our privacy policy disclosure, provided separately.

#### **Unauthorized Transfers**

(a) **Consumer liability.** (1) Generally. Tell us AT ONCE if you believe your card and /or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and /or code, you can lose no more than \$50 if someone used your card and /or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and /or code, and we can prove we could have stopped someone from using your card and /or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limits on Liability for MasterCard(R) debit card. You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. (MasterCard is a registered trademark of MasterCard International Incorporated.)

(b) **Contact in event of unauthorized transfer.** If you believe your card and /or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### **Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers, Call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation. If you have inquiries regarding your account, please contact us at:

State Bank of Graymont Bookkeeping  
314 Crittenden  
PO Box 76  
Chenoa, IL 61726

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday

Holidays are not included.

Phone: (815)945-7871(Chenoa Office or (815)743-5951(Graymont Office) or (815)844-4433(Pontiac Office)

#### **Notice Of ATM/Night Deposit Facility User Precautions**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) minimize your time at the ATM or night deposit facility.
2. Mark each transaction on your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

#### **MasterCard® Account Billing Updater Notice of Right to Opt Out**

Effective immediately your debit card will be automatically enrolled in the free Mastercard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you opt out, you may opt back in if you decide you want the MasterCard® Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

#### **TISA Disclosure**

## REGULAR CHECKING

**Minimum balance to open** - The minimum balance required to open this account is \$100.00.

**Minimum balance to avoid Service Charge** - If the account has become dormant and the daily balance falls below \$100.00 during a month, you will be subject to a Service Charge of \$10 .00 per month until your account becomes active. If you have made no deposits or withdrawals to the account within the last 12 months, your account will change to a dormant status. If the dormant account daily balance is \$10.00 or below during a statement cycle, we will consider this as your act of closing the account.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Fees and Charges** - The following fees and charges apply to this account:

- Service Charge: If you opt to receive the images of your cancelled checks, deposits or other paper transactions, you must maintain a \$300 monthly average balance to avoid this \$3 per statement service charge.

**Additional Terms** - The following additional terms apply to this account: Debits drawn against insufficient funds may be returned by 9:00 A.M. on the day following the overdraft.

## SAVINGS -VARIABLE

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 16, 2022. If you would like more current rate and yield information, please call us at (815)844-4433. The interest rate and annual percentage yield may change at any time.

**Compounding frequency** - Interest will be compounded quarterly.

**Crediting frequency** - Interest will be credited into this account quarterly.

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

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** - The minimum balance required to open this account is \$100.00.

**Minimum balance to obtain the disclosed annual percentage yield** - You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

**Minimum balance to avoid Service Charge** - You must maintain an average daily balance of \$100.00 in your account to avoid a Service Charge . The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. If your average daily account balance falls below \$100.00, your account will be subject to a Service Charge of \$5.00 for that month. Customers 22 years old or younger are exempt.

You must keep your account in an active status to avoid a Service Charge. If you have made no deposits or withdrawals to the account within the last 12 months, your account will change to a dormant status. Once the account has become dormant and the daily balance falls below \$100.00 during a month, you will be subject to a Service Charge of \$ 10 .00 per month until your account becomes active. If the dormant account daily balance is \$10.00 or below during a statement cycle, we will consider this as your act of closing the account.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Additional Terms:** The following additional terms apply to this account: Debits drawn against insufficient funds may be returned by 9:00 A.M. on the day following the overdraft.



## ENJOY A **DIGITAL** WAY TO PAY!

We now support digital payments.  
**Contact us to find out more.**



**Add your SBG debit card to your Apple, Android, or Samsung Pay!**

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Safeguard  
Your  
**Debit Card**



Download Brella from your device's app store today!

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**DEPOSIT**

