

## Section 4 - Branch Services

This section includes products, services, and a listing of ATMs.

**Listing of services generally offered at the bank's branches – along with any differences by branch.**

**Loans**

Loan officers are available to match your credit needs to our offering of loan products. We offer consumer loans for home purchase, refinance and improvement or equity, car loans, personal loans, and Home Equity Lines of Credit. We also offer commercial business loans and agricultural loans for operating, equipment/capital purchases and real estate. The bank participates and offers loan programs through SBA, FSA, IFA First-Time Homebuyers, Long-term Residential mortgages. The Shelby County State Bank is an equal opportunity lender.

**Checking and Savings Accounts**

We have various checking and savings accounts available (consumer and business). See attached Appendix A-3 and A-4 for consumer and business accounts currently available.

**IRA, SEP IRA/Simple IRA, Coverdell Savings Accounts, Roth IRA, and Health Savings Accounts**

We can help you save for retirement. Turn a small investment into a sizable amount with tax- sheltered dollars. Our rates are very competitive and can change quarterly. Please inquire.

**Time Certificates of Deposit**

We have CDs of various maturities. Rate changes on Certificates of Deposits are effective every Monday. Watch our specials. Please inquire at our main bank or any branch offices.

**Direct Deposit**

For your convenience, government, pension, and payroll checks can be directly deposited at the Shelby County State Bank at no charge.

**Commanders Club**

If you have reached the age of 55, you are eligible to become a Commander. Commanders enjoy many free or reduced cost bank services. As a commander you may attend special events and seminars, take trips and tours, receive the Commanders newsletter and much more. To find out more about our Commanders Club, please call us at 712-755-5112.

**Automated Teller Machines (ATM)**

**Locations:** Main Bank and West Branch in Harlan, Avoca Bank, Elk Horn Bank, Panama Bank, Shelby Bank, Battle Creek Bank, Danbury Bank, Mapleton Bank, Ida Grove has 2 ATMs located at Food Pride and Cenex. In Ute the ATM is located at Sparetime Bar and Grill.

**SCSB ATM & Debit Cards**

We have ATM & Debit Cards for your convenience. These can be used in place of writing a check. It may also be used as a cash card at the ATM.

**Safety Deposit Boxes**

Boxes are available in all branches, except the nursing home. The annual fee and box size are included with the fee's worksheet.

**Bank by Mail**

This service is available at no charge.

**Overdraft Protection – Driver Fix**

Upon approval, you may set up automatic transfers from one account to another.

**FDIC Insurance Protection**

Each depositor is insured up to at least \$250,000 by Federal Deposit Insurance Corporation (FDIC). Properly established accounts in individual, joint and trust account ownership can increase your insurance coverage. Please ask for further details.

**XPRESS Banking**

A service provided which allows you to bank by telephone 24 hours a day, 365 days a year. Call 712-755-7921 or toll free 888-755-5112 is available for the Harlan, Avoca, Elk Horn, Panama, Portsmouth, Irwin and Shelby locations.

**Night Deposit**

A night depository is available at our offices in Harlan the main bank, West Branch, Elk Horn, Panama, Portsmouth, Irwin, Shelby, Avoca, Ida Grove, Battle Creek, Danbury and Mapleton.

**ACH Origination**

The Shelby County State Bank has the capability of originating ACH payments, transfers, deposits, and loan payments. Please inquire at the main bank.

**Home Equity Line of Credit/Check Reserve Accounts**

You may now protect your checking account from costly overdraft fees with either of these products. Interest may be tax deductible on the Home Equity Line of Credit. (Consult your accountant for details)

**Full Line of Insurance Products**

FNIC- Trusted Insurance Advisors is located in the Shelby office offering a full line of Life, Health, Long Term Care, Auto, Home, Commercial, Farm and Crop Hail.

**24 Hour Banker Online**

Online banking service, which allows customers (consumer and business) to access all their primary account relationships with the bank through an internet connection. BillPay allows for payment of bills online, transfer funds and access account history on banking products.

**Mobile Banking**

Mobile Banking is a free service available to all customers by downloading the Shelby County State Bank app on their mobile device. Mobile Banking allows customers to check their deposit account and loan balances and history, transfer funds, make payments, view and search their transaction history. Customers can receive alerts via email about account activity and checks can be deposited within the mobile app.

## SCSB CHECKING ACCOUNTS

	FREE	INTEREST
<b>MINIMUM TO OPEN</b>	\$0	\$0
<b>PAYS INTEREST</b>	No	Yes
<b>DEBIT CARD</b>	FREE	FREE
<b>CHECKS</b>	FREE standard SCSB checks	FREE standard SCSB checks
<b>STATEMENTS WITH CHECK IMAGES</b>	FREE	FREE
<b>MONTHLY MAINTENANCE FEE</b>	Does not apply	\$10/month
<b>HOW TO AVOID MONTHLY MAINTENANCE FEE</b>	Does not apply	\$1,000 daily balance
<b>OVERDRAFT ITEM FEE</b>	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.	
<b>RETURN ITEM FEE</b>	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.	

## SCSB SAVINGS ACCOUNTS

	BASIC SAVINGS	MONEY MARKET
<b>MINIMUM TO OPEN</b>	\$0	\$0
<b>PAYS INTEREST</b>	Yes	Yes
<b>ATM/DEBIT CARD ACCESSIBLE</b>	Yes, but no point of sale	Yes
<b>LIMITED CHECK WRITING</b>	No	Yes
<b>NUMBER OF FREE WITHDRAWALS</b>	6/statement cycle	6/statement cycle
<b>EXCESSIVE WITHDRAWAL FEE</b>	\$5/item	\$5/item
<b>MONTHLY MAINTENANCE FEE</b>	\$0	\$5
<b>HOW TO AVOID MONTHLY MAINTENANCE FEE</b>	Does not apply	\$1,000 daily balance
<b>OVERDRAFT ITEM FEE</b>	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.
<b>RETURN ITEM FEE</b>	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.	\$30/item (maximum of 5/day). This applies when your account is overdrawn by more than \$30 at the end of the business day.



## BUSINESS CHECKING ACCOUNTS

	<b>BUSINESS</b> A simple checking account for any size of business. Offset service charges by holding larger balances.	<b>BUSINESS PLUS</b> For businesses allowed to earn interest such as sole proprietors or public entities.	<b>ORGANIZATION</b> For community clubs needing a low cost account to take care of their financial needs.
<b>MINIMUM TO OPEN</b>	\$0	\$0	\$0
<b>MAINTENANCE FEE</b>	\$7.50 per month + sales tax	\$10 per month + sales tax	\$2 per month + sales tax
<b>HOW TO AVOID MAINTENANCE FEE</b>	\$5,000 in total deposits or less than 200 items	\$100,000 balance	\$200 balance
<b>PAYS INTEREST</b>	No	Yes	No
<b>ITEM CHARGES</b>	Free up to 200 items	FREE	Up to 10 checks written per month, then \$.25 + sales tax per check
<b>OVERDRAFT PROTECTION</b>	You may link an overdraft protection account which has no setup fee or transfer fee.		

## WHAT ELSE?

- Check images included with statements
- Competitive rates on merchant credit card processing
- Remote Deposit Capture
- Business credit cards with no annual fees

## SCSB SAVINGS ACCOUNTS

	<b>BASIC SAVINGS</b>	<b>MONEY MARKET</b>
<b>MINIMUM TO OPEN</b>	\$0	\$0
<b>PAYS INTEREST</b>	Yes	Yes
<b>ATM/DEBIT CARD ACCESSIBLE</b>	Yes, but no point of sale	Yes
<b>LIMITED CHECK WRITING</b>	No	Yes
<b>NUMBER OF FREE WITHDRAWALS</b>	6 per month	6 per month
<b>EXCESSIVE WITHDRAWAL FEE</b>	\$5 per withdrawal	\$5 per withdrawal
<b>MONTHLY MAINTENANCE FEE</b>	\$0	\$5
<b>HOW TO AVOID MONTHLY MAINTENANCE FEE</b>	Does not apply	\$1,000 balance

- ACH services
- Convenient night deposit drops
- Free business deposit slips
- Online and mobile business banking





**Services & Fees Disclosure**

Fee Description	Fee
Bill Pay	No Charge
Cashier's Check - per check	\$5.00
Collection Item per item	\$10.00
Dormant Account Fee - per month	\$5.00
Transfer Fee from Savings or Checking to cover Overdraft	No Charge
Garnishments or Levies	\$50.00
Indemnity Bond - per certificate	\$25.00
Online Banking	No Charge
Mobile Banking	No Charge
<b>Overdraft Fee may be created by check, in-person withdrawal, ATM or other electronic means</b>	
Overdraft Fee	\$30.00 / max 5 day
<b>Research</b>	
Per hour, including account reconciliation	\$25.00
Per Page	\$1.00
A Return Item Fee of \$30.00/item or \$33.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days. Return Item Fee amount is based on account type.	
Return Item Fee	\$30.00 / max 5 day
<b>Safe Deposit Box Fees</b>	
Drilling Charge	\$200.00
Payment Late Fee-Per box per month	\$5.00
<b>Statements</b>	
Electronic Statement	No Charge
Paper Statement	No Charge
Stop Payment - per check	\$20.00
Return Mail	\$5.00
<b>Wire Transfer Fees</b>	
Incoming Domestic & International	\$10.00
Outgoing Domestic	\$20.00
Outgoing International	\$50.00

## Branch Safe Deposit Box Fee Disclosure



Box Size	Dimension Range		Annual Rent
3 in x 5 in	2 in x 5 in	to 4 in x 5 in	\$25.00
5 in x 5 in	4 1/2 in x 5 in	to 5 in x 5 in	\$30.00
3 in x 10 in			\$30.00
5 in x 10 in	4 1/2 in x 8 1/2 in	to 7 in x 10 3/4 in	\$45.00
10 in x 10 in	8 1/2 in x 9 in	to 16 in x 14 in	\$65.00

Safe Deposit Box Fees	
Drilling Fee	\$200.00
Payment Late Fee-per box per month	\$5.00
Lost Key Fee	\$50.00

*Fees effective 10.3.2023*