



Dear Valued Customer,

On behalf of The Bank of Carbondale and First Southern Bank, we are very excited about the merger of our two strong, independent community banks. Our banks have served the communities in southern Illinois for a combined total of 188 years. Our success and continued growth as two locally owned community banks come thanks to our customers, to our shareholders, and to our employees.

The final part of the scheduled merger will take place over the weekend of August 27-29th, with August 29<sup>th</sup> being the first business day. In order to eliminate any inconvenience to our customers, our banking centers will maintain scheduled banking hours. On August 29<sup>th</sup>, all branches will open their doors as First Southern Bank, a name that fits our southern Illinois focus. While change is a constant in today's world, we take great pride in the fact that we will continue to be a strong and independent community bank. We have great officers and employees at each bank, and you will continue to see the same friendly faces you have grown to know and trust.

As always, we are grateful to you for not only giving us an opportunity to serve you, but also for your loyalty to The Bank of Carbondale. We look forward to serving you in the days and years ahead. We encourage you to closely review the materials enclosed. If you have any questions, please stop by any of our banking centers, and we will be happy to assist you.

Sincerely,

John Dosier

President & CEO, First Southern Bank



# First Southern Bank

Rev. 12/2014

## FACTS WHAT DOES FIRST SOUTHERN 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 Credit History  
 \* Credit Score and Employment Information  
 \* Checking Account Information and Credit Card and other debt  
 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 First Southern Bank chooses to share; and whether you can limit this

Reasons we can share your personal information	Does First Southern Bank 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' every day business purposes</b> Information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' every day 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 618.997.4341 or [www.firstsouthernbank.net](http://www.firstsouthernbank.net)

What we do	
How does First Southern Bank 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 First Southern Bank collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> <li>* Open an account or Apply for a Loan</li> <li>* Make deposits or withdrawals from your accounts</li> <li>* Use your credit or debit card or provide employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>First Southern Bank does not share with our affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>First Southern Bank does not share with nonaffiliates so they can market to you</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or <i>Our joint marketing partners include a deposit product vendor</i>

## **IMPORTANT INFORMATION REGARDING YOUR ACCOUNT**

*Bolded items denote changes.*

### **Checking Accounts:**

You may continue using your existing supply of checks. **At the time you re-order checks, the new bank name and routing number will print on your checks and deposits. If you currently order checks from a vendor other than the bank, you will need to provide them with the new bank name, which is First Southern Bank and the new routing number, which is 081203208.**

### **ACH-Electronic Transactions:**

Automatic direct deposits and withdrawals will continue as scheduled to/from your account. It will not be necessary for you to do anything concerning your direct deposits or withdrawals. **If you set up any new automatic direct deposits and withdrawals after August 29, 2022, please make sure that you provide the accurate bank name, which is First Southern Bank and the new routing number, which is 081203208.**

### **MasterCard Debit Card:**

The current daily limit on your card will be changing from \$500.00 per day to \$1,000.00 per day; ATM daily limit will be changing from \$250.00 per day to \$1,000.00 per day. We will send you a letter with more detailed information about your debit card soon. Effective immediately you may use any of the following ATM(s) surcharge and service charge free:

301 E Main St – Carbondale IL (Drive-Up)	114 W Monroe St – Herrin IL (Drive-Up)
1399 E Main St - Carbondale IL (Drive-Up)	102 Airway Dr – Marion IL (Walk-Up)
1875 W Main St – Carbondale IL (Drive-Up)	3333 W DeYoung – Marion IL (Interior Walk-up)
2500 W Murphysboro Rd – Carbondale IL (Drive-Up)	1303 N Marathon Dr – Marion IL (Drive-Up)
200 S Illinois Ave – Carbondale IL (Interior Walk-Up)	1000 Miners Dr – Marion IL (Interior Walk-Up)
2 S Main St – Carrier Mills IL (Drive-Up)	801 N Carbon St – Marion IL (Drive-Up)
111 Municipal Dr – Carterville IL (Drive-Up)	409 N Court St – Marion IL (Walk-Up)
201 W Blue Ave – Creal Springs IL (Drive-Up)	300 Tower Sq Plz – Marion IL (COMING SOON)
1023 4 <sup>th</sup> St – Eldorado IL (Drive-Up)	109 E Walnut St – Murphysboro IL (Drive-Up)*
1609 S Park Ave – Herrin IL (Inside)	900 Walnut St – Murphysboro IL (Drive-Up)*
201 S 14 <sup>th</sup> St – Herrin IL (Inside)	204 S Main – Royalton IL (Drive-Up)

\*Subject to change.

Beginning August 29, 2022, as a customer of First Southern Bank, a Privileged Status<sup>®</sup> financial institution, you can withdraw funds surcharge-free at thousands of ATMs across the country, just look for the Privileged Status logo on participating ATMs.

Locate a surcharge-free Privileged Status ATM near you at [www.shazam.net](http://www.shazam.net).

### **Telephone Banking:**

The current telephone banking number, 618-549-0939, will no longer be valid after August 29, 2022. The new toll free number will be 1-888-750-3151. For information on how to set up telephone banking, please call First Southern Bank at 618-997-4341, or see any personal banker at a banking center near you.

### **Online Banking, Mobile Banking, and Bill Pay:**

Online Banking customers should be aware that the online banking and bill payment provider will change. The Bank of Carbondale website will deactivate on August 26, 2022 at 1:00 p.m. Please do not set up any bill payments or ACH transfer files on The Bank of Carbondale system after August 25, 2022. Online Banking will be available August 29<sup>th</sup>, 2022 at 9:00 a.m., at which time customers should begin using the new website, [www.firstsouthernbank.net](http://www.firstsouthernbank.net). Your user name (access ID) will not change. Your temporary pass code will be the last 4 digits of your social security number. All bill pay subscribers will be required to agree to the bill pay terms

of service and the privacy policy upon clicking the bill pay option in online banking before you are able to access bill pay. Data converted will include internal bank account(s) only, payees, future dated payments and payment models (recurring payments). You will be required to re-enroll in Transfer NOW for any external transfers. Also, please be aware that Internet Banking will be required to utilize the new mobile banking service after the merger.

**Allowable Overdraft Privilege:**

As a benefit to our customers, an overdraft privilege program will be available after August 29, 2022. Overdraft Privilege is a service we can add to qualified consumer checking accounts. With Overdraft Privilege, if you overdraw your checking account, First Southern Bank may cover your shortfall up to \$500.00. This means if you make an error on your account balance and overspend by mistake, Overdraft Privilege may save you the embarrassment and inconvenience of having an item returned unpaid, as well as alleviating costly merchant fees. Whether overdrafts are paid is discretionary and we reserve the right not to pay. Please see fee schedule and overdraft privilege disclosure form for additional fees and information associated with this product. **We do not pay overdrafts on ATM transactions and/or every day debit card transactions unless you authorize us to. To obtain enrollment forms and answers to questions regarding the program, please call or visit any of our banking centers, or download the forms from our Forms Library under the Services & Resources tab at [www.firstsouthernbank.net](http://www.firstsouthernbank.net).**

**Checking and Savings Statements and eStatements:**

You can expect to receive a statement reflecting account activity through August 26, 2022. If you have an interest bearing account, the interest will be paid through August 26, 2022. **Statements prepared for you after August 26, 2022 will be in a new format. When your monthly statement is prepared, we will provide images of your checks in numerical order on each page. This will be included in your statement. Any customer currently enrolled in eStatements will need to re-enroll after entering your online banking credentials at [www.firstsouthernbank.net](http://www.firstsouthernbank.net).**

**Christmas & Summers Dream Savings Club Accounts:**

**As of August 29, 2022, traditional Christmas and Summers Dream Savings Club accounts will no longer be offered and will convert to a Star Savings Account and can be special titled with Christmas or Summers Dream Savings. You may withdraw from the account at any time, as we will no longer be mailing checks. Please read under the heading that states, Product Conversion, for any changes that may apply to your Christmas & Summers Dream Savings Club Account.**

**Certificates of Deposit (CD)/Individual Retirement Accounts (IRA):**

When your CD/IRA matures for the first time on or after August 29, 2022, the features of your CD/IRA may change. The trustee and/or custodian, as described in your IRA was The Bank of Carbondale. Because of this merger, the new trustee and/or custodian will be First Southern Bank. **Interest compounding will changed from semi-annually to quarterly.** Please read under the heading that states, Product Conversion, for any changes that may apply to your CD/IRA, and watch for your CD maturity notice as your CD term may be subject to change.

**Current CD Penalties:**

6 month & under = 3 month penalty  
Terms > than 6 month = 6 month penalty

**New CD Penalties:**

**12 month & under terms = 3 month penalty**  
**Terms > than 12 month = 6 month penalty**

**Minor Checking & Savings Account:**

**We will no longer be waiving the service charge at the age of 18. Dormant fees apply to minor accounts.**

**Daily Cut off Time:**

**Daily cut off times will be at the close of business.** For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. The deposit cut-off time for a particular banking center is that banking centers' closing time, but never later than 6:00 p.m. The ATM and Mobile deposit cut-off time is 4:00 p.m. If you make a deposit before our cut-off time on a business day that we are open, we will consider that business

day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day that is not a business day, we will consider the next business day we are open to be the day of your deposit.

**Safe Deposit Box:**

Please see the **Product Conversion** for the **2022 price schedule** on all safe deposit boxes, and refer to our **Fee Schedule** for more information on late fees, replacement of a key, and drilling fees.

**Credit Cards:**

**The Bank of Carbondale credit cards will remain active and no changes will occur until the card expires at which time it will be re-issued under the TCM Bank.**

**Product Conversion:**

The following outlines the current products offered at The Bank of Carbondale and the corresponding products that will be available after the merge with First Southern Bank effective August 29, 2022. The enclosed material stating, "Truth-In-Savings Disclosure" provides more detailed product information about the product. Please stop into one of our locations or call a Personal Banker at 618-997-4341 if you would like detailed information on the benefits of the accounts listed below. If you have any questions, or would prefer that your account be converted and/or transferred to a different product, please contact us. We are happy to assist in placing you in the account that best fits your banking needs.

<p><u>New Start eStatements, New Start Paper Statements, Prime Green, Prime Plus, and Prime Plus Employee will no longer be offered and will convert to: <b>InControl Checking</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about In-Control Checking.</p>
<p><u>Preferred Checking and Regular Personal will no longer be offered and will convert to:</u> <b>Fortune 55 Interest Checking</b> Please refer to the "Truth-In-Savings Disclosure" for more information about Fortune 55 Interest Checking.</p>
<p><u>NOW Personal and Super NOW Personal will no longer be offered and will convert to:</u> <b>Interest Checking Account</b> Please refer to the "Truth-In-Savings Disclosure" for more information about Interest Checking.</p>
<p><u>Money Market Personal will no longer be offered and will convert to: <b>Premier Money Market</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about Premier Money Market.</p>
<p><u>New Prime and Prime Checking will no longer be offered and will convert to: <b>Star Checking</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about Star Checking.</p>
<p><u>Student Checking will no longer be offered and will convert to: <b>Kasasa Cash Checking</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about Kasasa Cash Checking.</p>
<p><u>Regular Non-Personal, Non-Profit, and Non-Profit Organizations will no longer be offered and will convert to:</u> <b>Business Checking</b> Please refer to the "Truth-In-Savings Disclosure" for more information about Business Checking.</p>
<p><u>NOW Non-Personal and Super NOW Non-Personal will no longer be offered and will convert to:</u> <b>Business Interest Checking</b> Please refer to the "Truth-In-Savings Disclosure" for more information about Business Interest Checking.</p>
<p><u>Elite Money Market Non-Personal and Money Market Non-Personal will no longer be offered and will convert to: <b>Business Premier Money Market</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about Business Premier Money Market.</p>
<p><u>Passbook Non-Personal will no longer be offered and will convert to: <b>Business Savings</b></u> Please refer to the "Truth-In-Savings Disclosure" for more information about Business Savings.</p>

Public Funds Regular Non-Interest will no longer be offered and will convert to:

**Public Funds Non-Interest Checking**

For information about Public Funds Non-Interest Checking, please call the bank at 618-997-4341 or see any personal banker at a banking center near you.

Christmas Club, Summers Dream Savings Club, Employee Savings, Passbook Minor, and Passbook Personal will no longer be offered and will convert to: **Star Savings**

Please refer to the "Truth-In-Savings Disclosure" for more information about Star Savings.

CCHS, Public Funds Regular, Public Funds NOW, Public Funds Super NOW and Public Funds Split Rate will no longer be offered and will convert to: **Public Funds Interest Checking**

For information about Public Funds Interest Checking, please call the bank at 618-997-4341 or see any personal banker at a banking center near you.

**CD/IRA – The following will convert upon maturity: (Bold denotes what the product will convert to)**

6 month over 50K and 7 month Personal, Personal Fixed CD/IRA: **Individual 6 Month CD/IRA**

6 month over 50K and 7 month Non-Personal CD/IRA: **Business 6 Month CD/IRA**

6 month over 50K and 7 month Public Funds CD/IRA: **Public Funds 6 Month CD/IRA**

11 month, 11 month special, 12 month, and 13 month Personal, Personal Fixed CD/IRA: **Individual 12 month CD/IRA**

11 month, 11 month special, 12 month, and 13 month Non-Personal CD/IRA: **Business 12 month CD/IRA**

11 month, 11 month special, 12 month, and 13 month Public Funds CD/IRA: **Public Funds 12 month CD/IRA**

For information about CD/IRA terms and interest rates, please call the bank at 618-997-4341 or see any personal banker at a banking center near you.

**CD/IRA – The following will convert at merge: (Bold denotes what the product will convert to)**

24 month CD/IRA Personal, Personal Fixed: **Individual 24 month CD/IRA**

24 month CD/IRA Non-Personal: **Business 24 month CD/IRA**

24 month Public Funds CD/IRA: **Public Funds 24 month CD/IRA**

36 month CD/IRA Personal, Personal Fixed: **Individual 36 month CD/IRA**

36 month CD/IRA Non-Personal: **Business 36 month CD/IRA**

36 month Public Funds CD/IRA: **Public Funds 36 month CD/IRA**

60 month CD/IRA Personal, Personal Fixed: **Individual 60 month CD/IRA**

60 month CD/IRA Non-Personal: **Business 60 month CD/IRA**

60 month Public Funds CD/IRA: **Public Funds 60 month CD/IRA**

For information about CD/IRA terms and interest rates, please call the bank at 618-997-4341 or see any personal banker at a banking center near you.

**Safe Deposit Box Fees:**

3 X 5 Safe deposit box fee will be: : **\$25.00/yr**

3 X 10 Safe deposit box fee will be: **\$40.00/yr**

6 X 10 Safe deposit box fee will be: **\$50.00/yr**

9 X 10 Safe deposit box fee will be: **\$60.00/yr**

For information about safe deposit box sizes and locations, please call the bank at 618-997-4341 or see any personal banker at a banking center near you. Refer to our **Fee Schedule** for more information on late fees, replacement of a key, and drilling fees.



# First Southern Bank

The following fees and limitations may be assessed against your account.

Cost for check printing services varies depending on the style of checks ordered.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal, ATM withdrawal, or other electronic means.

	<u>FEE PRIOR TO 8/29/22</u>	<u>FEE ON AND AFTER 8/29/22</u>
<b>DEPOSIT ACCOUNTS</b>		
CASHIER'S CHECK	\$4.00	\$5.00
OVERDRAFT PRIVILEGE FEE (per item)	N/A	\$34.00
RETURN/ PAID ITEM FEE	\$27.00	\$34.00
DAILY OVERDRAFT FEE	\$3.00 PER DAY AFTER THE 3 <sup>RD</sup> DAY	\$5.00 PER DAY STARTING ON THE 5 <sup>TH</sup> DAY
DEPOSIT RETURN ITEM	\$3.00- BUSINESSES ONLY	\$10.00- ALL CUSTOMERS
ACCOUNT RECONCILIATION (per hour)	\$15.00 PER HOUR	\$15.00 (1 HOUR MIN)
ACCOUNT RESEARCH (per hour)	\$15.00 PER HOUR	\$25.00 (1 HOUR MIN)
PHOTOCOPY OF STATEMENT	\$1.00 PER PAGE	\$5.00
PHOTOCOPY OF CHECK	\$1.00	\$1.00
STOP PAYMENT/ CAUTION (all items)	\$27.00	\$34.00
RETURNED STATEMENT FEE	\$2.00 EACH	\$5.00 PER MONTH
DORMANT ACCOUNT CHARGES	\$5.00 PER MONTH	\$5.00 PER MONTH
ACCOUNT CLOSED WITHIN 90 DAYS OF OPENING	\$25.00	\$20.00
TELEPHONE TRANSFER	\$1.00	\$5.00
OVERDRAFT PROTECTION TRANSFER FEE	N/A	\$5.00
<b>ONLINE BANKING</b>		
BILL PAY- CONSUMER	\$0.35 AFTER 15	\$5.95 PER MONTH
BILL PAY- BUSINESS	\$7.00 MONTHLY, \$0.35 AFTER 20	\$9.95 PER MONTH
COMMERCIAL CASH MANAGEMENT	\$17.00	\$18.95 PER MONTH
ONLINE BANKING SECURITY TOKEN	\$0	1 <sup>ST</sup> FREE/ ADDITIONAL \$25.00
LOST ONLINE BANKING SECURITY TOKEN	\$0	\$25.00
TRANSFER NOW- CONSUMER (STANDARD)	\$0	\$5.00 PER TRANSFER
TRANSFER NOW- CONSUMER (EXPEDITED)	\$0	\$10.00 PER TRANSFER
<b>NIGHT DEPOSITORY</b>		
REPLACEMENT NIGHT DEPOSITORY KEY	\$0	\$25.00
LOCKED DEPOSIT BAGS	\$28.00	\$20.00
OVERNIGHT ZIPPERED BAGS	\$9.00	\$5.00
<b>WIRE TRANSFER</b>		
INCOMING (DOMESTIC)	\$5.00	\$10.00
INCOMING (FOREIGN)	\$5.00	\$20.00
OUTGOING (DOMESTIC)	\$15.00	\$25.00
OUTGOING (FOREIGN)	\$25.00	\$60.00
<b>COLLECTION ITEMS</b>		
INCOMING/OUTGOING	\$10.00	\$25.00
<b>CHECK CARD</b>		
INSTANT ISSUE EMV CHECK CARD (STOCK)	N/A	\$10.00
INSTANT ISSUE EMV CHECK CARD (PERSONALIZED)	N/A	\$15.00
REPLACEMENT EMV CHECK CARD FEE (STOCK)	\$20.00	\$10.00
REPLACEMENT EMV CHECK CARD FEE (PERSONALIZED)	N/A	\$15.00
WITHDRAWAL MADE AT ATM NOT OWNED OR OPERATED BY FIRST SOUTHERN BANK	\$1.00	\$3.00





# First Southern Bank

The following fees and limitations may be assessed against your account.

	<u>FEE PRIOR TO 8/29/22</u>	<u>FEE ON AND AFTER 8/29/22</u>
<b>LOANS</b>		
LOAN COUPON BOOK REPLACEMENT FEE	\$0	\$5.00
STOP PAYMENT ON HOME EQUITY CHECK	\$27.00	\$34.00
RETURN ITEM ON HOME EQUITY CHECK	\$0	\$34.00
OVERLIMIT CHARGE ON HOME EQUITY	\$0	\$34.00
CHARGE FOR ADVANCE LESS THAN MINIMUM	\$0	\$34.00
LATE PAYMENT	5.00%	5.00% OF UNPAID PAYMENT, OR \$10.00, WHICHEVER IS GREATER
<b>SAFETY DEPOSIT BOXES</b>		
LATE RENTAL FEE (after 30 days)	N/A	\$5.00 PER MONTH
REPLACEMENT KEY	\$20.00	\$25.00
DRILLING FEES	INVOICE AMOUNT	\$100.00 PLUS INVOICE
<b>MISCELLANEOUS</b>		
IRS LEVY	\$100.00	\$75.00
GARNISHMENTS	\$100.00	\$75.00
NOTARY FEE (non-customer)	\$1.00	\$1.00
COIN COUNTING (non-customer)	N/A	3%, \$3.00 MINIMUM
FAX SERVICE		
FIRST PAGE	\$1.00	\$5.00
EACH ADDITIONAL PAGE	\$1.00	\$1.00
IRA/HSA ANNUAL MAINTENANCE FEE	\$0	\$20.00
FOREIGN CURRENCY ORDER FEE	\$0	\$20.00 PLUS INVOICE
MEDALLION SIGNATURE GUARANTEE	\$0	\$75.00
LICENSE PLATE RENEWAL STICKER FEE	\$3.00 CUSTOMER \$9.00 NON-CUSTOMER	\$7.50

We may 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. 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.



## First Southern Bank

FIRST SOUTHERN BANK  
300 TOWER SQUARE PLAZA  
MARION, IL 62959

### TRUTH-IN-SAVINGS DISCLOSURE

#### **In Control Checking Account**

##### **Minimum balance to open the account**

You must deposit \$100.00 to open this account.

##### **Additional Information**

No minimum balance requirement.

A service charge fee of \$2.00 will be imposed every statement cycle if the eStatement OR debit card transaction requirement is not met. You must either enroll in eStatements OR have 6 qualified debit card transactions post and clear during the statement cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to an account. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle. Transfers between accounts do not count as qualifying transactions. The monthly qualification cycle is not the same as your monthly statement cycle. Contact a Personal Banker for more information about the monthly qualification cycle. ATM transactions do not count towards qualifying debit card transactions. ATM fee refunds each statement cycle up to \$30.00 (\$3.00 per transaction) with enrollment in eStatements and 6 qualified debit card transactions.

##### **Fees**

There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date. A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

#### **Star Checking Account**

##### **Minimum balance to open the account**

You must deposit \$100.00 to open this account.

##### **Effect of closing an account**

There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

##### **Minimum balance to avoid imposition of fees**

A minimum balance of \$500.00 per statement cycle is required otherwise a monthly service charge of \$7.00 will be imposed.

##### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

#### **KASASA Accounts**

##### **Interest Rates ~ 1.05% APY on balances up to \$25,000.00 if the account qualifications are met.**

##### **.15% APY for balances over \$25,000.00 if the account qualifications are met.**

##### **.05% APY if you do not meet qualifications.**

##### **Rate Information**

Your interest rate and annual percentage yield may change.

##### **Frequency of rate changes**

We may change the interest rate on your account at any time.

##### **Determination of rate**

At our discretion, we may change the interest rate on your account.

##### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

##### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

##### **Minimum balance to open the account**

You must deposit \$100.00 to open this account.

##### **Daily balance computation method**

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.

##### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: Checks)

##### **Additional features:**

Please refer to our Kasasa Account brochure for more detailed information.

##### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

### **Interest Checking Account**

**Interest Rate ~ .05% & .05% APY**

#### **Rate information**

Your interest rate and annual percentage yield may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$1,000.00 to open this account.

#### **Minimum balance to avoid imposition of fees**

A minimum balance of \$1,000.00 per statement cycle is required otherwise a monthly service charge of \$10.00 will be imposed.

#### **Minimum balance to obtain the annual percentage yield disclosed**

You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example, checks).

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

### **Fortune 55 Interest Checking**

**(Customers Age 55+)**

**Interest Rate ~ .05% & .05% APY**

#### **Rate information**

Your interest rate and annual percentage yield may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$100.00 to open this account.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".



# First Southern Bank

**FIRST SOUTHERN BANK**  
**300 TOWER SQUARE PLAZA**  
**MARION, IL 62959**

## **TRUTH-IN-SAVINGS DISCLOSURE**

### **Business Checking Account**

#### **Minimum balance to open the account**

You must deposit \$100.00 to open this account.

#### **Additional Information**

No monthly minimum balance requirement.

No monthly service fee.

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

### **Business Interest Checking Account**

#### **Interest Rate ~ .05% & .05% APY**

#### **Rate Information**

Your interest rate and annual percentage yield may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$1,000.00 to open this account.

#### **Minimum balance to avoid imposition of fees**

A minimum balance of \$1,000.00 per statement cycle is required otherwise a monthly service charge of \$10.00 will be imposed.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: Checks)

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

### **Premier Business Money Market**

#### **Interest Rate ~ .05% & .05% APY**

#### **Rate Information**

The interest rate and annual percentage yield on your account may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$2,500.00 to open this account.

#### **Minimum balance to avoid imposition of fees**

A minimum balance of \$2,500 per statement cycle is required otherwise a monthly service charge of \$10.00 will be imposed.

#### **Minimum balance to obtain the annual percentage yield disclosed**

You must maintain a minimum balance of \$2,500.00 in the account each day in order to obtain the disclosed annual percentage yield.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

#### **Transaction limitations/Fees**

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks, or similar order are limited to six (6) per month. An excess transfer fee of \$10.00 per item applies if these limits are exceeded. If you exceed the above limitations your account may be transferred to a transaction account or closed.

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

Additional fees may apply for other bank service, such as stop payments and wire transfers. Please refer to the Schedule of Fees for additional fee information.

### **Premier Money Market**

**Interest Rate ~ .05% & .05% APY**

#### **Rate Information**

The interest rate and annual percentage yield on your account may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$2,500.00 to open this account.

#### **Minimum balance to avoid imposition of fees**

A minimum balance of \$2,500.00 per statement cycle required, otherwise a monthly service charge of \$10.00 will be imposed.

#### **Minimum balance to obtain the annual percentage yield disclosed**

You must maintain a minimum balance of \$2,500.00 in the account each day in order to obtain the disclosed annual percentage yield.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

#### **Transaction limitations/Fees**

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks or similar order are limited to six (6) per statement cycle. An excess transfer fee of \$10.00 per item applied if these limits are exceeded. If you exceed the above limitations your account may be transferred to a transaction account or closed.

Additional fees may apply for other bank service, such as stop payments and wire transfers. Please refer to the Schedule of Fees for additional fee information.

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

### **Star Savings Account**

**Interest Rate .05% & .05%APY**

#### **Rate Information**

Your interest rate and annual percentage yield may change.

#### **Frequency of rate changes**

We may change the interest rate on your account at any time.

#### **Determination of rate**

At our discretion, we may change the interest rate on your account.

#### **Compounding and crediting frequency**

Interest will be compounded quarterly. Interest will be credited to your account quarterly.

#### **Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

#### **Minimum balance to open the account**

You must deposit \$100.00 (\$10.00 for minors age 17 or under) to open this account.

#### **Minimum balance to avoid imposition of fees**

A minimum balance of \$100.00 per month is required otherwise a monthly service charge of \$2.00 will be imposed for those 18 years of age and over. No monthly minimum balance required for ages 17 and under.

#### **Daily balance computation method**

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.

#### **Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

#### **Transaction limitations**

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks or similar order are limited to six (6) per month. An excess transfer fee of \$3.00 per item applied if these limits are exceeded. If you exceed the above limitations your account may be transferred to a transaction account or closed.

#### **Fees**

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

**Business Savings Account**

**Interest Rate ~ .05% & .05% APY**

**Rate Information**

Your interest rate and annual percentage yield may change.

**Frequency of rate changes**

We may change the interest rate on your account at any time.

**Determination of rate**

At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency**

Interest will be compounded quarterly. Interest will be credited to your account quarterly.

**Effect of closing an account**

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

**Minimum balance to open the account**

You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees**

A minimum balance of \$100.00 per month is required otherwise a monthly service charge of \$2.00 will be imposed.

**Daily balance computation method**

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.

**Accrual of interest on noncash deposits**

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

**Transaction limitations**

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks, or similar order are limited to six (6) per month. If you exceed the above limitations your account may be transferred to a transaction account or closed.

**Fees**

A withdrawal fee of \$3.00 per item will be charged for each withdrawal in excess of six (6) during a month.

A dormant fee of \$5.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

**Commercial Sweep Account**

**Interest Rate ~ .10% & .10%**

**Rate Information**

Your interest rate and annual percentage yield may change.

**Frequency of rate changes**

We may change the interest rate on your account at any time.

**Determination of rate**

At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

**Additional Information**

This account is designed for corporations and partnerships. It is comprised of two separate accounts combined into one. The first account is a non-interest bearing transaction account and the second account is an interest-bearing investment account.

This account automatically transfers collected balances in excess of the threshold amount from the transaction account into the interest bearing account. If funds are needed in the transaction account to cover checks which have been written, funds will automatically be transferred from the interest bearing account to return the transaction account balance to the threshold amount.

The funds that exceed the FDIC limits are backed by government securities. Each depositor will receive a daily rate confirmation by email or internet on the securities pledged for the investment account.

**Fees**

Monthly Maintenance Fee	\$8.00
Per Item Debited	\$0.15
Per Item Deposited	\$0.08