



STATE BANK of GRAYMONT

ACCOUNT TYPES

Business accounts also available

Regular Checking

- \$100 opening balance
- No Monthly Service Charge
- Unlimited check writing
- Monthly statements

Tiered NOW Account

- Earn interest on any balance
- Minimum opening balance \$1,000
- \$5 monthly service charge if below \$1,000 on any day during the calendar month
- \$10 monthly service charge if below \$500 on any day during the calendar month
- Unlimited check writing
- Interest credited monthly
- Monthly statements

Certificate of Deposits

Ask bank staff for additional information.

Tiered Money Market

- Earn interest on any balance
- Minimum opening balance \$2,500
- \$10 monthly service charge if below \$2,500 on any day during the calendar month
- \$20 monthly service charge if below \$1,000 on any day during the calendar month
- Limited to 6 withdrawals or transfers per calendar month
- \$500 minimum withdrawal
- Interest credited monthly
- Statements provided at least quarterly

Savings

- \$100 opening balance
- \$5 monthly service charge for accounts with an average daily balance under \$100 *
- Interest credited quarterly
- Statements provided at least quarterly

* Customers 22 years old or younger are exempt from charges upon notification to us of date of birth.

Save time and skip the line with MOBILE CHECK DEPOSIT

ASK FOR DETAILS

Go green with E-STATEMENTS

ASK FOR DETAILS

Privacy

We recognize your right to privacy. At the State Bank of Graymont, we recognize that you have a right to expect your personal financial information to remain private and secure. We will maintain standards to ensure that your information is private and secure at all times. We do not disclose nonpublic information about you to nonaffiliated third parties, except as permitted by law.

Customer Identification Requirements

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see and copy your driver's license or other identifying documents.

Charges Associated with all Demand Deposit Accounts:

- Internet Banking — Free
- Mobile Banking — Free
- Mobile Check Deposit — Free
- Bill Pay — Free
- E-Statements — Free
- Account Access 24 — Free
- Overdraft — \$30.00 per item
- Return Item — \$30.00 per item per presentment
- Insufficient Funds Transfer — \$5.00 per day (Auto transfer from another account)
- Stop Payments — \$30.00 per item
- Telephone Transfer — \$3.00 per transfer
- Undeliverable Statements \$5.00 per Statement Cycle
- Service Charge for Images Included with Statement \$3.00 per statement, if monthly average balance is below \$300.00
- Receive Extra ATM/Debit Card — \$10.00
- Replace Lost ATM/Debit Card — \$15.00
- Counter Checks — \$5.00/10 checks (Encoded with account number)
- Cashiers Checks — \$6.00 per check
- Statement Reprint — \$4.00 each
- Daily account print out — \$3.00 per account
- Domestic Wire Transfer — In or Out \$20.00
- Photocopies — \$.10 per page
- Fax — \$1.00 per page
- Lock Box Rental *
 - Graymont
 - 3x5 = \$12.00
 - 3x10 = \$20.00
 - 5x10 = \$25.00
 - Pontiac West
 - 3x5 = \$22.00
 - 3x10 = \$32.00
 - 5x10 = \$42.00
 - 10x10 = \$75.00
 - Saunemin
 - 3x5 = \$12.00
 - 3x10 = \$20.00
 - 5x10 = \$30.00

* Late charge = \$5.00 if 30 days past due. Box contents are not insured by the bank or FDIC. Boxes are not fireproof, burglar proof, or water proof.

For current rates visit us at www.sbofgray.com or ask us for a current rate sheet.



Brella



E-Statements



Billpay



Internet Banking



ID TheftSmart



Account Access 24



Digital Wallet



Mobile Check Deposit



Debit Card

CHENOA OFFICE

314 Crittenden Street, P.O. Box 76
Chenoa, IL 61726
Ph: (815)945-7871
Fax: (815)945-2106

DRIVE – UP

8:30 AM – 4:00 PM Monday – Thursday
8:30 AM – 5:00 PM Friday
8:30 AM – Noon Saturday

LOBBY

9:00 AM – 4:00 PM Monday – Thursday
9:00 AM – 5:00 PM Friday
Closed Saturday

GRAYMONT OFFICE

204 Main Street, P.O. Box 47
Graymont, IL 61743
Ph: (815)743-5951
Fax: (815)743-5967

DRIVE – UP

8:00 AM – 4:00 PM Monday – Thursday
8:00 AM – 5:00 PM Friday

LOBBY

9:00 AM – 4:00 PM Monday – Thursday
9:00 AM – 5:00 PM Friday

PONTIAC WEST OFFICE

1100 W. Howard Street, P.O. Box 589
Pontiac, IL 61764
Ph: (815)844-4433
Fax: (815)844-5967

DRIVE – UP

8:00 AM – 5:00 PM Monday – Friday
8:00 AM – Noon Saturday

LOBBY

9:00 AM – 4:00 PM Monday – Thursday
9:00 AM – 5:00 PM Friday
Closed Saturday

 Find us on
facebook

PONTIAC EAST OFFICE

901 E Howard Street
Pontiac, IL 61764
Ph: (815)844-4456
Fax: (815)844-4450

LOBBY

8:30 AM – 5:00 PM Monday – Wednesday
8:30 AM – 11:30 AM Thursday
8:30 AM – 5:00 PM Friday

SAUNEMIN OFFICE

59 North Street, P.O. Box 350
Saunemin, IL 61769
Ph: (815)832-4456
Fax: (815)832-4450

DRIVE – UP & LOBBY

8:30 AM – 3:00 PM Monday – Wednesday
8:30 AM – 5:00 PM Friday
8:30 AM – 11:30 AM Saturday
* Closed for lunches 12:30 PM – 1:00 PM

ATM LOCATIONS

CHENOA OFFICE *

PONTIAC WEST OFFICE *

PONTIAC EAST OFFICE *

OSF ST JAMES HOSPITAL
2500 W Reynolds Street
Pontiac, IL 61764

SAUNEMIN OFFICE *

* 24/7 ATM available for cash withdrawals and
check and cash deposits

ACCOUNT ACCESS 24
— (815)743-5959 —



STATE BANK
of
GRAYMONT

SEE US FIRST FOR ALL OF YOUR BANKING NEEDS

Officers:

Ron Minnaert – *President*
Paul Russow – *Executive Vice President*
Blair Barton – *Loan/Compliance Officer*
Caleb Schieler – *Asst. Compliance Officer*
Drew Keller – *Chief Financial Officer*
Sarah Diaz – *Asst. Information Security Officer*
Scott Bauknecht – *VP Commercial Lending*
Bill Mullins Jr. – *VP Commercial Lending*
Dennis Stephens – *VP Ag/Commercial Lending*
Ashley Ralph – *Ag Loan Officer*
Nathan Wenger – *Ag Loan Officer*
Tabitha Abels – *Deposit Officer*
Jodi Gayon – *Deposit Officer*
Erin Clardy – *Deposit Officer*
Diana Dooley – *Deposit Officer*
Brad Hainline – *Deposit Officer*
Jennifer Nagle – *Trust Officer*

LET US HELP MAKE YOUR DREAMS COME TRUE!

See us for your next:

- Home Equity Line Of Credit
- Real Estate Loan
- Auto Loan
- Farm Loan
- Equipment Loan
- Personal Loan



STATE BANK
of
GRAYMONT

SINCE 1913

www.sbofgray.com

815-842-8900

**Trust & Farm Management
Services Available**

Member
FDIC