



# WELCOMING

## HOMER & SIDELL TO OUR TEAM!

### PROUDLY SERVING THE COMMUNITIES OF:

Ashmore • Brocton • Champaign • Gilman • Homer • Kansas • Paris • Sidell • Watseka

DEPOSIT, LENDING, FARM & TRUST SERVICES



EDGAR COUNTY  
—BANK—

[www.edgarcountybank.com](http://www.edgarcountybank.com)



PROSPECT  
—BANK—

A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

[www.theprospectbank.com](http://www.theprospectbank.com)

*Banking...*  
it's what we do!

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# Welcome

Welcome!

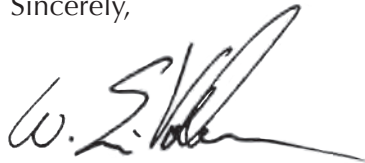
We are excited that you will soon be a customer of Prospect Bank of Homer and Sidell, a Division of Edgar County Bank and Trust Co. Although the name of your bank is changing, your needs will still be taken care of by the same friendly people at the same locations.

We are making every effort to make the conversion of debit cards and other systems as convenient as possible for you and your customer representatives at your local branches. Within this pamphlet, we have outlined some important information about the fast approaching conversion. Please take the time to read the provided information carefully.

You will soon be able to bank at any of our nine locations! Paris, Brocton, Kansas and Ashmore operate under the name of Edgar County Bank while Homer, Sidell, Champaign, Gilman and Watseka do business as Prospect Bank. Please be assured, you will receive the same customer service at any of our branches.

Please call your local branch or the main facility with any questions or comments.

Sincerely,

A handwritten signature in black ink, appearing to read 'W. Eric Volkmann', with a stylized flourish at the end.

W. Eric Volkmann  
President and CEO  
Edgar County Bank & Trust Co

# About Us

## EDGAR COUNTY BANK & TRUST CO. HISTORY

The Bank was started in 1873 as Edgar County National Bank. Edgar County National Bank and Citizens National Bank were about the same size for many years. In the mid 1960's there was a move by the Board of Directors of Edgar County National Bank to sell the stock of the Bank. The asset size of Edgar County Bank was about 13.5 million dollars. In 1968 the shareholders of Edgar County National Bank agreed to sell the stock of the bank to a group of investors from Mt. Vernon, Illinois. The Bank was renamed The Edgar County National Bank & Trust Company.

In 1975, a group of locals purchased all of the stock in the Bank to bring local ownership back to the community. The name was changed to The Edgar County Bank and Trust Co. with one location in Paris, IL. In November of 1982 a limited service facility was opened in Brocton, IL. In early 1989 the Board of Directors sold the Bank to Robert Morgan and this ownership remains today. In 2008, the Bank began doing business under two names: Edgar County Bank and Prospect Bank, a division of Edgar County Bank and Trust Co.

Acquiring its locations in Ashmore and Kansas in the late 90's, and opening locations in Champaign in 2008 plus acquiring First National of Gilman in 2009 the bank has grown to a \$400 million bank. 2015 represents the acquisition of Sidell State Bank, allowing us to bring our financial services to Homer, Sidell and surrounding communities. Building on our heritage and understanding our communities has proven successful and we take this responsibility seriously.

# Important Dates

## Keep these important dates in mind: Up to and on Friday, August 14, 2015

- **Both Homer and Sidell locations will close at 4pm on August 14.**
- You will receive a Prospect Bank debit card in the mail the first part of August. You may activate the card and set your PIN upon receipt, but do not begin using it until August 17.
- Sidell State Bank Mobile Banking and Telephone Banking will no longer be active after 4 pm on Friday, August 14.
- At close of business on Friday, August 14 Sidell State Bank will be acquired by Edgar County Bank and Trust Co. dba Prospect Bank. A final Sidell State Bank statement will be produced and mailed sometime the week of August 17.

## Saturday, August 15, 2015

- **Both Homer and Sidell locations will be closed for conversion of Sidell State Bank accounts into Edgar County Bank and Trust Co.**
- You will continue to use your Sidell State Bank debit card for all transactions through the weekend.

## Monday, August 17, 2015

- Both Homer and Sidell locations will resume normal business hours.
- You may begin registering and accessing Prospect Bank Online Banking and Telephone Banking. Additional information about our eProducts is located in this guide.
- Your Sidell State Bank debit card will no longer be valid. Begin using your Prospect Bank debit card. Additional information regarding debit cards is located in this guide.

# Action Items Checklist

- ☐ Activate your new Prospect Bank debit card and set up your PIN upon receipt of your new card. Begin using your Prospect Bank debit card on August 17.
  - Continue using your existing Sidell State Bank debit card until Sunday, August 16 at 11:59 pm.
- ☐ Notify any companies with recurring debits or credits of your new banking information:
  1. Recurring debits set up on your current Sidell State Bank debit card will not go through after August 16. Notify each company and provide them with your Prospect Bank card information for payments that will occur after August 16.
  2. Recurring debits or credits set up after August 16 to directly post to your checking or saving accounts will need set up with the Prospect Bank Routing Number 071102827.
- ☐ If you would like to have access to Prospect Bank Personal Online Banking and our other eProducts register at [www.theprospectbank.com](http://www.theprospectbank.com). Sidell State Bank Mobile Banking will no longer be accessible after 4 pm on August 14.
  - In order to access Prospect Bank Online and Telephone banking you will need a Telebanc PIN. Your Telebanc PIN will be the last 4 digits of your social security number unless you previously changed your Telebanc PIN by logging into Telephone Banking.
  - You may register for Prospect Bank Online Banking on or after August 17. In order to register for Online Banking you will need your account number, account type (checking or savings), and Telebanc PIN.
  - You may access Prospect Bank Telephone Banking at 866-334-3147 on or after August 17. In order to access Telephone Banking you will need your account number and your Telebanc PIN.
- If you are a business that would like to begin utilizing Business Online Banking, contact your local branch after August 17 for further instructions on how to register.
- ☐ Print or save your final Sidell State Bank statement for your records. All checking and savings customers will receive a final statement from Sidell State Bank that will generate at the close of business on Friday, August 14.
  - If you currently receive paper statements, your final statement will be mailed to you.
  - If you currently receive an electronic statement, access your final statement at the website you use currently. You will have access to this site until September 30, 2015.
- ☐ Elect paper or eStatements with Prospect Bank. Prospect Bank account statements are available either electronically or paper, but not both.
  - If you currently receive Sidell State Bank email statements you will automatically receive eStatements from Prospect Bank. Prospect Bank eStatements will be accessed through Online Banking. Refer to the eProduct Enrollment.
  - If you prefer eStatements, you will have the option to elect this service as part of the online banking enrollment.
  - If you prefer paper statements, no action is needed.
- ☐ **Remember! The Homer and Sidell branches will close at 4 pm on Friday, August 14 and will be closed on Saturday, August 15.**

# Other Important Information

- You may continue to use your existing supply of checks from Sidell State Bank for the next 12 months.
  - When your existing check supply runs out or within the next 12 months, whichever is earlier, contact your local branch to order checks with the new bank information. Your first box of checks will be provided to you at no charge.
- Your current direct deposits or other recurring credits or debits that post directly to your checking or savings account will not be affected. However, within 12 months of the acquisition you will be required to contact the companies that process these debits or credits and provide them with the Prospect Bank Routing Number 071102827.
- In most cases, your account number will remain the same. If a new account number is required, you will be notified prior to the acquisition.
- Your account type will not change; however, we encourage you to review Prospect Bank's Product Guide for new products that will be available to you.
- You can continue to use your Sidell State Bank loan coupon book.
- Your automatic loan payments will continue to be debited from your checking account.
- Your Safe Deposit Box will not change.

# Your New Debit Card Will Arrive in August!

Your new debit card will be mailed the first week of August. Upon receipt, please activate your new card and set your PIN using the instructions on the card label. You may begin using your new card at 12:01 AM CST on August 17 at which time your current Sidell State Bank debit card will no longer function and can be destroyed.

**IMPORTANT!** If you have any automatic deductions or recurring payments set up on your Sidell State Bank debit card, such as utilities, internet or cable providers, iTunes, Netflix, etc., please contact the company after you receive your new card and provide them your new card information. Failure to complete this task for payments occurring after August 16 may result in the transaction being rejected.

For questions regarding your new card please contact one of the Customer Service Representatives at your local branch or call our Electronic Banking Department at 877-465-4154.

You may experience difficulties utilizing the Homer ATM or other Prospect/Edgar County Bank ATMs during this conversion on August 17; we thank you in advance for your patience.



# eProduct Enrollment

## Personal Online Banking Enrollment:

- Visit: [theprospectbank.com](http://theprospectbank.com).
- Click the Register Now link under access your account.
- Please read our terms and conditions for online banking and choose to Accept or Decline these terms.
- Enter your personal information, account number, account type and Telebanc PIN to complete the enrollment. Your Telebanc PIN will be the last four digits of your social security number.
- You will be required to establish a User ID and password.

### ACCESS YOUR ACCOUNT

For Telebanking: 866.334.3147

Please select an account ▼

[or Register Now](#)

## eStatement Enrollment:

- Log on to your Personal Online Banking.
- Click the “Options” tab.
- Under the eStatements Enrollment heading, click Edit.
- Check the box next to the account(s) you would like to enroll and verify your E-mail address.
- Read our Online Statement Disclosure and select to Accept or Decline these terms.

## eProduct Series - Bringing Banking to You

Once you have registered for Prospect Bank’s personal online banking you will have access to the following eProducts:

- **eMessenger** – Set up an endless combination of account alerts that will be sent to your email when they occur.
- **eMobile** – View and receive account alerts, view account activity, and transfer funds between your bank accounts – all from your cell phone.
- **ePay** – Simplify by paying your bills online. Enter payment information one time or update any time you choose.
- **eStatements** – Receive a notice that your monthly statements are available to view electronically – eliminating bulky paper statements.
- **Popmoney** - An easy, fast and secure online personal payment service that lets you send and receive money to and from others directly from your bank account.

# eProduct Enrollment

## eMobile

**What is eMobile?** eMobile enables anyone with an Online Banking account to access their account information from a mobile device. eMobile offers three ways to access your accounts – **text messaging, a mobile browser, and a downloadable App**. You can choose any or all of these options, depending on the capabilities of your mobile device. List of available features:

Features	Text Banking	Mobile Browser	App
View Balances	Yes	Yes	Yes
View Transactions	Yes	Yes	Yes
Transfer Funds	No	Yes	Yes
Pay Bills	No	Yes	Yes
Pay People	No	Yes	Yes
Locate ATM or Branch	Yes	Yes	Yes
Receive Alerts	Yes	Yes	Yes

**Is eMobile secure?** Yes – eMobile features similar security features employed by our Online Banking services. No personal or account information is stored on your device.

**What phones can I use for eMobile?** Hundreds of models are supported including major brands like: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Please ask a Customer Service Representative if you have questions about your phone's compatibility.

**How do I enroll in eMobile?** Log into Online Banking. Click the Options tab, choose "Enroll Now" in the Mobile Banking Profile section and complete the setup. A text message will be sent to your mobile device with instructions to activate your eMobile service.

**Is there a charge to use eMobile?** No- this is a free service. However, message and data rates may apply.

## Online Banking FAQ

**How many characters do I need in my password?** Passwords are case sensitive. They must be between 8-17 characters and contain at least one uppercase letter, one lowercase letter and one number.

**How do I know Online Banking is secure?** The address bar will be green and security questions will be asked on unrecognized devices.

**How can I change my security questions?** Log in to your account. Choose the "Options" tab. Under Security Data, click Edit. Use the drop down arrow on the right side of the question to select a different question.

**Where can I find more information about how to utilize Online Banking?** Check out our Tutorial Videos by going to our website and clicking "Resources" and "Online Banking Education". For more information on how to take full advantage of all of our products and services, give us a call or stop by your local branch!

### WHAT I NEED TO ENROLL

ACCOUNT NUMBER

ACCOUNT TYPE

TELEBANC PIN

# Mortgage Lending



## Prospect Bank offers:

- **Competitive mortgage rates**
- **Local underwriting & servicing**
- **Free prequalifications**

## Contact your local branch for more information:

Ashmore ~ M. Elise Hood..... 217-349-8939  
Champaign ~ Ellen Reinhart..... 217-352-0077  
Paris ~ Carol Willett..... 217-465-4154  
George Griffin ..... 217-465-4154  
Homer & Sidell – Dawn Fieldbinder ... 217-288-9308  
Watseka & Gilman ~ Brittany Cluver .. 815-432-6445

## Mortgage Programs Offered

### Conventional Fixed Rate

*\*Any term up to 30 years; Up to 95% LTV*

### Adjustable Rate

### Rural Development

*\*Up to 100% Financing available*

### Investment Property

### Jumbo Rate

### Construction Financing

**\*\* Must meet minimum credit guidelines.**

## Documentation to Provide your Lender:

- ☐ 2 recent year W-2s
- ☐ 2 recent year tax returns
- ☐ 1 month recent paystubs (if applicable)
- ☐ 2 month recent bank statements
- ☐ Signed Purchase Contract (if applicable)

**\*\*Additional documentation may be required.**



EQUAL HOUSING LENDER | MEMBER FDIC

# Personal Accounts

All accounts come with free Online Banking, eProducts and Telephone Banking. All checking accounts are eligible to receive a debit card, subject to approval. There is a fee for replacement cards.

## Accomplish Checking

- \$50 opens your account
- Earn interest on entire balance
- Unlimited check writing
- 4 Free foreign ATM transactions per month
- Free unlimited ATM transactions at all of our locations
- Free direct deposit
- \$7 monthly service charge if average daily balance falls below \$500

## Earth Checking

- \$25 opens your account
- No monthly service charge
- Non-interest bearing account
- eStatements only
- Free unlimited ATM transactions at all of our locations
- Free direct deposit
- Transaction fees: \$0.50 per check over 10 per statement cycle

## Freedom Checking

- \$25 opens your account
- 2 Free foreign ATM transactions per month
- Unlimited check writing
- Free unlimited ATM Transactions at all of our locations
- Free direct deposit
- Non-interest bearing account
- Check safekeeping – account is truncated statement only

## Inspire Checking

Our customers age 55 and up can enjoy special perks, products and services with this interest bearing account.

- \$250 opens your account
- Earn interest on entire balance
- Unlimited check writing
- Free direct deposit
- Free Inspire personalized checks
- No fee for Cashiers Checks
- \$7 monthly service charge if average daily balance falls below \$100

# Personal Accounts

## Thrive Checking

- \$5,000 opens your account
- Earn interest with daily balance of \$5,000
- Unlimited check writing
- Unlimited Free ATM transactions at any ATM location
- Free direct deposit
- Free Thrive personalized checks
- No fee for Cashiers Checks
- \$10 monthly service charge if average daily balance falls below \$1,000

## Prosper Money Market

- \$25,000 opens your account
- Limited check access to funds
- Earn more on a higher balance with tiered interest rates  
Interest is tiered based on these daily balances:
  - Tier One: \$200,000 and UP
  - Tier Two: \$100,000 - \$199,999.99
  - Tier Three: \$50,000 - \$99,999.99
  - Tier Four: \$.01- \$49,999.99
- \$10 monthly service charge if average daily balance falls below \$10,000

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.

## Dream Savings

- \$50 opens your account
- Earn interest on entire balance
- \$5 monthly service charge if average daily balance falls below \$50
- Fee of \$3 per withdrawal if over 4 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



# Personal Accounts

## Explore Savings

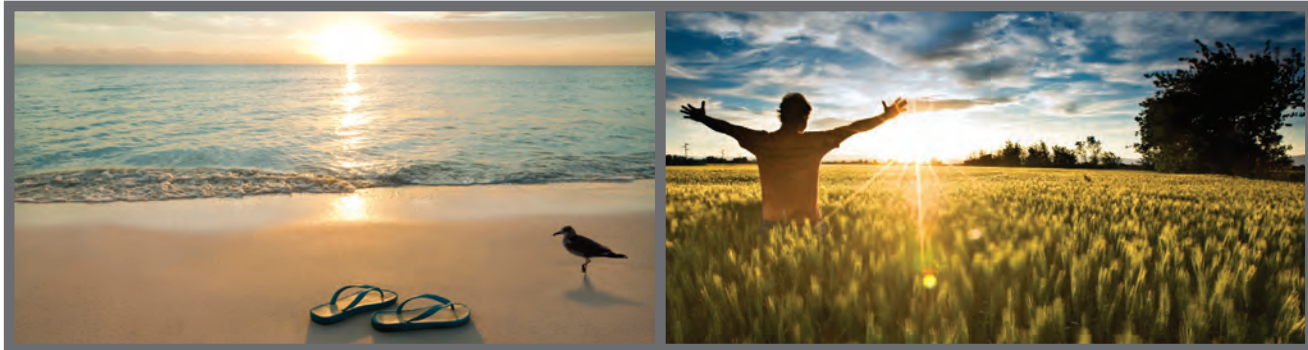
- Parents or guardians must have a deposit account (checking, savings or certificate of deposit) with us and must co-sign on account
- No minimum to open
- Earn interest on entire balance
- Fee of \$3 per withdrawal if over 4 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.

## Vision Savings

- \$2,500 opens your account
- Earn higher interest with \$5,000 or greater daily balance  
Interest is tiered based on these daily balances:  
Tier One: \$5,000 and UP  
Tier Two: \$.01 - \$4,999.99
- \$8 monthly service charge if average daily balance falls below \$1,500
- Fee of \$3 per withdrawal if over 6 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



# Business Accounts

All accounts come with free Online Banking, eProducts and Telephone Banking. All checking accounts are eligible to receive a business debit card, subject to approval. There is a fee for replacement cards.

## Achieve Business Interest Checking

- \$1,000 opens your account
- Earn interest with daily balance of \$1,000
- \$8 service charge if average daily balance falls below \$500
- Transaction fees:
  - Deposit items: \$0.08 per item
  - Debit items: \$0.12 per item
  - EFT items: \$0.06 per item

## Community Interest Checking

Available only to non-profits and municipalities.

- \$50 opens your account
- Earn interest with daily balance of \$1,000
- Transaction fees:
  - \$0.25 per transaction over 100 per statement cycle
- Transactions include deposits, debit items, EFT items

## Community Checking

Available only to non-profits and municipalities.

- \$50 opens your account
- Transaction fees:
  - \$0.25 per transaction over 250 per statement cycle
- Transactions include deposits, debit items, EFT items

## Focus Business Checking

Let us develop a checking account specific to your needs and goals. We will research your current account activity to better determine transaction volume and account structures.

Focus Business Checking account holders will take advantage of extended services including:

- Remote deposit



# Business Accounts

## Process Business Checking

- \$100 opens your account
- Earnings credit is given on balances used to offset fees and based on the month's average collected balance
- \$7 monthly service charge
- Transaction fees:
  - Deposit items: \$0.08 per item
  - Debit items: \$0.12 per item
  - EFT items: \$0.06 per item

## Community Savings

Available only to non-profits and municipalities.

- \$100 opens your account
- Earn interest on entire balance
- \$5 monthly service charge if average daily balance falls below \$200

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.

## Success Business Checking

- \$100 opens your account
- No monthly service charge
- Transaction fees:
  - \$0.25 per transaction over 250 per statement cycle
- Transactions include deposit items, debit items, EFT items

## Outlook Business Savings

- \$100 opens your account
- Earn interest on entire balance
- \$5 monthly service charge if average daily balance falls below \$200
- \$3 fee per withdrawal if over 4 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



# Business Accounts

## Process Business Savings

- \$2,500 opens your account
- Earn higher interest with \$5,000 or greater daily balance
- Interest is tiered based on these daily balances:
  - Tier One: \$5,000 - and up
  - Tier Two: \$.01 - \$4,999.99
- \$8 monthly service charge if average daily balance falls below \$1,500
- \$5 fee per withdrawal if over 6 per month

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.

## Progress Business Money Market

- \$1,000 opens your account
- Limited check access to funds
- Interest is tiered based on these daily balances:
  - Tier One: \$200,000 and UP
  - Tier Two: \$100,000 - \$199,999.99
  - Tier Three: \$50,000 - \$99,999.99
  - Tier Four: \$.01 - \$49,999.99
- \$10 monthly service charge if average daily balance falls below \$1,000

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.

## Quest Business Money Market

- \$25,000 opens your account
- Limited check access to funds
- Interest is tiered based on these daily balances:
  - Tier one: \$200,000 and UP
  - Tier Two: \$100,000 - \$199,999.99
  - Tier Three: \$50,000 - \$99,999.99
  - Tier Four: \$.01 - \$49,999.99
- \$10 monthly service charge if average daily balance falls below \$10,000

Limit of six (6) transfers from a savings or money market savings account during any one calendar month to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer.



# Agricultural Services

## Increasing Farmland Profitability

Our Agricultural Service team is your partner in farm management. By maintaining our institution's values of professionalism and unparalleled customer service, we provide the resources necessary to make your farmland a profitable investment for you.

### **Our promise to each farm owner:**

- Representing the owner's interest in meeting their farm management goals and objectives.
- Reaching the highest level of return, while maintaining the asset, and decreasing loss.
- Assisting owners with the concepts of soil conservation and the overall maintenance of their farm.
- Providing administrative assistance including accounting, record keeping, and compliance with government programs.

As professionals, we will work with you to ensure we are meeting your goals. When you choose us as your partner, you can rely on our close personal attention to your needs. Let us assist you in maintaining your land as a valuable resource for many years to come.

## Edgar County/Prospect Bank Farm Management

One of the greatest benefits we can provide is our extensive knowledge of the agricultural climate. By choosing us to manage your farmland, you will not only be assured the day-to-day needs are taken care of, but also feel confident you have a partner who is looking to the future.

### **As your farm manager, our responsibilities would include:**

- Develop both annual and long-term plans for crop rotation, fertilizer and pest control.
- Select and negotiate leases with farm tenant.
- Supervise farm operations with field visits and review of farm records.
- Collect rent and other income.
- Pay expenses relating to the farm operation.
- Negotiate with agriculture suppliers using combined buying power.
- Evaluate and participate in USDA and conservation programs.
- Furnish statements and annual analysis of farm income and expenses.
- Provide annual farm summary for tax return preparation.
- Market crops.
- Oversee construction or improvement projects.
- Assist landowners in implementing estate planning.
- Provide an unbiased overview of your farm.

**To learn more about our Agricultural Services, contact our Farm Department at 1-877-465-4154 or see a Customer Service Representative today.**

# Trust Services

## Do any of the following statements apply to you?

- Do you or your family own land or a home that is substantial in its worth?
- Have you accumulated a sizeable estate through investments or inheritance?
- Do you wish for your children or grandchildren to inherit and maximize inheritance and minimize death taxes?

If you have answered 'yes' to any of the questions above, we may be the resource you've been looking for.

## What are Trust Services?

There are many different kinds of trusts; all aiming at fulfilling various objectives. Many people set up trusts to safeguard access to principal funds until a beneficiary reaches a certain age. Others have the goal of minimizing estate taxes.

In simple terms, a trust is a relationship in which a person, called a trustor, transfers something of value, called an asset, to another person, called a trustee. The trustee then manages and controls this asset for the benefit of a third person, called a beneficiary.



# Trust Services

## Trust Professionals

Estate planning and asset management are complex processes for an individual to take on, and can quickly become overwhelming. It is recommended to explore an institution for assistance when deciding how to manage assets.

The Trust Professionals at Edgar County Bank and Prospect Bank offer:

- experts who are abreast of governmental policy and language to easily interpret new and existing regulations that may affect your assets.
- unbiased opinions based on wide industry knowledge
- well equipped and experienced individuals who are regulated to safeguard your assets.
- careful regulations of funds management
- confidence that a professional will always be there to assist with asset management while keeping your best interest at heart.

We have been offering personalized Trust Services for over 75 years, and house one of the only Certified Trust and Financial Advisors in the area. You can rely on us for the area's most knowledgeable team of professionals and a comprehensive range of trust services.

## Available Services

Below you will find a listing of the various trust services we provide. Our professional Trust Officers will work with you to determine the best type of account to achieve your goals.

- Personal Representative or Agent for Personal Representative
- Guardian for Adult or Minor
- Living Trusts and Testamentary Trusts
- Managed Agency and Power of Attorney
- Custodial Accounts
- Escrow Agent - Safekeeping Only
- Escrow Agent - Holding Funds
- Revocable Life Insurance
- Irrevocable Life Insurance Trust (Crummey Trust)
- Land Trusts
- Custodial and Self-Directed Individual Retirement Accounts
- Discount Brokerage Services

# Fee Schedule Comparison

Below is a comparison of common fees that may be assessed to Edgar County Bank & Trust Co. (ECBT) accounts and current Sidell State Bank (SSB) accounts. The ECBT fees will go into effect on August 17, 2015. Fees that are in bold represent a change from the current SSB fees.

Fee	ECBT	SSB
Account Balancing/Research per hour	\$25.00	\$20.00
ATM/Debit Card Non-Proprietary ATM	\$1.00	
ATM/Debit Card Replacement	\$15.00	\$25.00 Lost Card
Automatic Transfer to Prevent Overdraft	\$2.00	
Cashiers Check	\$5.00	\$5.00
Checking/Savings Overdraft Paid Item Charge	\$30.00	\$28.00
Checking/Savings Non-Sufficient Funds (NSF) Returned Item Charge	\$30.00	\$28.00
Overdraft or Non-Sufficient Funds created by: check, in-person withdrawal, preauthorized withdrawal, or any other electronic debit		
Daily Negative Balance Fee after 3rd day	\$5.00	\$5.00
Collection Item Fees	\$15.00	\$20.00
Copy of Check or Snapshot Statement	\$2.00	\$2.00 for Check \$5.00 for Snapshot
Dormant Checking & Savings	\$10.00 per month	\$5.00 per quarter
Early Account Closure (Less than 90 days and Christmas Club prior to annual disbursement)	\$20.00	

# Fee Schedule Comparison

Fee	ECBT	SSB
Internal Deposit Telephone Transfers	\$3.00	\$3.00
<b>Photocopies</b>	<b>\$0.25</b>	\$0.50
<b>Return Deposited Item</b>	<b>\$5.00</b>	\$10.00
Stop Payment	\$25.00	\$25.00
<b>Stop Payment Renewal</b>	<b>\$12.50</b>	
<b>Wire Transfers:</b>		
<b>International Outgoing</b>	<b>\$50.00</b>	
<b>Outgoing (Non-recurring)</b>	<b>\$30.00</b>	
<b>Outgoing (Recurring)</b>	<b>\$25.00</b>	
<b>Recurring = Initiates 3 or more wires per month</b>		
Outgoing (Callback)		\$35.00
Outgoing (Non-Callback)		\$25.00
Incoming		\$15.00
International Outgoing		\$75.00
International Incoming		\$75.00

# Locations

## Location

### **Ashmore**

10 West Ashmore Street  
P.O. Box 198  
Ashmore, IL 61912  
Phone: 217-349-8939

### **Brocton**

301 West 3rd Street  
P.O. Box 122  
Brocton, IL 61917  
Phone: 217-385-2396

### **Champaign**

1601 South Prospect Avenue  
Champaign, IL 61820  
Phone: 217-352-0077

### **Gilman**

209 South Crescent Street  
P.O. Box 8  
Gilman, IL 60938  
Phone: 815-265-7264

### **Homer**

134 South Main Street  
Homer, IL 61849  
Phone: 217-896-2423

## Lobby

### **Monday – Friday**

8:30am – 3:00pm

### **Saturday**

8:30am – 12:00pm

### **Monday – Thursday**

8:00am – 2:00pm

### **Friday**

8:00am – 6:00pm

### **Saturday**

8:00am – 12:00pm

### **Monday – Friday**

8:00am – 5:00pm

### **Saturday**

9:00am – 12:00pm

### **Monday – Wednesday**

9:00am – 3:00pm

### **Thursday**

9:00am – 12:00pm

### **Friday**

9:00am – 6:00pm

### **Saturday**

9:00am – 12:00pm

### **Monday – Friday**

9:00am – 3:00pm

## Drive-Up

### **Monday – Thursday**

7:30am – 5:00pm

### **Friday**

7:30am – 6:00pm

### **Saturday**

7:30am – 12:00pm

### **Monday – Friday**

7:30am – 6:00pm

### **Saturday**

9:00am – 12:00pm

### **Monday – Wednesday**

8:00am – 5:00pm

### **Thursday**

8:00am – 12:00pm

### **Friday**

8:00am – 6:00pm

### **Saturday**

8:00am – 12:00pm

### **Monday – Thursday**

8:00am – 3:00pm

### **Friday**

8:00am – 6:00pm

### **Saturday**

9:00am – 12:00pm

## ATM

10 West Ashmore Street

301 West 3rd Street

1601 South Prospect Avenue  
601 East Green Street  
(Home Town Pantry)

209 South Crescent Street

134 South Main Street

# Locations

<u>Location</u>	<u>Lobby</u>	<u>Drive-Up</u>	<u>ATM</u>
<b>Kansas</b> 101 South Front Street P.O. Box 200 Kansas, IL 61933 Phone: 217-948-5191	<b>Monday, Tuesday, Thursday, Friday</b> 8:30am – 3:00pm <b>Wednesday, Saturday</b> 8:30am – 12:00pm	<b>Monday, Tuesday, Thursday</b> 7:30am – 5:00pm <b>Wednesday</b> 7:30am – 12:00pm <b>Friday</b> 7:30am – 6:00pm <b>Saturday</b> 7:30am – 12:00pm	101 South Front Street
<b>Paris</b> 177 West Wood Street P.O. Box 400 Paris, IL 61944 Phone: 217-465-4154	<b>Monday – Friday</b> 8:30am – 4:00pm <b>Saturday</b> 8:30am – 12:00pm	<b>Monday – Thursday</b> 7:30am – 5:00pm <b>Friday</b> 7:30am – 6:00pm <b>Saturday</b> 7:30am – 12:00pm	212 North Main Street (Paris Drive-Up) 1977 South Main Street 721 East Court Street (Paris Community Hospital)
<b>Sidell</b> 504 North Chicago Street Sidell, IL 61876 Phone: 217 288-9308	<b>Monday – Friday</b> 9:00am – 3:00pm	<b>Monday – Thursday</b> 8:00am – 3:00pm <b>Friday</b> 8:00am – 6:00pm <b>Saturday</b> 9:00am – 12:00pm	Coming Soon!
<b>Watseka</b> 141 Veterans Parkway P.O. Box 278 Watseka, IL 60970 Phone: 815-432-6445	<b>Monday – Wednesday</b> 9:00am – 3:00pm <b>Thursday</b> 9:00am – 12:00pm <b>Friday</b> 9:00am – 5:00pm <b>Saturday</b> 9:00am – 12:00pm	<b>Monday – Friday</b> 8:00am – 5:00pm <b>Saturday</b> 8:00am – 12:00pm	141 Veterans Parkway



# FAQ

1. What can I look forward to with Prospect Bank?  
Prospect Bank will provide you with a number of new and exciting products and services. Prospect Bank is also a community bank that prides itself on being active in its communities and providing exceptional, dedicated service to its customers.
2. How will the bank acquisition affect me?  
The transition will be seamless with minimal negative impacts to you as a customer. You will still see the same staff at your current branch locations.
3. Will my account number change?  
In most cases your account number will not change. If your account number will change you will be contacted prior to the acquisition.
4. Will the acquisition affect my current branch hours?  
No, the branch hours will remain the same. However, both Homer and Sidell branches will close at 4 pm on Friday, August 14 and will be closed on Saturday, August 15.
5. Will ATM locations change?  
The existing ATM at the Homer branch will not change. In the near future we hope to have an ATM available at the Sidell branch. You may also access ATMs at all Edgar County Bank and Trust Co. locations at no charge.
6. When will I receive my final Sidell State Bank statement?  
A final Sidell State Bank statement will be rendered for all customers at close of business on Friday, August 14. The statement will be mailed shortly thereafter. If you receive eStatements only, the statement will be available at the website you currently use to access your statements until September 30, 2015.
7. When will I receive my first Prospect Bank statement?  
If your statement is currently generated at the end of each month, you will continue to receive your statement following month-end processing. If your statement is currently generated on or before the second Tuesday of each month your statement will now be created on the 21st of the month. If your statement is currently generated between the second Wednesday and end of month, your statement will now be created on the 28th of the month.
8. How can I obtain copies of my deposit statements after August 14, 2015?  
If you need an additional copy of a Sidell State Bank statement, contact a representative at the Homer or Sidell branch.

# FAQ

9. What if I have deposits at both Sidell State Bank and Edgar County Bank and Trust Co.? How is my FDIC Insurance coverage affected?

Both Sidell State Bank and Edgar County Bank and Trust Co. are FDIC insured institutions. As a result of the acquisition on Friday, August 14, the deposits from Sidell State Bank will be combined with the deposits of Edgar County Bank and Trust Co. The combined balances will determine whether a depositor has exceeded the FDIC insurance limit. A useful tool can be found at <https://www.fdic.gov/edie/> to help you determine your FDIC insurance coverage. Contact a representative at your branch if you have any questions or concerns.

10. Will I be able to use my Sidell State Bank checks?

You may continue to use your existing supply of checks until you are ready to reorder or for one year following the acquisition, whichever is earliest. When you reorder after August 17, 2015, please use Prospect Bank's routing number 071102827. You can reorder at any Prospect Bank or Edgar County Bank location.

11. Will my account fees change?

Yes. The fee schedule can be found in this guide.

12. Will I be able to continue using my Sidell State Bank debit card?

You can continue using your Sidell State Bank debit

card until 11:59 pm on Sunday, August 16. You will receive your Prospect Bank debit card in early August. You may activate your card and set your PIN immediately upon receiving your new card. You may begin using your Prospect Bank debit card on Monday, August 17 at 12:01 am.

13. Will my log-in information change for Telephone Banking or Online Banking?

Yes. You will be required to register for Prospect Bank's Online Banking and/or Telephone Banking. You will be able to register beginning Monday, August 17.

14. How do I access Telephone Banking?

Sidell State Bank's current Telephone Banking system will work until 4 pm on Friday, August 14. You can begin using Prospect Bank's Telephone Banking on Monday, August 17 by calling 1-866-334-3147.

15. How do I access personal Online Banking?

Sidell State Bank's current Online Banking and Mobile Banking systems will work until 4 pm on Friday, August 14. You may register for Prospect Bank's Personal Online Banking on Monday, August 17 by visiting [theprospectbank.com](http://theprospectbank.com). Refer to the eProduct Enrollment section of this guide for instructions.

# FAQ

16. How do I access Business Online Banking?

If you are a business that would like to begin utilizing Business Online Banking, contact your local branch after August 17 for further instructions on how to register.

17. Will my direct deposit be affected?

No. Any direct deposit you currently have will be forwarded directly to your Prospect Bank account.

18. Will my automatic account debits be affected?

It depends. If your automatic debits are set up through your debit card you will need to contact those companies and provide them with your Prospect Bank card information for payments occurring after August 16. If your automatic debits were set up using the Sidell State Bank routing number and your account number they will not be affected and will continue to post to your account following conversion.

If you establish any new automatic payments after August 16, supply your account number with Prospect Bank's Routing Number 071102827.

20. Will my loan account number change?

In most cases your loan number will remain the same. If your loan number will change you will be contacted prior to the acquisition.

21. Can I use my existing loan coupon book?

Yes, you may continue to use the loan coupon book issued to you by Sidell State Bank.

22. My loan payment is automatically deducted from my deposit account. Will that service continue?

Yes, automatic payments will continue as usual, on the same schedule.

23. Will I still have access to my Safe Deposit Box?

Yes, your Safe Deposit Box will not be changed and will continue to be available during lobby business hours.

24. Will there be any changes to my CD?

Your CD will remain unchanged until maturity. At maturity, you will have access to Prospect Bank's CD offerings and rates.

# Disclosure of Account Terms

The account terms listed below are for the account(s) you currently hold at Sidell State Bank. These accounts will remain the same after the merger of Sidell State Bank into Edgar County Bank & Trust Co. However, new accounts will not be opened following the below terms. Take a look at our product offerings discussed earlier in this guide for more information!

## CHECKING ACCOUNT

- Non – interest bearing account
- A service charge of \$9.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the statement cycle. This service charge is waived for full-time students and senior citizens 65 and older.

## NOW ACCOUNT

- The interest rate for your account is .01% with an Annual Percentage Yield of .01%. Your interest rate and annual percentage yield may change. We may change the interest rate on your account every month.
- A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle.
- You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
- Interest will be compounded monthly. Interest will be credited to the account monthly.
- If you close your account before interest is credited, you will not receive the accrued interest.
- 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.
- Interest begins to accrue on the business day you deposit noncash items (for example, checks).

## MONEY MARKET INVESTMENT ACCOUNT

- The interest rate for your account is .02% with an Annual Percentage Yield of .02%. Your interest rate and annual percentage yield may change. We may change the interest rate on your account every month.
- A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.
- You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.
- Interest will be compounded monthly. Interest will be credited to the account monthly.
- If you close your account before interest is credited, you will not receive the accrued interest.
- 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.
- Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- The minimum amount you may withdraw is \$500.00.
- During any statement cycle you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

# Disclosure of Account Terms

## SAVINGS

- The interest rate for your account is .02% with an Annual Percentage Yield of .02%. Your interest rate and annual percentage yield may change. We may change the interest rate on your account at any time.
- A service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the statement cycle.
- Interest will be compounded every quarter. Interest will be credited to the account quarterly.
- If you close your account before interest is credited, you will not receive the accrued interest.
- 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.
- Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- During any statement cycle you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
- A fee of \$1.00 per withdrawal will be charged if over 6 per statement cycle.

## CHRISTMAS CLUB ACCOUNT

- Non – interest bearing account
- Deposits must be made weekly through an automatic transfer from another account with us. These transfers will continue and the account will remain open from year to year until you notify us in writing that you want it cancelled. You may not make withdrawals from your account until the maturity date.
- Deposits are made in increments of \$5, \$10, or \$20.
- At the end of the club period if you have made all the weekly transfers to your account as contracted, we will credit an extra payment to your account in the amount of your regular transfer of \$5, \$10, or \$20.
- At the end of the club period on October 31st the funds in the account will be credited to another account with us or will be mailed to you by check.
- \*\*At the end of the club period, the above terms will no longer be available. However, your Christmas Club will remain open and follow the terms and conditions of the current Edgar County Bank and Trust Co. Christmas Club product. Please see a Customer Service Representative for more details.

The disclosures on the following pages govern all Edgar County Bank and Trust Co. accounts and will go into effect on the acquisition date.

## Terms and Conditions of Your Account

**Agreement.** This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

**Liability.** You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay

any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**Deposits.** We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

**Withdrawals.**

**Generally.** Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals



to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated Checks.** A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and Withdrawal Rules.** If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**Overdrafts.** You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Multiple Signatures, Electronic Check Conversion, and Similar Transactions.** An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**Notice of Withdrawal.** We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**Ownership of Account and Beneficiary Designation.** These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account.** This is an account in the name of one person.

**Joint Account - With Survivorship (*And Not As Tenants In Common*).** This is an account in the name of

two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship (*As Tenants In Common*).** This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account.** If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**Business, Organization and Association Accounts.** Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**Stop Payments.** Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if

your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**Telephone Transfers.** A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

**Amendments and Termination.** We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your



account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

#### Statements.

**Your Duty to Report Unauthorized Signatures, Alterations and Forgeries.** You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your Duty to Report Other Errors.** In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors Relating to Electronic Fund Transfers or Substitute Checks** (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a

substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Direct Deposits.** If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the U.S. Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**Temporary Account Agreement.** If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**Set-Off.** We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of set-off does not apply to this account if prohibited by law. For example, the right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

**Check Processing.** We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

**Check Cashing.** We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may

also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

#### **Truncation, Substitute Checks, and Other Check Images.**

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**Remotely Created Checks.** Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

**Unlawful Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by

gambling businesses in connection with the participation by others in unlawful Internet gambling.

**ACH and Wire Transfers.** This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**Facsimile Signatures.** Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**Convenience Depositor (Individual Accounts only).** A single individual is the owner. The convenience depositor is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the convenience depositor may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the convenience depositor. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the convenience depositor until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or

knowledge. We may refuse to accept a convenience depositor.

**Restrictive Legends.** The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

**Account Transfer.** This account may not be transferred or assigned without our prior written consent.

**Indorsements.** We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

7654	
Name	_____
Address, City, State	_____ 20 _____
Pay to the order of	\$ _____ dollars
Bank Name and Location	_____
Memo	7654
FRONT OF CHECK	
TRAILING EDGE	
YOUR INDORSEMENT MUST BE WITHIN THIS AREA	
Keep your indorsement out of this area.	
1 1/2"	
BACK OF CHECK	

Terms and Conditions—IL  
Bank of America  
Wollers Kluwer Financial Services © 2008, 2012

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information.

You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

**Death or Incompetence.** You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

**Fiduciary Accounts.** Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**Credit Verification.** You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**Legal Actions Affecting Your Account.** If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.



**Security.** It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

**Telephonic Instructions.** Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

**Claim of Loss.** If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to

repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**Early Withdrawal Penalties** *(and involuntary withdrawals).* We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

**Address or Name Changes.** You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**Resolving Account Disputes.** We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**Waiver of Notices.** You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account.

*[This area intentionally left blank.]*

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

### TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

#### ☒ (a) Prearranged Transfers.

- ☒ Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your
  - ☒ checking and/or ☒ savings account(s).
- ☒ Preauthorized payments. You may make arrangements to pay certain recurring bills from your
  - ☒ checking and/or ☒ savings account(s).

☐

#### ☐ (b) Telephone Transfers. You may access your account(s) by telephone at 217-465-2285 or 866-334-3147

using a touch tone phone, your account numbers, and Personal Identification Number (PIN) \_\_\_\_\_ to:

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to checking
- ☒ Transfer funds from \_\_\_\_\_ to checking
- ☒ Transfer funds from \_\_\_\_\_ to savings
- ☒ Make payments from checking to loan accounts with us
- ☒ Make payments from savings to loan accounts with us.
- ☐ Make payments from \_\_\_\_\_ to \_\_\_\_\_
- ☒ Get checking account(s) information
- ☒ Get savings account(s) information
- ☐
- ☐

#### ☒ (c) ATM Transfers. You may access your account(s) by ATM using your ATM or Debit Card

- \_\_\_\_\_ and personal identification number to:
- ☒ Make deposits to checking accounts
- ☒ Make deposits to savings accounts
- ☒ Get cash withdrawals from checking accounts you may withdraw no more than \$300 \_\_\_\_\_ per day
- ☒ Get cash withdrawals from savings accounts you may withdraw no more than \$300 \_\_\_\_\_ per day
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to savings
- ☐ Transfer funds from \_\_\_\_\_ to \_\_\_\_\_
- ☐ Make payments from checking account to \_\_\_\_\_

- ☐ Make payments from \_\_\_\_\_ to \_\_\_\_\_
- ☒ Get checking account(s) information
- ☒ Get savings account(s) information
- ☒ Funds from ATM deposits may be delayed - See Funds Availability Disclosure
- ☒ Deposit function not available at all ATMs

#### ☒ (d) Point-Of-Sale Transactions.

Using your card:

- ☒ You may access your ☒ checking account ☐ \_\_\_\_\_ account(s) to purchase goods (☒ in person, ☒ by phone, ☒ by computer), pay for services (☒ in person, ☒ by phone, ☒ by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- ☒ You may not exceed more than \$1500 \_\_\_\_\_ in transactions per day
- ☐
- ☐

#### ☒ (e) Computer Transfers. You may access your account(s) by computer by accessing [www.edgarcountrybank.com](http://www.edgarcountrybank.com) or [www.theprospectbank.com](http://www.theprospectbank.com)

- My Bank 24/7 User Code and Password \_\_\_\_\_ and using your \_\_\_\_\_ to:
- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to checking
- ☒ Transfer funds from savings to savings
- ☒ Make payments from checking to loan accounts with us
- ☒ Make payments from savings to loan accounts with us.
- ☐ Make payments from \_\_\_\_\_ to \_\_\_\_\_
- ☒ Get checking account(s) information
- ☒ Get savings account(s) information
- ☒ Transfer funds from a line of credit to checking
- ☒ Make payments to preauthorized payees through our Online Bill Pay Services

- ☒ (f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by accessing eMobile \_\_\_\_\_ and using your \_\_\_\_\_ to:

My Bank 24/7 User Code and Password

- ☒ Transfer funds from checking to savings  
☒ Transfer funds from savings to checking  
☒ Transfer funds from checking to checking  
☒ Transfer funds from savings to savings  
☒ Make payments from checking to loan accounts with us  
☐ Make payments from \_\_\_\_\_ to \_\_\_\_\_  
☐ Make payments from \_\_\_\_\_ to \_\_\_\_\_  
☒ Get checking account(s) information  
☒ Get savings account(s) information  
☒ Transfer funds from line of credit to checking  
☒ Make payments to preauthorized payees through our Online Bill Pay Services

- ☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_

- ☒ You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

- ☒ (g) **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:

- ☒ **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. You may:
- ☐ Not exceed more than \_\_\_\_\_ payments by electronic check per \_\_\_\_\_.
- ☐ Make payments by electronic check from \_\_\_\_\_ limited to \_\_\_\_\_ per \_\_\_\_\_. Payments are \_\_\_\_\_.
- ☒ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
- ☐ Make no more than \_\_\_\_\_ payments per \_\_\_\_\_ for electronic payment of charges for checks returned for insufficient funds.
- ☐ Make electronic payment of charges for checks returned for insufficient funds from \_\_\_\_\_ limited to \_\_\_\_\_ per \_\_\_\_\_. Payments are \_\_\_\_\_.

- ☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_

#### GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- ☒ Transfers or withdrawals from a Savings or MoneyMarket account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 \_\_\_\_\_ per month.
- If you exceed the transfer limitations set forth above, your account shall be subject to closure.

- ☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_



## FEES

☐ We charge \_\_\_\_\_ each  
to our customers whose accounts  
are set up to use \_\_\_\_\_.

☐ We charge \_\_\_\_\_ each  
but only if the  
balance in the \_\_\_\_\_  
falls below \_\_\_\_\_  
during the \_\_\_\_\_.

☒ There is a \$1.00 charge for each ATM withdrawal at machines we  
do not own.

☒ Replacement card fee of \$15.00 per card.

Except as indicated above, we do not charge for  
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).

## DOCUMENTATION

(a) **Terminal Transfers.** You can get a receipt at the time  
you make a transfer to or from your account using a(n)  
☒ automated teller machine  
☒ point-of-sale terminal.

☒ You may not get a receipt if the amount of the  
transfer is \$15 or less.

(b) **Preauthorized Credits.** If you have arranged to have  
direct deposits made to your account at least once every  
60 days from the same person or company, you can call  
us at the telephone number listed below to find out  
whether or not the deposit has been made.

(c) **In addition,**

☒ You will get a monthly account statement from us,  
unless there are no transfers in a particular month.  
In any case you will get a statement at least  
quarterly.

☒ You will get a quarterly statement from us on your  
savings account if the only possible electronic  
transfer to or from the account is a preauthorized  
credit.

☐ If you bring your passbook to us, we will record any  
electronic deposits that were made to your account  
since the last time you brought in your passbook.

☐ \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## PREAUTHORIZED PAYMENTS

(a) **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's how:

Call or write us at the telephone number or address  
listed in this disclosure, in time for us to receive your  
request 3 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.

☒ We charge \$25.00 \_\_\_\_\_ for each stop payment.

(b) **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.)

(c) **Liability for failure to stop payment of preauthorized  
transfer.** If you order us to stop one of these payments 3  
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

(a) **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:

◆ If, through no fault of ours, you do not have enough  
money in your account to make the transfer.

◆ If the transfer would go over the credit limit on your  
overdraft line.

◆ If the automated teller machine where you are making  
the transfer does not have enough cash.

◆ If the terminal or system was not working properly and  
you knew about the breakdown when you started the  
transfer.

◆ If circumstances beyond our control (such as fire or  
flood) prevent the transfer, despite reasonable  
precautions that we have taken.

◆ There may be other exceptions stated 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 condition 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) ☒ if you give us written permission.

☐ as explained in the separate Privacy Disclosure.

☐ \_\_\_\_\_

## UNAUTHORIZED TRANSFERS

**(a) Consumer Liability.** 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 2 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. Also, if you do NOT tell us within 2 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.

### ☐ **Visa® Debit Card.** Additional Limits on Liability for

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

☒ **MasterCard® Debit Card.** Additional Limits on Liability for Unauthorized MasterCard Point of Sale Debit Card Transactions . . . 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.

☒ See additional information for currency conversion

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**(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 at the end of this disclosure. You should also call the number or write to the address listed at the end of 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 below, 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 (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 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 (5 business days if involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.



#### ADDITIONAL INFORMATION:

**Illegal Transactions.** You may not use your ATM, Debit Card or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

**Stop Payments on ATM or POS Transactions.** You may not place a stop payment order on any ATM, POS or Debit Card transaction.

**Personal Identification Number (PIN).** The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

**Currency Conversion.** When you use your ATM or Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a government mandated exchange rate or a wholesale exchange rate selected by Cirrus®, MasterCard®, or Maestro®. The rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder's account. A .20% (20 basis point) Currency Conversion Fee will be assessed on International transactions where Cirrus®, MasterCard®, or Maestro® has performed a currency conversion function. A .80% (80 basis points) Cross Border Fee will be assessed on all International transactions whether or not a currency conversion function was performed by Cirrus®, MasterCard®, or Maestro®.

*By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:*

07/13/2015

*Signed*

*Dated*

**INSTITUTION** (name, address, telephone number, business days)

EDGAR COUNTY BANK & TRUST CO.

177 W WOOD ST  
PARIS, IL 61944

Business Days: For purposes of this electronic funds transfer disclosure, our business days are Monday through Friday. Holidays are not included.

Toll Free: 877-465-4154

## REGULATION CC FUNDS AVAILABILITY DISCLOSURE

EDGAR COUNTY BANK & TRUST CO

**YOUR ABILITY TO WITHDRAW FUNDS AT EDGAR COUNTY BANK AND TRUST CO.** 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. However, funds from 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/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our earliest cut-off hour is 2:00 PM. If you make a deposit before our cut-off hour 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 our cut-off or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**Reservation of Right to Hold.** 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 \$200 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

**Longer Delays May Apply.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- 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.

**Holds On Other Funds.** If we cash a check for you that is drawn on another financial institution, we may withhold that availability of a corresponding amount of funds that are already in your account. 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 financial institution, 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.

**Special Rules For New Accounts.** If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashiers', certified, teller's, travelers, and federal, state and local government checks will be available on the first business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on EDGAR COUNTY BANK AND TRUST CO. will be available on the first business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

## FACTS

### WHAT DOES EDGAR COUNTY BANK & TRUST CO./ PROSPECT BANK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **Edgar County Bank & Trust** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Edgar County Bank & Trust share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 877-465-4154 or go to [www.edgarcountybank.com](http://www.edgarcountybank.com) OR [www.theprospectbank.com](http://www.theprospectbank.com)

Who we are	
Who is providing this notice?	Edgar County Bank & Trust Co. Prospect Bank, a division of Edgar County Bank & Trust Co.
What we do	
How does <b>Edgar County Bank &amp; Trust</b> protect my personal 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 <b>Edgar County Bank &amp; Trust</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law]
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Edgar County Bank &amp; Trust Co. has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Edgar County Bank &amp; Trust Co. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Edgar County Bank &amp; Trust Co. does not jointly market.</i></li> </ul>
Other important information	
Illinois State Law prohibits the sharing of non-public personal information unless the sharing of information is requested by the customer to conduct transactions or is permitted by law.	

# Press Release

## EDGAR COUNTY BANC SHARES, INC. TO ACQUIRE SIDELL STATE BANK

Paris, IL - (June 2nd, 2015) Edgar County Banc Shares, Inc., Paris, Illinois ("Edgar"), and Sidell Bancorp, Inc., Sidell, Illinois ("Sidell") announced today that they have entered into a definitive merger agreement for Edgar to acquire Sidell and Sidell's subsidiary, Sidell State Bank, Sidell, Illinois ("Sidell State Bank"). Immediately following the merger, Sidell State Bank will be merged into Edgar's current subsidiary bank, The Edgar County Bank & Trust Co., Paris, Illinois ("Edgar County Bank"). The transaction is anticipated to result in a combined organization with over \$420 million in assets that will continue to serve customers from all current locations of Sidell State Bank, The Edgar County Bank & Trust Co doing business as Edgar County Bank, Prospect Bank in Champaign and Prospect Bank of Iroquois County. Edgar and Sidell anticipate that all current Sidell State Bank employees will continue as employees of the combined Bank. In addition, Dawn M. Fieldbinder, President and CEO of Sidell State Bank, will become Regional President of Prospect Bank of Homer and Sidell following the transaction.

The transaction has been unanimously approved by the Boards of Directors of Edgar, Edgar County Bank, Sidell, and Sidell State Bank. The closing of the transaction is scheduled for August 12, 2015. The financial terms of the transaction are not disclosed.

Dawn M. Fieldbinder, President of Sidell and President and CEO of Sidell State Bank, said that "we believe the transaction is in the best interests of organizations and their customers, shareholders and employees. Like Sidell State Bank, Edgar County Bank is a community bank with a strong emphasis on customer service and our two banks' geographic scopes complement each other well."

W. Eric Volkmann, President and CEO of Edgar and Edgar County Bank, said that, "we believe the merger with Sidell is a positive for both companies shareholders, communities and our customers. Both organizations have long histories of providing exceptional customer service and being committed to the communities they serve. We look forward to adding Sidell State Bank's customers and employees to the Edgar County and Prospect Bank family." He added that, "we are excited to expand our high quality products, services, and technology to the communities of Homer and Sidell as we continue the customer-focused tradition that guides each of our banks."

### About Edgar and Sidell:

Edgar County Banc Shares, Inc. is a privately held Illinois corporation that is the parent company of The Edgar County Bank & Trust Co., Paris, Illinois, an Illinois chartered bank established in 1873 that is headquartered in Paris, Illinois. The bank operates full-service locations in Ashmore, Brocton, Champaign, Gilman, Kansas, Paris, and Watseka, Illinois, with additional drive-up and ATM locations in Paris and Champaign. In Champaign and Iroquois counties, the bank does business as Prospect Bank, a division of Edgar County Bank & Trust Co. Edgar County Bank has assets of approximately \$398 million and deposits of approximately \$329 million. For further information, see [edgarcountysbank.com](http://edgarcountysbank.com) or [theprospectbank.com](http://theprospectbank.com).

Sidell Bancorp, Inc. is a privately held Illinois corporation that is the parent company of Sidell State Bank, an Illinois chartered bank headquartered in Sidell, Illinois. Sidell State Bank was founded in 1934 and it operates full-service locations in Sidell and Homer, Illinois. Sidell State Bank has assets of approximately \$23.8 million and deposits of approximately \$21.5 million.

### **Mission Statement:**

To create exceptional customer experiences through the pursuit of value and service to our communities and shareholders.

### **Our Customer Pledge:**

Exceeding customer expectations by providing quality service and value and creating an experience for customers that fulfill their financial needs. When you become a customer, you have dedicated people striving to make sure you are delighted with the Bank's services. We pledge to you that we will be honest, courteous and friendly. If we make a mistake, we will admit it. If you are unhappy, we will do everything in our power to make it right. We will treat you as an individual and take special care to see that your situation is handled fairly. This is our pledge to you!

### **Vision Statement:**

To create an experience for our customers that fulfills and exceeds their financial needs and distinguishes us from our competitors. Building lifelong relationships one customer at a time, our bank strives to be the company employees want to work for, customers want to do business with, and investors want to participate in their success.



[www.edgarcountybank.com](http://www.edgarcountybank.com)



A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

[www.theprospectbank.com](http://www.theprospectbank.com)







EDGAR COUNTY  
— BANK —



PROSPECT  
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A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

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