



Business Accounts

Business Checking

Our basic business checking account

- \$100 minimum deposit to open account
- \$10 monthly maintenance fee
- Item processing fee:
 - First 50 checks each month are free; additional checks over 50 are \$0.20 each
 - \$0.07 for each deposited item
- Earnings credit:
 - A credit of \$0.15 per \$100 of the average collected balance is applied to all fees except monthly maintenance fee and overdraft fees

Business Interest Bearing Checking

For businesses wanting to earn interest with access to their 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
- \$10 monthly service charge
- \$1,500 minimum daily balance to earn the disclosed annual percentage yield
- Excess withdrawal fee:
 - \$0.20 per check in excess of 25 per statement cycle
- Interest is compounded monthly & credited monthly

WB Business Interest Bearing Checking

For businesses wanting to earn interest with access to their 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
- \$12.50 monthly service charge
- \$2,500 minimum daily balance to earn the disclosed annual percentage yield
- 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

Business Money Market

For businesses wanting to earn a higher rate of interest with access to their 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

Business Savings Account

Our basic business 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

Additional Business and Commercial Services and Financing.

We also offer a wide variety of financing options, including term loans, lines of credit, letters of credit, commercial mortgage refinancing, construction loans, and SBA loans. For additional information, please contact one of our Warren-Boynton State Bank lenders.

Ask About Our Cash Management Services

Online Account Access • Direct Deposit • ACH including Payroll, Corporate Payments & Consumer Debits/Credits

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 3:00 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.



Modesto

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

Lobby Hours

Monday - Friday
9:00 a.m. to 3:00 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
9:00 a.m. to 3:00 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