

**Directory  
of  
Financial  
Services  
and  
Account  
Disclosures**

***Stillman***  
BANK

**Directory of Financial Services  
& Account Disclosures  
Effective October 2019**

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## WELCOME TO STILLMAN BANK

Thank you for opening your account relationship with us. If you have any concerns or questions, please feel free to contact us at any of the numbers or addresses on the back of this brochure. You may also email us at support@stillmanbank.com or stop in to any of our convenient locations.

This brochure contains guidelines that apply to your accounts with us. By providing you this information, we hope you have a better understanding of the features of your account(s).

## TERMS AND CONDITIONS OF YOUR DEPOSIT ACCOUNTS

The following printed terms will govern the operation of your account, unless clearly different terms are indicated on the signature card, the disclosure, or in a separate written agreement. "We", "us", or "Stillman", means Stillman BancCorp N.A. and "you" or "your" means the account holder(s). This agreement includes your promise to pay the charges listed and your permission for Stillman to deduct these charges, as earned, directly from the account balance. You also agree to pay any additional reasonable charges that we may impose for services you request which are not contemplated by this agreement. Each of you agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account. Additionally, each of you agrees to be jointly and severally liable for any costs that Stillman incurs to collect the deficit, including, to the extent permitted by law, reasonable attorneys' fees. By opening an account you agree to these terms.

**DEPOSITS** - Any items, other than cash accepted for deposit (including items drawn "on-us"), will be given provisional credit only until collection is final (and 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). Stillman is not responsible for transactions initiated by mail or outside depository until we actually record them.

**WITHDRAWALS** - Unless otherwise indicated on the signature card or the corporate resolution on file, any one of you who signs the signature card may withdraw or transfer all or any part of the account balance at any time on forms approved by Stillman. Each of you authorizes every other person signing the signature card to endorse any item payable to you or your order for deposit to this account, or any other transaction with us, until we receive actual notice to the contrary. We reserve the right to refuse or delay the transaction if we do not have proper signature(s) on an applicable signature card. The fact that Stillman may honor withdrawal transaction requests, which overdraw the finally collected account balance, does not obligate us to do so, unless required by law.

Stillman reserves the right to refuse any withdrawal or transfer request that is for an amount less than any minimum withdrawal or which exceeds any frequency limitation. Repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the completion date of a transaction (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts, other than time deposits, Stillman reserves the right to require at least seven days written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See "Early Withdrawal Penalties."

**US PATRIOT ACT** - Important information about procedures for opening a new account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, Stillman will ask you for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documentation.

**OWNERSHIP OF ACCOUNT** - The following provisions explain the rules applicable to this account depending on the form of ownership specified on the signature card. Only the portion corresponding to the form of ownership specified will apply. **Individual Account** - Such an account is issued to one person who does not intend (merely by opening this account) to create any survivorship rights with any other person. **Joint Account-With Survivorship (And Not As Tenants In Common)** - Such an account is issued in the name of two or more persons. Each of you intends that upon your death, the balance in the account (subject to any previous pledge to which Stillman has consented) 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)** - Such an account is issued to two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship with any other person. We encourage you to specify, in writing, the percentage of the deposit contributed by each of you. **NOTE:** Once a joint account is opened, one owner cannot remove another owner from the title of the account. **Trust or Pay-On-Death Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if (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 all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these accounts reserves the right to (1) change beneficiaries, (2) change accounts, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and Other Organizational Accounts** - Stillman reserves the right to require the governing body of the legal entity to give us a separate authorization telling us who is authorized to act on its behalf. Stillman will honor such an authorization until we actually receive written notice of a change from the governing body.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our written consent.

**AMENDMENTS AND TERMINATION** - Stillman may amend the terms of this account at any time upon reasonable notice to you, by posting notice of the changes in our facilities, or enclosing notice in a statement for this account, or mailing notice to you. We may also close this account at any time by giving notice and mailing the account balance to you. Notice from Stillman to any one of you is notice to all of you.

**STOP PAYMENTS** - Stillman will honor a stop payment request by the person who signed the particular item or by any other person having the right to withdraw from this account. To be effective, a stop payment order must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date, amount of the item, and the payee. Written notice must follow within fourteen (14) calendar days.

**STATEMENTS** - If you do not notify Stillman of an unauthorized signature or alteration within a reasonable time (not to exceed 30 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. Stillman loses these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 30 days of when we send or make available to you the statement and items. You must also report any other account problem (e.g. erroneous statement, missing signature, unauthorized endorsement, missed "legend", etc.) within this period or lose your right to assert the problem against us.

**PREPRINTED CHECKS** - Stillman reserves the right to reject any preprinted checks used on your account. You also agree not to use any checks that contain a background image that interferes with our or any other bank's ability to produce a digital image of your check. If you do, you will be responsible for any losses you or another person suffers because of the inability to produce a readable digital image of your check.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, Stillman deposits any amount in this account which should have been returned to the Federal Government for any reason, then you authorize us to deduct the amount of Stillman's liability to the Federal Government from this 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 Stillman's liability.

**CHECK 21** - Unless we specifically permit you to do so, you may not deposit any substitute check that has not previously been handled by a bank in the U.S. collections process. This means you cannot deposit a substitute check you create, or one that is created by another person, unless we enter into an agreement with you to do so.

**SET-OFF** - By signing the signature card you each agree that Stillman may (without prior notice and when permitted by law) set-off the funds in this account against any due and payable debt owed to 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. This right of set-off does not apply to this account if (a) it is an IRA or a tax-deferred retirement account, or (b) the debtor's right of withdrawal arises only in a representative capacity.

**POWER OF ATTORNEY** - A power of attorney may only be granted for accounts in which an individual has an ownership interest. By designating someone to have a power of attorney or appointing them as your attorney-in-fact to handle financial transactions, this person has the authority to withdraw from the account and to do all transactions that the Customer can do. To be effective, the power of attorney must be in writing, identify the person given the power; give the person the power to withdraw from and deposit to your account; and be signed by you. Stillman may limit the Owner to the appointment of one attorney-in-fact. We may also require the appointment of an attorney-in-fact to be signed by all of the individual co-owners. Any appointment must be evidenced on Stillman's records in a form satisfactory to us. If an attorney-in-fact appears on Stillman's records, we are not obligated to act in accordance with, and may refuse to follow, the instructions of any other person acting as the Depositor's attorney-in-fact. This authority will continue until the Customer notifies Stillman in writing that the power has been terminated. A Power of Attorney also terminates upon the death of the person granting the power.

#### **FORCE MAJEURE**

We shall bear no responsibility for non-performance of any services caused by, or relating to, an event beyond Stillman's control, including, without limitation, fire, casualty, breakdown in equipment or failure of telecommunications or data processing services, sabotage, power failures, labor shortage, lockout, strike, unavoidable accident, acts of God, riot, war or the enactment, issuance or operation of any adverse governmental law, ruling, regulation, order or decree, or an emergency or catastrophe that prevents or materially interferes with Stillman's normal operations. This includes the temporary closing of one or more of Stillman's facilities for reasons beyond its control.

#### **ELECTRONIC FUNDS TRANSFER (EFT) DISCLOSURES**

This disclosure discusses your rights and responsibilities if you have access to your account through use of an automated teller machine, point-of-sale (pos) terminal, at a merchant location, through Telebank, through online banking or any other electronic means, or if you have preauthorized electronic credits or debits to or from your account. All of the information contained in this disclosure may not pertain to you; however, please retain this disclosure for your records as it is important regarding your rights, remedies, and responsibilities concerning Electronic Fund Transfer transactions.

**ACCOUNT AGREEMENTS** - The terms and conditions in this Disclosure are in addition to any deposit account agreements you have with us, including, but not limited to, your signature card, any loan agreement you have with Stillman Banc-Corp N.A., and any change of terms and notices.

**BUSINESS DAYS** - Our business days are Monday through Friday. Holidays are not included. Transactions processed by tellers on Saturday or holidays will be considered to be on the next business day.

**ATM BUSINESS DAY** - If you process a transaction at an ATM before 2:30 PM Central Time on a business day that we are open, we will consider that to be the day of your transaction. However, if a transaction is processed at an ATM after 2:30 PM Central Time or on weekends or holidays, we will consider that the transaction was made on the next business day.

**TELEBANK BUSINESS DAY** - If you initiate an electronic fund transfer by Telebank after 5:30 PM Central Time, we will process it as of the next business day.

**STILLMAN ONLINE BUSINESS DAY** - If you initiate an electronic fund transfer by Stillman Online after 7:00 PM Central Time, we will process it as of the next business day. This includes mobile transactions.

**DEBIT CARD SERVICES** - The card must be signed immediately upon receipt. The card is property of SBC and must be returned upon request and may be revoked without notice or cause.

**ACCOUNT ACCESS:** If you have accounts in good standing with us you may use your card to:

- (a) withdraw cash from your checking and savings accounts (if applicable);
- (b) make deposits to your checking and savings accounts (when available);
- (c) transfer funds between your checking and savings accounts whenever you request;
- (d) pay for purchases at places that have agreed to accept the card;
- (e) inquire about the balance in your checking and savings accounts;

Some of these services may not be available at all terminals. You may authorize a merchant or payee to make a one-time electronic payment from your checking account using information from your check to: (i) pay for purchases and (ii) pay bills.

**MOBILE:** Must be enrolled. A \$0.50 fee will apply to each mobile check deposit. If approved, deposit made before 5pm cutoff will be made available the next business day. Carrier data rates may apply, check with your provider for details.

**LIMITATIONS ON FREQUENCY AND  
DOLLAR AMOUNT OF TRANSACTIONS**

1. The daily limit on what you may purchase using your Stillman Debit Card at merchant locations for authorizations will be disclosed to you in a separate letter.
2. There may be circumstances where the equipment operates off-line. At those times, your Stillman Debit Card daily purchase limit may be reduced to \$300.
3. **You are not permitted to stop payment on any purchase or cash withdrawal originated by use of your Stillman Debit Card or ATM card.**
4. Cash refunds will not be made to you on purchases made with your Stillman Debit Card. If a merchant who honors your card gives you credit for merchandise returns or adjustments, the merchant will forward a credit to us which we will apply to your account. Any claim or defense with respect to property or services purchased with your Debit Card must be negotiated between you and the merchant or business establishment which accepts the card. Any claim or defense which you assert will not relieve you of your obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.
5. For security reasons, there are limits on the number of transfers and withdrawals

you can make and on the dollar amount you may withdraw or transfer using our terminals and point-of-sale transfer service.

There are other limitations or restrictions that for security reasons we may temporarily place on your right to use your card to initiate any of the transactions you would otherwise be able to perform using your card. We may place these limitations or restrictions without prior notice to you when necessary to maintain or restore the security of our electronic fund transfer system or your account. However, if such a limitation or restriction is to be made permanent, we will provide you written notice of the limitation or restriction on or with the next regularly scheduled periodic statement or within 30 days, unless such disclosure will jeopardize the security of our electronic fund transfer system or your account.

**NOTE:** If you request to close or terminate your account or card, you will remain liable for any EFT transactions you or an authorized user made but which have not yet been posted to your account, and for any subsequent EFT transactions performed by you or an authorized user.

**PIN-LESS TRANSACTIONS** - Your Stillman Debit Card may be used for certain transactions without entering a PIN (PIN-less transactions), provided that you conduct these transactions with merchants who participate in the networks listed on the back of your debit card.

When you conduct a PIN-less debit card transaction, your liability for unauthorized transactions is limited to \$50.00, or \$500.00, depending on when you notify us.

When you initiate a transaction and use your debit card and choose "credit" instead of "debit," you are covered by our zero-liability policy. You must still notify us of unauthorized transactions as outlined under Consumer Liability on pages 7 and 8.

Stillman Bank is not responsible for the default method a merchant chooses to process a transaction.

**PROHIBITED TRANSACTIONS** - An SBC product or service may not be used for any illegal activity or transaction. Further, an SBC VISA/MasterCard Credit Card or SBC Debit Card may not be used for non-face-to-face transactions that involve gambling of any sort, including via the Internet, telephone, mail, etc. Such transactions include, but are not limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino chips, or off-track betting and wagering. However, in the event that a charge or transaction described in this disclosure is approved and processed, the customer will still be liable for the charge. The account holder agrees that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or related services may be terminated at SBC's discretion. It is further agreed should any illegal use occur, the account holder waives the right to bring legal action against SBC for such illegal activity or activity indirectly related to it. The account holder also agrees to indemnify and hold SBC harmless from any suits or other legal action or liability, directly or indirectly resulting from such illegal use.

#### **FEES**

1. We may charge a fee for withdrawals made at non-Stillman Bank ATMs. See Fee Schedule. (This would include all non-MoneyPass ATMS.)
2. Other ATM owners, operators, or networks may charge you additional service fees for use of their ATM.
3. We will charge a replacement card fee for your Debit card. See Fee Schedule.

#### **TELEBANK**

**ACCOUNT ACCESS:** Account information (such as the account balance and recent debits and credits) is available. You may transfer funds from or to any checking or savings account or to any loan (except credit cards), when you have signature authority to do so.

### **STILLMAN ONLINE**

**ACCOUNT ACCESS:** If you subscribe to Stillman Online, you may use your Stillman Online ID and PIN to:

- (a) Make loan payments by deducting the payment from available funds in your savings or checking accounts.
- (b) Transfer available funds from your savings or checking account to your savings or checking account.
- (c) Transfer available funds from your home equity line to your checking account (by request only).
- (d) Make informational inquiries and requests and receive a printout or data transmission of your account history as selected.
- (e) Authorize a stop payment order on your checking account. (Written notice must follow within 14 calendar days.)
- (f) Receive eStatements or other notices electronically.

It is your responsibility to maintain adequate antivirus and firewall protection to protect yourself online. Stillman Bank bears no responsibility for any damage to electronic devices due to customer negligence. We reserve the right to email you regarding your account relationship or to provide other information to you, such as account disclosures or product information.

### **LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS**

See your account agreement for any limitations to the frequency and number of transfers that you can make.

### **DOCUMENTATION OF TRANSFERS**

**ATM or POS TERMINAL TRANSFERS:** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point of sale terminals or at merchant locations.

**TELEBANK or STILLMAN ONLINE:** A confirmation number is issued when the transaction is processed. Please retain this number for your records.

**PERIODIC STATEMENTS:** You will receive a monthly account statement which will show all electronic transfers that occurred, including direct deposit, preauthorized payments, and Stillman Online transactions unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly. **You are responsible for notifying us of address, phone number or email address changes on your account.**

**PREAUTHORIZED DEBITS:** If you have told us in advance to make regular payments out of your account, you can stop any of those payments. Call us at (815) 645-2266, or write us at P.O. Box 150, 101 East Main Street, Stillman Valley, IL 61084, in time for us to receive your request three (3) business days or more before the payment is scheduled. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you our current stop payment fee as listed in the Fee Schedule.

If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice from the person you are paying 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.



#### **OUR LIABILITY FOR FAILURE TO PERFORM A TRANSFER/PAYMENT**

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 may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance; (a) if, through no fault of ours you do not have enough money in your account to make the transfer, (b) if the transfer would go over the credit limit on your overdraft line, (c) if the Stillman Online website, telephone line, automated teller machine, point-of-sale terminal or system was not working properly (d) if circumstances beyond our control (such as fire, flood, or equipment failure) prevent the transfer despite reasonable precautions that we have taken, or (e) there may be other exceptions stated in our agreement with you.

#### **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**

In accordance with our privacy policy, we will disclose information to third parties about your account or the transfers you make: (a) where it is necessary for completing transfers; or (b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (c) in order to comply with government agencies or court orders; or (d) if you give us written authorization.

#### **CONSUMER LIABILITY**

If you believe your means of access to your account (debit card, Stillman Online ID or PIN, etc.) has been lost or stolen, if you believe that an electronic fund transfer has been made without your permission using information from your check, or if you believe that any other transfer has or may occur from your account without your permission, tell us AT ONCE. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card or account access without your authorization.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your means of access, and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.00.

Also, you must report to Stillman BancCorp N.A. an unauthorized electronic transaction that appears on your periodic statement within sixty (60) days after the statement was mailed at the address we have on file to avoid liability for subsequent unauthorized transfers. If you fail to notify us within such sixty (60) day period, you may be liable to Stillman BancCorp N.A. for the amount of the unauthorized transfers or payments that occur after the close of the sixty (60) days and before notice to us if we can show that we could have stopped the unauthorized banking transaction if you had notified us in a timely manner. You agree to assist Stillman BancCorp N.A. in its efforts to recover any funds that were transferred or paid without your permission or consent or otherwise authorized.

If there is good reason for the delay in communicating with us, such as a long trip or hospital stay, we may extend the time periods at our discretion.

*Additional Limit on Liability for Stillman Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number or to commercial cards.

#### **BUSINESS LIABILITY**

**Business Card Purpose** - You and any Cardholder agree that your Business Debit Card ("Card") is for use by business owners and authorized signers. The Card can be used for business purpose signature based, and Automated Teller Machine (ATM) transactions only. The Card may not be used for personal purposes. You acknowledge and understand that the Card shall not be treated as a consumer card under the provisions of state and federal law. You agree to provide written instructions to all Cardholders that the Card shall not be used for consumer purposes. We assume all

transactions are for business purposes. We do not monitor transactions to determine their purpose.

**Account Requirement, Payment Responsibility, Transferability, Enforceability**

The services described in this Agreement will be available to you only as long as you maintain a business checking account with us. You are liable for the payment of Card transactions authorized by you or your agent or any Cardholder or their agent. This account may not be transferred or assigned without our written consent. If any terms of this Agreement cannot be legally enforced, it will be considered changed to the extent necessary to comply with applicable laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

**How to Use the Business Card, Security Procedures** - The Card allows Cardholders to directly access the business checking account specified in your Card Application. We will issue Cards and PINs to you at your request. Each Card will identify your business as well as the Cardholder.

You agree to the following security procedures. Each Cardholder must sign their Card before it may be used. You agree to require both a Card and a PIN to be used together to obtain cash at designated ATMs. However, you may use your Card to purchase goods or pay for services without a PIN. Once a Card has been issued it cannot be transferred to another person. You agree to immediately notify us when you terminate a Cardholder's rights and to promptly return the Card to us. You agree to be responsible and understand the importance of protecting the Card and PIN. You agree to examine your receipts and periodic statements in a timely manner. You agree that the dollar/frequency limits assigned to each Cardholder will also act as a security procedure. Any violation of proper care can result in revocation.

**Termination and Amendments:**

- We may terminate this Agreement by written notice to you.
- You may terminate this Agreement by written notice to us. (We may then terminate your account as a result.)

We may make amendments to this Agreement in the same method as provided in the terms and conditions provided in your account agreement. Use of your Card after receipt of notice of an amendment constitutes your acceptance of the change.

**UNAUTHORIZED TRANSACTIONS**

**Additional Risk Associated with Use of Business Purpose Cards** - You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in this Agreement.

**CONTACT IN EVENT OF UNAUTHORIZED TRANSACTION AND IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

In the event of any of these circumstances, telephone us at (815) 645-2266 or write us at P.O. Box 150, Stillman Valley, IL 61084, as soon as you can. You should also call the number or write to the address above if you believe a transfer has been made using the information from your check without your permission. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. If your Stillman Debit Card is lost or stolen, please call 1-866-546-8273 immediately.

1. Tell us your name and your account number.
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/transaction.

If you tell us orally, we will require that you send us your complaint or question in

writing within ten (10) business days after you notify us.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 dispute in writing and we do not receive it within ten (10) business days, we may not credit your account for the disputed amount.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**STILLMAN BILL PAY** Stillman Bill Pay is governed by a separate disclosure which is available on the Stillman Bill Pay login screen accessible via [www.stillmanbank.com](http://www.stillmanbank.com).

#### **YOUR ABILITY TO WITHDRAW FUNDS (FUNDS AVAILABILITY POLICY)**

Stillman's general policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit (certain exceptions may delay this). At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:30 p.m. on Monday through Thursday, before 6:00 p.m. on Friday, or before 2:30 p.m. at an ATM, Stillman will consider that day to be the day of your deposit. However, if you make a deposit after 2:30 p.m. at an ATM or a time or day that we are not transacting business, we will consider that the deposit was made on the next business day that we are open.

ATMs are located at each Stillman facility. Stillman's "Funds Availability Policy" also applies to these machines.

#### **LONGER DELAYS MAY APPLY**

In some cases, Stillman will not be able to 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 seventh business day after the day of your deposit. However, in most cases, the first \$225.00 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we may 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 a Stillman employee, or if it becomes necessary to take this action after you have left the premises, we will mail you the notice no later than the day after we receive your deposit.

You should ask us if you are uncertain about when a particular deposit will be available for withdrawal.

In addition, funds you deposit by check may be delayed under the following circumstances:

- Stillman believes that a check you deposited will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.

- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

Stillman 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.

#### **SPECIAL RULES FOR NEW ACCOUNTS**

If the Customer is a new customer, the following special rules may be applied during the first 30 days the Customer's account is open. Funds from electronic direct deposits to the Customer's account will be available on the day Stillman receives the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of the Customer's deposit if the deposit meets certain conditions. For example, the checks must be payable to the Customer. The excess over \$5,525 will be available on the ninth business day after the day of the Customer's deposit.

All other checks will be available no later than the 7th business day after the day of the Customer's deposit.

#### **TRUTH IN SAVINGS ACCOUNT DISCLOSURES**

Here is a description of the consumer deposit accounts that Stillman offers. Your Retail Banker will provide rates for those accounts you opened. Please review the fee schedule and transaction limits.

#### **CHECKING ACCOUNTS**

Stillman checking accounts consist of a checking sub account and a savings sub account. We may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing other Stillman savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement. This accounting is transparent to the customer.

#### **STILLMAN FREE CHECKING ACCOUNT**

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100.00.

**Service Charge:** There is no monthly service charge. See Fee Schedule regarding transaction fees at non-Stillman ATMs.

**Additional Requirements:** Electronic statements (eStatements) are provided monthly at no charge. Paper statements are available for a monthly fee. See Fee Schedule.

**Check Images:** Check images are provided in monthly eStatement and are also available via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_\_ **STILLMAN FREE STUDENT CHECKING ACCOUNT**

**Minimum Balance Requirements:** The minimum balance required to open this account is \$5.00.

**Service Charge:** There is no monthly service charge. See Fee Schedule regarding transaction fees at non-Stillman ATMs.

**Additional Requirements:** Electronic statements (eStatements) are provided monthly at no charge. Paper statements are available for a monthly fee. See Fee Schedule.

**Check Images:** Check images are provided in monthly eStatement and are also available via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_\_ **STILLMAN CHECKING PLUS ACCOUNT**

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited the last day of the monthly statement cycle. If you close the account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100.00.

**Additional Requirements:** To qualify for this account, you must be age 50 or over, or have payroll direct deposit.

**Service Charge:** There is no monthly service charge. See Fee Schedule regarding transaction fees at non-Stillman ATMs.

**Balance Computation Method:** The daily balance method is used to calculate interest on your account. This method applies a daily periodic rate to the collected principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day Stillman receives credit for the deposit of noncash items (e.g., checks).

**Check Images:** Check images are provided monthly at no charge. Images are also available via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_\_ **STILLMAN PREMIER CHECKING ACCOUNT**

**Tiered Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited the last day of the monthly statement cycle. If you close the account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$1,000.00.

**Service Charge:** A monthly service charge will be imposed every month in which the daily balance falls below a certain threshold. See Fee Schedule.

**Balance Computation Method:** The daily balance method is used to calculate interest on your account. This method applies a daily periodic rate to the collected principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day that Stillman receives credit for the deposit of noncash items (e.g., checks).

**Check Images:** Check images are provided monthly at no charge. Images are also available via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_\_ **STILLMAN INVESTOR CHECKING ACCOUNT**

**Tiered Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited the last day of the monthly statement cycle. If you close the account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$10,000.00.

**Service Charge:** A monthly service charge will be imposed every month in which the daily balance falls below a certain threshold. See Fee Schedule.

**Balance Computation Method:** The daily balance method is used to calculate interest on your account. This method applies a daily periodic rate to the collected principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day Stillman receives credit for the deposit of noncash items (e.g., checks).

**Check Images:** Check images are provided monthly at no charge. Images are also available via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_\_ **STATEMENT SAVINGS ACCOUNT**

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded quarterly and credited on the last day of the quarter. If you close the account before interest is credited, you will receive the accrued interest.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$50.00 (minors \$10.00). A \$10 minimum balance is required for the account to remain open.

**Balance Computation Method:** The daily balance method is used to calculate 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. (e.g., checks).

**Transaction Limitations:** The minimum amount you may deposit or withdraw is \$1.00.

Per regulation, there is a limit of six preauthorized withdrawals, telephone transfers, or internet transfers per month from your account.

A service charge will be imposed every quarter for balances falling below a certain threshold. See Fee Schedule.

#### \_\_\_\_ IRA SAVINGS ACCOUNT

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded daily and credited on the last day of the month. Statements are sent annually. If you close the account before interest is credited, you will receive the accrued interest. An early withdrawal penalty may be assessed.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$50.00.

**Balance Computation Method:** The daily balance method is used to calculate 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 (e.g., checks).

**Transaction Limitations:** The minimum amount you may deposit is \$20.00.

#### \_\_\_\_ CHRISTMAS CLUB SAVINGS ACCOUNT

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded daily and credited on October 8th or next business day. Withdrawal of funds prior to maturity will result in closed account fee and forfeiture of accrued interest.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$1.00.

**Balance Computation Method:** The daily balance method is used to calculate 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 (e.g., checks).

#### \_\_\_\_ STILLMAN HIGH YIELD ADVANTAGE ACCOUNT

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited on the last day of the monthly statement cycle. If the balance falls below a certain threshold, no interest will be earned. If you close the account before the interest is credited, you will receive the accrued interest. See Fee Schedule.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$10,000.00.

**Service Charge:** A service charge per debit may be charged for each debit over six (6) that is presented during the monthly statement cycle. See Fee Schedule.

**Balance Computation Method:** The daily balance method is used to calculate 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 no later than the business day Stillman receives credit for the deposit of noncash items (e.g., checks).

**Transaction Limitations:** Per regulation, there is a limit of six (6) withdrawals from your account per month. These may be made by ATM\*, Telebank, Stillman

Online, ACH, telephone, mail, messenger, or in person. As shown in the separate Fee Schedule, Stillman provides these services at a minimal cost. For complete access to your funds, the opening of a regular checking account is recommended.

\*ATM access is not permitted on business and public fund accounts.

**Please see your Retail Banker for other benefits relating to this account.**

#### \_\_\_\_\_ CERTIFICATES OF DEPOSIT

**Fixed Rate Account:** Contact a Retail Banker for the current rate, yield, and maturity date. The interest rate for this account will be paid until the Certificate matures. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Compounding and Paid:** Interest is compounded annually and paid monthly, quarterly, semi-annually, annually, or at maturity depending on the length of term you choose.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$500.00 (unless otherwise disclosed).

**Balance Computation Method:** The daily balance method is used to calculate 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 (e.g., checks).

**Transaction Limitations:** You may not make deposits into this account until the maturity date unless your certificate is a variable rate IRA. Withdrawals before maturity are subject to an early withdrawal penalty.

#### EARLY WITHDRAWAL PENALTIES

If any of the deposit is withdrawn before the maturity date, a penalty will be imposed. The penalty calculation will be based on the current rate quoted by Stillman for a like term deposit.

Term	Early Withdrawal Penalty
7-31 days	7 days interest
32-179 days	30 days interest
180 days up to 1 year	60 days interest
1 year up to 2 years	90 days interest
2 years up to 3 years	180 days interest
3 years up to 4 years	365 days interest
4 years or more	545 days interest

This means that your earnings will be reduced substantially if funds are withdrawn before maturity. Exception: Stillman may consent to a request for early withdrawal without penalty if any account owner dies or is declared incompetent.

**Renewal Policies:** This account will automatically renew at maturity. You will have ten (10) calendar days after maturity to withdraw the funds without penalty.

#### INFORMATION CONCERNING INDIVIDUAL RETIREMENT ACCOUNTS

Individual Retirement Accounts (IRAs) are designed as savings for retirement to be used at retirement. Therefore, early withdrawals are penalized. If a Depositor requests that all or a portion of the deposit be withdrawn prior to maturity and Stillman permits the withdrawal to be made, we may impose the interest penalty specified under "**Early Withdrawal Penalties**" as stated previously. The interest rate used to calculate this penalty will be the current applicable rate at that time. If a withdrawal is made before the Depositor is age 59-1/2, the IRS will tax the withdrawal as regular income and may impose a nondeductible excise tax.



The IRS may assess an annual nondeductible excise tax for contributions made in excess of allowable amounts for any taxable year. Any withdrawal made before a maturity date to correct an excess contribution will be subject to the early withdrawal penalty stated previously. See Fee Schedule.

\_\_\_ **FREE BUSINESS CHECKING ACCOUNT**

**Minimum Balance Requirement:** The minimum balance required to open this account is \$100.00.

**Service Charge:** See Fee Schedule.

**Check Images:** Available for a fee. See Fee Schedule. Images are available at no charge via Stillman Online.

**Please see your Retail Banker for other benefits relating to this account.**

\_\_\_ **BUSINESS CHECKING ACCOUNT**

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100.00.

**Service Charge:** See Fee Schedule.

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Check Images:** Check images are provided monthly at no charge. Images are also available via Stillman Online.

\_\_\_ **BUSINESS INTEREST CHECKING ACCOUNT**

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100.00

**Rate:** Variable rate account. Interest is earned at a variable rate. Interest is calculated on the average daily collected balance less reserve requirements. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited the last day of the monthly statement cycle. If you close the account before interest is credited, you will not receive the accrued interest.

**Balance Computation Method:** The daily balance method is used to calculate interest on your account. This method applies a daily periodic rate to the collected principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day funds are collected.

**Service Charge:** See Fee Schedule.

**Check Images:** Check images are provided monthly at no charge. Images are also available via Stillman Online.

*Contact a Stillman Retail Banker to see if your entity is eligible for this account.*

\_\_\_ **HEALTH SAVINGS ACCOUNT (HSA)**

**Requirements:** You must have a qualified High Deductible Health Plan, no other first-dollar medical coverage, not be enrolled in Medicare, and not be claimed as a dependent on someone else's tax return to open a HSA. Please consult IRS Publication 969 for exact rules. The account can be used to pay for qualified medical expenses of yourself, your spouse, or your dependent children. HSA funds used for purposes other than to pay for qualified medical expenses are subject to an additional 10% tax penalty. This penalty no longer applies after age 65.

Per IRS guidelines, no overdrafts are allowed on HSA accounts.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$100. The account must maintain a minimum balance of \$1,000.

**Service Charge:** See fee schedule

**Rate:** Variable rate account. Contact a Retail Banker for the current rates. The interest rate and annual percentage yield may change at Stillman's discretion.

**Compounding and Crediting:** Interest is compounded monthly and credited the last day of the monthly statement cycle.

**Contributions:** Contributions to your HSA can be made by you, your employer, or both. Total contributions are limited annually, see a Retail Banker for details. Contributions must stop once you are enrolled in Medicare.

**\*DORMANT ACCOUNTS:** If there is no activity or contact with the owner(s) of a savings account after two years, or a checking account after six months, the account will be placed in a dormant status control. In addition, a service charge can be charged monthly. This dormant monthly service charge is in addition to any other monthly maintenance charge that is currently in effect on this account. See Fee Schedule.

**CLOSED ACCOUNTS:** All accounts, except certificates of deposits will be assessed a fee if the account is closed within 90 days of the initial opening date. See Fee Schedule.

**OVERDRAFT FEES:** An overdraft fee applies to overdrafts created by check, in-person withdrawal or other electronic means. See Fee Schedule.

As provided by the Federal Reserve, any applicable service and maintenance fees shall be deducted from your account. Also as provided, Stillman shall not be held responsible if a deduction causes an overdraft in your account or reduces your balance for interest rate calculations. If there are insufficient funds to deduct the fees from your account, we will request payment in cash. Those listed on a joint account are jointly and severally (individually) liable for these fees. We may change or amend the schedule of fees, interest rates, and minimum balances at any time. By keeping your account open, you signify that you agree to the proposed changes to Stillman's depository accounts and their related monthly service fees and amendments.

#### **SAFE DEPOSIT BOXES (Not currently available at the Byron Office)**

Safe deposit boxes may vary by location. Contact your local office for more information. For fees relating to safe deposit boxes, refer to the Fee Schedule. Please note that the contents of safe deposit boxes are not insured by the bank or any government agency.

#### **TRUST SERVICES**

Stillman provides a complete array of trust services. We are committed to delivering high quality financial services to all Stillman personal and corporate clientele. Trust products and services include:

- \* Personal Trusts
- \* Individual Retirement Accounts
- \* Starker Exchanges
- \* Guardianships
- \* Farm Management
- \* Investment Management Accounts
- \* Charitable Trusts
- \* Estate Administration
- \* Custodial Accounts

The trust department's main office, and full-time staff, is located on the second floor of Stillman's Rockford facility, 8492 E. State Street. Appointments with our Trust Officers can be set up at any of our six convenient locations. Please call the Trust Department (815) 332-8100 to set up an appointment.

#### **CUSTOMER PRIVACY NOTICE**

Like the products and services we offer, our Privacy Policy is based on trust and respect. We respect your privacy and as a trusted custodian of your financial interests, we are committed to also protecting entrusted personal information.

Stillman BancCorp N.A. complies with all information security and privacy laws that focus on financial controls over client information and identity protection. Just as the FDIC protects the value of your assets, Stillman actively and continuously works to protect your 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. Stillman BancCorp N.A. restricts sharing and only shares what we need to in order to offer services you request now and in the future.

**What?**

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

- Social Security number and address information
- Account balances and payment histories
- Credit bureaus

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

**How?**

Stillman BancCorp N.A. needs to share customer personal information to provide you the products and services you request. In the next section, we list the reasons when your information is being shared and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Stillman BancCorp N.A. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No, necessary to provide service
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No, necessary to offer you services
<b>For joint marketing with other financial companies</b>	No	N/A*
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	N/A*
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	N/A*
<b>For nonaffiliates to market to you</b>	No	N/A*

<b>What we do</b>	
How does Stillman BancCorp N.A. 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, secured files and building, and procedural safeguards. We also require our employees to abide by a strict code of conduct policy that is reviewed and acknowledged annually.

What we do, continued...	
<p>How does Stillman BancCorp N.A. protect my personal information?</p>	<p>We collect only the information necessary to deliver products and services you request. We collect only the information necessary to serve your financial needs, to protect against fraud, and to meet legal and regulatory requirements. We collect the following:</p> <ul style="list-style-type: none"> <li>- Information we receive from you on applications and other forms, and other information we collect in correspondence both orally and written;</li> <li>- Information about your transactions and communications with us;</li> <li>- Information we receive from credit bureaus; and</li> <li>- Information from public records accessed in the ordinary course of business</li> </ul>
<p>Why can't I limit all my sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>- Sharing for affiliates' everyday business purposes</li> <li>- 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> <p>State laws and individual companies may give you additional rights to limit sharing. <b>*Stillman BancCorp N.A. currently shares no such information.</b></p>

<b>Definitions</b>	
Affiliates - Everyday Business Purpose	Companies related by common ownership or control. They can be financial and non-financial companies. We currently have no affiliate information sharing arrangements.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Other Important Information**

Customers should be aware that under the Public Records Act, certain information possessed by local, state and federal agencies is available for public access. This information includes legal filings with government agencies, real estate transactions, vehicle titles, court filings, etc.

# *Stillman* BANK

608 West Blackhawk Dr.  
P.O. Box 935  
Byron, IL 61010-0935  
(815) 234-5626  
Fax (815) 234-3098

1445 IL Route 2 North  
P.O. Box 9  
Oregon, IL 61061-0009  
(815) 732-7956  
Fax (815) 732-3825

455 West Highway 38  
P.O. Box 300  
Rochelle, IL 61068-0300  
(815) 562-7071  
Fax (815) 562-7076

8492 East State Street  
Rockford, IL 61108-2734  
(815) 332-8100  
Fax (815) 332-8848

5250 Bridge Street  
Roscoe, IL 61073-9405  
(815) 623-1800  
Fax (815) 623-5505

101 East Main Street  
P.O. Box 150  
Stillman Valley, IL 61084-0150  
(815) 645-2266  
Fax (815) 645-8893

## BANKING HOURS

### Lobby Hours:

Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 12:00 p.m.

### Drive-Up Hours:

Monday - Thursday	7:30 a.m. - 5:30 p.m.
Friday	7:30 a.m. - 6:00 p.m.
Saturday	7:30 a.m. - 12:00 p.m.

## TELEBANKING

815-645-2000 815-332-8844

## LOST OR STOLEN CARD

Debit: 866-546-8273 Credit: 800-423-7503

[www.stillmanbank.com](http://www.stillmanbank.com)  
[support@stillmanbank.com](mailto:support@stillmanbank.com)

Member  
FDIC

07/2020

