

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**State Bank of Speer, Peoria Banking Center**  
**14 Main Street**  
**P.O. Box 37**  
**Speer, IL 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:

Replace lost ATM card during the effective three year term

1st ATM/Debit Card Replacement	\$15.00
2nd ATM/Debit Card Replacement	\$20.00
3rd ATM/Debit Card Replacement	\$25.00

Foreign ATM transaction	\$1.00
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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
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Cashier's checks	\$1.00 per \$100.00 (\$10.00 maximum)
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Gift Cards	\$2.00 per gift card
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Overdrafts	\$25.00 per item
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(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.)

Nonsufficient funds	\$25.00 per item
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(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.)

Account research	\$30.00 per hour (\$30.00 minimum)
Telephone transfer	\$10.00 per transaction
Stop payment (all items)	\$25.00
Wire transfer (outgoing)	\$20.00
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	our cost to process
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Canadian Item Collection	\$10.00
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Check/Cash Collection	our cost to collect
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Bond purchase fee	\$50.00
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Bond interest coupon remittance fee	cost of registered postage
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Account closing within 90 days of opening	\$25.00
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Inactive account (fee charged annually)	\$25.00
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An account is inactive if for 12 months you have made no deposits or withdrawals to the account.

Regulation D Excessive Transactions Fee	\$2.00 per violation
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(No more than six preauthorized or automatic transfers or withdrawals per calendar month or statement cycle.)

Effective Date January 2, 2011

Member FDIC