Quick Guide to Your NEW Goodfield State Bank Account

If you have one of the following Hickory Point accounts, your Goodfield State Bank account will be the following:

Consumer Classic Checking (Including Direct Deposit & Student)	→	**Regular Checking**
Consumer Ambassador Club (Including Direct Deposit & Interest Bearing)	→	**Interest Checking**
Consumer Classic Plus (Including Direct Deposit & Interest Bearing)	→	**Interest Checking**
Basic Business	→	**Business Checking**
Consumer HSA/Family	→	**Health Savings Account**
Consumer Ultimate Money Market/Peoria Select Money Market/Premium Money Market/ Commercial Money Market	→	**Money Market Investment Account**
Consumer Savings & Business Savings	→	**Regular Savings**

FDIC Insurance
Coverage by the Federal Deposit Insurance Corporation will remain in effect for your funds on deposit as per current Federal guidelines. Presently, each depositor is insured to at least $250,000, an amount that may be higher based on multiple account ownership categories. You can determine and verify your FDIC coverage by using the FDIC's helpful online tool: http://www.fdic.gov/deposit/deposits.

If, as a result of the transaction, you will have funds on deposit at Goodfield State Bank in excess of $250,000, you should pay particular attention to this paragraph. In accordance with the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING

Minimum balance to open the account - You must deposit $50.00 to open this account
Minimum balance to avoid imposition of fees - A service charge of $4.00 will be imposed every statement cycle if the balance in the account falls below $1,000.00 any day of the cycle. Check images are supplied on account statement.

INTEREST CHECKING

Rate Information - Your interest rate and annual percentage yield may change.
Frequency of rate changes - We may change the interest rate on your account at any time.
Determination of rate - At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.
Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest
Minimum balance to open the account - You must deposit $50.00 to open this account
Annual Percentage Yield – You must maintain a balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.
Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1,000.00 any day of the cycle.
Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

BUSINESS CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest

Minimum balance to open the account - You must deposit $50.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1000.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Annual Percentage Yield – No minimum balance is required in the account each day to obtain the disclosed annual percentage yield.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

HEALTH SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will not be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Annual Percentage Yield – No minimum balance is required in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to open the account - You must deposit $50.00 to open this account

Transactions are limited to IRA HSA limits.

Fees - $25 fee to open a Health Savings Account. $25 Annual Fee assessed on anniversary of account opening.

CERTIFICATES OF DEPOSIT

Your Certificate of Deposit will transition to the same terms and rate you are currently earning, until maturity and then it will be renewed with Goodfield State Bank

Flexible terms from 91 days to 60 months.
Guaranteed interest rate for the term.
Automatic renewal at maturity, unless stated otherwise in your initial disclosure.
Minimum deposit depending on term and Penalty for early withdrawal.

MONEY MARKET INVESTMENT ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum balance to open the account - You must deposit $2500.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1500.00 any day of the cycle.

Annual Percentage Yield – You must maintain a balance of $2500.00 in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - During any month you may not make more than 6 withdrawals or transfers. A $15 service charge will be assessed to each transaction over the allowable 6 per month

REGULAR SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be paid quarterly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum balance to open the account - You must deposit $100.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $1.00 will be imposed monthly if the balance in the account falls below $100.00 any day of the cycle.

Annual Percentage Yield – You must maintain an average balance of $100.00 in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - During any month you may not make more than 6 withdrawals or transfers.

Fee Schedule

Effective 01/15/2025

ACH (one time)	$10.00
Amortization Schedule	$15.00
Auction Commitment Letter	$15.00
Cash Advance (customers only)	$10.00
Cashier’s Check (customers only)	$ 2.00
Daily Negative Balance Fee ***	$ 5.00
Debit Card Replacement	$10.00
2nd Replacement within 12 months	$25.00
Dormant Account (annual) **	$ 5.00
Fax Service (non-customer)	$ 1.00
Garnishments/Levies (received/remitted)	$25.00
Christmas Club Early Withdraw Fee	$10.00
Health Savings account (HSA) Setup & Annual Fee	$25.00
Letter of Credit	$ 5.00
Notary (non-customers)	$ 5.00
Overdraft Protection Fee	$ 3.00
Overdraft Item Fee (applies to checking, savings & money markets) *	$30.00 (paid/returned item fee)
Photocopies (non-customers)	$ .25
Returned Deposit Item	$10.00
Roll of Coin (Non-Customers)	
Pennies	$ .10
Quarters, Nickels, Dimes	$ .25
Safe Deposit Box:	
• X-Small 5W X 3H	$25.00
• Small 10W X 3H	$35.00
• Medium 10W X 5.5H	$45.00
• Large 10W X 10H	$70.00
• Lost Key	$10.00
• Drilling Fee	$150.00 minimum
Special Statements	$5.00
Statement Balancing and/or Research Reconciliation	$25.00 per hour
Stop Payment (Check or ACH)	$25.00
Temporary Counter Check	$ 1.00 per page
Wire Transfer	
• Incoming	$10.00
• Outgoing	$30.00
• International Outgoing	$50.00

*An overdraft paid or returned item may be created by checks, in person withdrawals, telephone transfers, ATM withdrawals, debit card transactions or other electronic debits for consumer accounts only. A separate charge may apply to commercial checking accounts.

** Checking, Money Market become dormant after 1 year of inactivity, Savings after 2 years. After 3 years of inactivity Financial Institutions are required to remit the funds remaining in the account to the State’s Unclaimed Property Division for safekeeping until they can be claimed. All accounts should be actively used.

*** A Daily Negative Balance fee may be charged for accounts that remain in a negative balance for 5 full business days (Monday-Friday). After the 5th day the account is subject to the Daily Negative Balance Fee for a maximum of 21 days. The Daily Negative Balance Fee will not be charged in the event leading to the overdraft is caused by another bank charged service fee.