



# Personal Accounts

## Secure Checking

*Offers valuable benefits and vital protection for you and your finances*

- \$50 minimum deposit to open account
- No minimum balance required
- ID Protect, debit advantage, cell phone protection, shopping rewards (see disclosures for complete terms and conditions)
- Fees waived for 2 cashiers checks or money orders each month
- \$4.95 monthly service charge

## Basic Checking

*Our basic account is free with electronic statement enrollment*

- \$50 minimum deposit to open account
- No minimum balance required
- \$1.00 per month for paper statements

## Interest Bearing Checking

*Earn interest with access to your funds*

- \$1,500 minimum deposit to open account
- \$1,500 minimum daily balance or \$3,000 minimum average daily balance to avoid monthly service charge
- \$1,500 minimum daily balance to earn the disclosed annual percentage yield
- \$10 monthly service charge
- Excess withdrawal fee:
  - \$0.20 per check in excess of 25 per statement cycle
  - Fee waived if \$5,000 average daily balance is maintained for the statement cycle
- Interest is compounded monthly & credited monthly

## WB Interest Bearing Checking

*Earn interest with access to your funds*

- \$2,500 minimum deposit to open account
- \$2,500 minimum daily balance or \$5,000 minimum average daily balance to avoid monthly service charge
- \$2,500 minimum daily balance to earn the disclosed annual percentage yield
- \$12.50 monthly service charge
- Excess withdrawal fee:
  - \$0.20 per check in excess of 25 per statement cycle
  - Fee waived if \$5,000 average daily balance is maintained for the statement cycle
- Interest is compounded monthly & credited monthly

## Money Market

*Earn a higher rate of interest with access to your funds*

- \$2,500 minimum deposit to open account
- \$2,500 minimum daily balance or a minimum average daily balance of \$2,500 to avoid monthly service charge
- \$2,500 minimum daily balance to earn the disclosed annual percentage yield
- \$10 monthly service charge
- Transfers and third-party withdrawals from the account are limited to six (6) per month, which include internal automatic or electronic transfer; pre-authorized transfers; written telephonic transfer plan; and check, draft, debit card, or similar order payable to third parties
- \$10 service charge for each transaction over 6 per statement cycle
- Interest is compounded monthly & credited monthly on tiered balances.

## Savings

*Our basic savings to help set aside some cash*

- \$25 minimum deposit to open account
- \$100 minimum daily balance to avoid monthly service charge
- \$3 monthly service charge
- Transfers and third-party withdrawals from the account are limited to six (6) per month, which include internal automatic or electronic transfers; pre-authorized transfers; written telephonic transfer plan; and check, draft, debit card, or similar order payable to third parties
- \$2 service charge for each withdrawal over 6 per statement cycle
- Interest is compounded monthly & credited monthly

## Christmas Club Savings

*Save all year long for holiday gift giving*

- \$25 minimum deposit to open account
- No monthly fees
- Checks are distributed mid-October
- Interest is compounded monthly & credited annually
- Account is automatically renewable - no need to open a new account each year

## Ask About Our Other Services

Mobile App • Online Banking • Bill Pay  
My Money Manager • Telebank

### New Berlin

702 W. Illinois Street  
P.O. Box 19  
New Berlin, IL 62670-0019  
Phone: (217) 488-6091  
Fax: (217) 488-6216

#### Lobby Hours

Monday - Friday  
8:00 a.m. to 4:00 p.m.  
Saturday  
8:00 a.m. to 12:00 p.m.

#### Drive-up Hours

Monday - Friday  
7:00 a.m. to 6:00 p.m.  
Saturday  
7:00 a.m. to 12:00 p.m.

### Springfield

3030 Spring Mill Drive  
Springfield, IL 62704  
Phone: (217) 787-0430  
Fax: (217) 787-0450

#### Lobby Hours

Monday - Friday  
8:30 a.m. to 4:00 p.m.  
Saturday  
8:30 a.m. to 12:00 p.m.



### Modesto

201 East State Street  
Modesto, IL 62667  
Phone: (217) 439-7267  
Fax: (217) 439-5278

#### Lobby Hours

Monday - Friday  
8:30 a.m. to 4:00 p.m.  
Saturday  
9:00 a.m. to 12:00 p.m.

#### Drive-up Hours

Monday - Thursday  
7:30 a.m. to 4:00 p.m.  
Friday  
7:30 a.m. to 6:00 p.m.  
Saturday  
7:30 a.m. to 12:00 p.m.

### Palmyra

332 North Main Street  
Palmyra, IL 62674  
Phone: (217) 436-2411  
Fax: (217) 436-2536

#### Lobby Hours

Monday - Friday  
8:30 a.m. to 4:00 p.m.  
Saturday  
9:00 a.m. to 12:00 p.m.

#### Drive-up Hours

Monday - Thursday  
7:30 a.m. to 4:00 p.m.  
Friday  
7:30 a.m. to 6:00 p.m.  
Saturday  
7:30 a.m. to 12:00 p.m.



**Warren Boynton**  
State Bank *Established in 1877*

online at [www.wbsb.com](http://www.wbsb.com)