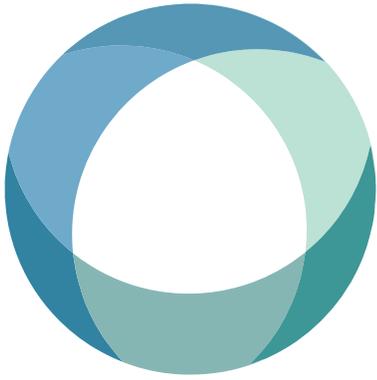




Alliance Community Bank

Conversion Guide

Important information enclosed regarding your accounts



Alliance Community Bank

Although **Alliance Community Bank** might be a new name to the community, we actually have a long history of serving the local community dating back to the early 1900s. The Alliance Community Bank name was adopted in 2018 upon the merger of Athens State Bank and the National Bank of Petersburg. Our main objective is to provide a high level of service to our customer base in Menard and Sangamon counties. We are constantly striving to meet our customer's wants and needs with their future in mind. We understand that every dollar counts, and offer products and services that bring value and convenience. We are locally owned and operated, and care deeply about the community that we serve.

To further continue our merger process, the two data processing software programs of each bank will be merged into one database. This conversion will take place over the weekend of April 12th, 2019. Please take the time to read the enclosed materials regarding your Alliance Community Bank accounts.

Conversion Weekend

- All Alliance Community Bank ATMs will be functional during the conversion weekend.
- Your Alliance Community Bank Debit Card will remain operational however reduced limits during the conversion weekend may apply.
- Online Banking will be out of service starting Friday April 12th at 6:00 pm. We expect to restore access on Monday April 15th.
- Automated deposits that are scheduled to be posted to your deposit accounts on Monday, April 15th may be delayed slightly until mid-morning.
- Beginning on Monday, April 15th, our daily cut off time for transaction processing will be at 6:00 p.m. daily Monday-Friday, allowing you more time to process your transactions.
- Unless you were notified separately, your CD, IRA, and Loan account numbers will remain the same. Please continue to use your current loan payment coupon books. Some Safe Deposit Boxes may have a prefix number added to the box account number based on the branch location of the box. Your box and key number will remain the same. You will see this designation on your next payment notice.

If you were a former National Bank of Petersburg Customer:

Your account number will not change unless you have received a separate letter with information on changing your number due to it being a duplicate with another customer.

Please continue to use your current check stock and pre-printed deposit slips. Checks and automatic items with the former National Bank of Petersburg routing number will be forwarded to Alliance Community Bank. When re-ordering checks and deposit slips or setting up automatic debits and credits, you will need to use the new ACB routing number for all items effective April 15, 2019. The new routing number will be **071111481**. If you have questions regarding changing your current automatic items, please contact a customer service representative.

The date your statement cycles and prints may change slightly from its current date. All end-of-month statement cycles will remain the same.

You will soon be receiving a new EMV Chip Alliance Community Bank VISA Debit Card in the mail to replace your current National Bank of Petersburg debit card (beginning with 4902) or ATM card (beginning with 5795). Your new EMV debit card **WILL BE A NEW CARD NUMBER** and will be ready for use on

Monday April 15, 2019 **ONCE YOU ACTIVATE IT**. Specific details about activation of the new card will be included with the card mailing. Your current card beginning with 4902 or 5795 will **STOP FUNCTIONING** at 2 a.m. on Monday, April 15, 2019.

Your online banking login and password will not change. Access to online banking will not be available the weekend of the conversion. When you log on after April 15th, you will have to agree to updated disclosures and agreements. **Additionally, any current recurring online banking transfers and recurring bill pay items will have to be reestablished.** Bill Pay users will notice a difference in clearing timelines as all bill pay items will be charged to your account within one business day of the processing date.

Customers enrolled in mobile banking will need to remove the current app from their phone or other mobile device and download the new one. Search for “Alliance Community Bank App” in the Apple Store or Google Play.

If you were a former Athens State Bank Customer:

Your account number will not change unless you have received a separate letter with information on changing your number due to it being a duplicate with another customer.

Please continue to use your current check stock. The routing number for Alliance Community Bank is 071111481. Automatic debits and credits will not have to be changed.

You will receive an additional account statement as of April 12, 2019 as part of our system conversion. No service charges will be assessed on this extra statement. The date your statement cycles and prints may change slightly from its current date. All end-of-month statement cycles will remain the same. In our new system, combined statements only work if the primary account owner is the same. For that reason, you may start receiving separate statements on some accounts.

If you have an original Athens State Bank debit card beginning with 4245, you WILL NOT be receiving a new card and will continue to use this card until its expiration date.

Your online banking User ID will not change. Access to online banking will not be available the weekend of the conversion. When

you log on after April 15th, your temporary password will be the last four digits of your social security number. You may need to agree to updated disclosures and agreements.

Additionally, any current recurring online banking transfers and recurring bill pay items will have to be reestablished as well as any alerts you have on your accounts.

Historical transaction account history, including images, will not be available on the new online banking system. If you need to retain this activity for any reason please print or download that information before April 12, 2019.

Customers enrolled in mobile banking will need to remove the current app from their phone or other mobile device and download the new one. Search for “Alliance Community Bank App” in the Apple Store or Google Play.

If you are currently receiving e-statements, you will need to re-enroll by logging into online banking and sign up under the e-statements tab. If you are not currently enrolled in online banking but would like to receive e-statements, please contact a customer service representative at any of our locations to get that process started today.

Access to direct deposits will now be available on the actual effective date of the deposit.

Some customers will have a change in account product type. Please use the chart and review the corresponding description of the new account type below. You can find your current account type on your most recent statement.

If your account type was...	Your new account type will be...
iBank Saving	Alliance Savings
iBank Super Now, Personal Super Now	Super Now Checking - Consumer
Super Now Business	Business Interest Checking
Direct Deposit School, Personal Reg Checking,	Standard Checking
Business Reg Checking, Public Reg Checking, EZ Access	Standard Checking
Public/Non-Profit, Old Sweep	Alliance Community Checking
Christmas Club	Alliance Christmas Club
Business, Personal, Public Money Market	Alliance Money Market
Business Super Now, Public Super Now	Business Interest Checking

COMMON FEES DISCLOSURE

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

STANDARD CHECKING

Our checking account requires a \$100.00 initial deposit. A \$5.00 monthly service charge is assessed if the average daily balance for the statement cycle falls below \$400.00.

The monthly service charge is waived with a direct deposit or e-statements. The fee is also waived for customers age 22 or younger and senior citizens age 62 and older. There is no per check fee and this account does not earn interest. This account offers 24-hour accessibility with our Debit Card. The Debit Card is available to approved customers.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account. You may make an unlimited number of withdrawals from your account.

Account Fees: If during any statement cycle, your average daily balance falls below \$400.00, your account will be subject to a \$5.00 service charge for that statement cycle. This fee will be waived for customers who have automatic direct deposit of payroll, retirement, or social security, or who set up e-statements on this account. **This fee is waived for customers age 22 or younger and senior citizens age 62 and older.**

HOMETOWN CHECKING

For a small monthly service fee, this account comes with great perks like fee-free cashier's checks, fee-free money orders, first year free on a small safe deposit box, free personal basic style checks (limited to two boxes per order), accidental death insurance coverage, payment card protection, and savers club membership. \$5.00 monthly fee provides \$10,000 in accidental death coverage. \$6.00 monthly fee provides \$20,000 in accidental death coverage. \$7.00 monthly fee provides \$30,000 in accidental death coverage and includes family coverage. .

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account. You may make an unlimited number of withdrawals from your account.

Account Fees: A monthly fee of \$5.00 provides \$10,000 Accidental Death coverage. A monthly fee of \$6.00 provides \$20,000 Accidental Death coverage. A monthly fee of \$7.00 provides \$30,000 Accidental Death coverage plus family Accidental Death coverage.

STARS AND STRIPES CHECKING

Current or former military get this account free with no minimum balance requirement. No fee for Cashier's Checks or Money Orders. Free personal checks with the MADE IN THE USA or bank logo style. Proof of military service required. \$100 minimum deposit to open the account. This account offers 24-hour

accessibility with our VISA Debit Card and Online Banking.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account.

Account Fees: There is no monthly service fee on this account. The account is only available for current or former military members.

SUPER NOW CHECKING - CONSUMER

This checking account allows you to earn interest on your money and still have easy access like a regular checking account. Interest is compounded and credited to your account monthly. A \$5.00 monthly service charge is applied if the average daily balance falls below \$2,000 for the statement cycle.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily

balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account. You may make an unlimited number of withdrawals from your account.

Account Fees: If during any statement cycle, your average daily balance falls below \$2,000.00, your account will be subject to a \$5.00 service charge for that statement cycle.

BUSINESS INTEREST CHECKING

This checking account allows you to earn interest with unlimited transactions. Interest is compounded and credited to your account monthly. A \$10.00 monthly service charge is applied if the average daily balance falls below \$5,000 for the statement cycle.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal

in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account. You may make an unlimited number of withdrawals from your account.

Account Fees: If during any statement cycle, your average daily balance falls below \$5,000.00, your account will be subject to a \$10.00 service charge for that statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ALLIANCE COMMUNITY CHECKING

This interest bearing checking account is exclusively for documented 501(c)(3) non-profit organizations and public entities. Let Alliance help your organization by earning a competitive interest rate on your checking account. \$100 minimum to open.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at the institution's discretion. Interest begins to accrue on the business day you deposit noncash items (for example,

checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits into your account. You may make an unlimited number of withdrawals from your account.

ALLIANCE BASIC SAVINGS

This savings account requires \$100 minimum to open. A \$5 monthly service fee will be assessed if your average monthly balance falls below \$100. This fee is waived for those age 22 and under or 62 and older. The fee is also waived for those with e-statements or direct deposit of payroll or retirement. Transactions are limited by federal regulation D. Those transactions that do not fall under regulation D are unlimited.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make an unlimited number of deposits. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction by check, draft, debit card or similar order (including POS transactions), or made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A service charge fee of \$5.00 will be imposed each statement cycle if the average daily balance of the statement cycle falls below \$100.00.

This fee is waived for customers age 22 or younger and senior citizens age 62 and older. The fee is also waived by enrolling in e-statements or by having a monthly direct deposit of your payroll or retirement. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ALLIANCE MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction by check, draft, debit card or similar order (including POS transactions), or made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the cycle. An excess activity fee of \$5.00 may apply for each transaction that exceeds the limited transactions stated above.

ALLIANCE CHRISTMAS CLUB

This savings account will have you ready for your holiday spending needs. Enjoy no

minimum balance and no monthly service fee. Withdrawals are not permitted unless you are closing the account. If the account is closed, a new Christmas Club account cannot be opened until after that year's payout. Balance will be paid out by check or account transfer in October. The account will be closed unless a new deposit occurs within 90 days of the annual payout, or upon customer request.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You may not make withdrawals from your account until the maturity date.

ALLIANCE COMMUNITY SAVINGS

Exclusively for documented 501(c)(3) non-profit organizations or public entities. Let Alliance help your organization with this free savings and competitive interest rate.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction by check, draft, debit card or similar order (including POS transactions), or made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

IRA-SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. The maximum amount you can deposit will depend on current tax laws. Please consult your tax advisor for more information. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction by check, draft, debit card or similar order (including POS transactions), or made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

HEALTH SAVINGS ACCOUNT

A health savings account (HSA) is used exclusively for the purpose of paying or reimbursing qualified medical expenses of the account owner, his or her spouse, and dependents. The account owner represents that he or she is eligible to contribute to this HSA, specifically that he or she: (1) is covered under a high deductible health plan (HDHP), (2) is not also covered by any other health plan that is not an HDHP, (3) is not enrolled in Medicare, and (4) cannot be claimed as a dependent on another person's tax return.

Rate Information: This Account is an interest bearing account. The interest rate and annual

percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at the institution's discretion. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$0.01 to open this account. It is the responsibility of the account owner to determine whether contributions to this HSA have exceeded the maximum annual contribution limit. The account owner is responsible for substantiating that the distribution is for qualified medical expenses and must maintain records sufficient to show that the distribution is tax-free.

HSA CHECKING

This checking product is a way for eligible customers to access funds in their Health Savings Account by either check or debit card. There is no monthly service charge on this account. Check orders must be paid for at the time of purchase.

Limitations: Contribution limits as defined by current HSA regulations. Distribution eligibility as defined by current HSA regulations.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

ATM/DEBIT CARD: NO CHARGE

DORMANT ACCOUNT FEE:

\$5.00 PER MONTH (An account is considered dormant after 3 years of no customer initiated activity)

OVERDRAFT / NON-SUFFICIENT FUNDS:

\$25 FOR EACH ITEM PAID

RETURNED ITEM NON-SUFFICIENT FUNDS:

\$25 FOR EACH ITEM RETURNED UNPAID

DEPOSITED CHECKS RETURNED

UNPAID (CHARGEBACK): \$3.00

STOP PAYMENT - EACH: \$10.00

REPLACEMENT ATM/DEBIT CARD:

NO CHARGE

CHECK PRINTING:

FEE DEPENDS ON STYLE OF CHECK ORDERED AND SPECIFIC ACCOUNT FEATURES

MISCELLANEOUS FEES AND CHARGES

CASHIERS CHECKS OR MONEY ORDERS:

\$2.00 (NO CHARGE FOR STARS & STRIPES CHECKING, HOMETOWN CHECKING, AND GOLDEN EAGLE CLUB MEMBERS)

GARNISHMENTS AND JUDGEMENTS: \$50.00

ACCOUNT RESEARCH OR BALANCING:

\$10.00 PER HR. (1 HR. MINIMUM)

CASH ADVANCE FEE: \$10.00

DOMESTIC WIRE TRANSFERS (OUTGOING):

\$25.00

INTERNATIONAL WIRE TRANSFERS

(OUTGOING): \$50.00

COLLECTIONS – EACH: \$15.00

SAFE DEPOSIT BOX - 3 X 5:

\$10.00 PER YEAR

SAFE DEPOSIT BOX - 5 X 5:

\$15.00 PER YEAR

SAFE DEPOSIT BOX - 3 X 10:

\$20.00 PER YEAR

SAFE DEPOSIT BOX - 4 X 10:

\$25.00 PER YEAR

SAFE DEPOSIT BOX - 5 X 10:

\$35.00 PER YEAR

SAFE DEPOSIT BOX - 10 X 10:

\$50.00 PER YEAR

SAFE DEPOSIT LOST KEY REPLACEMENT:

\$10

SAFE DEPOSIT BOX DRILLING FEE: \$200

STATEMENT COPY FEE:

\$3 PER STATEMENT



Alliance Community Bank

Alliance Community Bank thanks you for your patience during this conversion process. If you have any questions or concerns regarding your accounts, including service charges, fees, interest rates, or account numbers, please contact us. All account transactions are accepted at every ACB location.

Hours of Operation:

Monday – Friday

Lobby 8:00 am to 4:00 pm

Drive Up 7:00 am to 6:00 pm

Saturday

Lobby 8:00 am to noon

Drive Up 7:00 am to noon

Petersburg

321 N 6th St
Petersburg, IL 62675
217-632-3241

Athens

200 N West Street
Athens, IL 62613
217-636-8214

Springfield

6530 N State Route 29
Springfield, IL 62707
217-487-7766

New Salem

14202 State Hwy 97
Petersburg, IL 62675
217-632-2100

Visit us at www.bankacb.com for a complete list of ATMs you can use fee free.



Alliance
Community Bank

www.bankacb.com

Member
FDIC

