



Retail Banking Services

Updated May 1, 2025

Locations and Hours:

| Location | Lobby | Drive -up |
|---|--|--|
| Rochelle 233 E IL Route 38 Rochelle, IL 61068 | 8:30 am-5 pm Mon.-Fri. 8:30 am-Noon Sat | 8 am-5 pm Mon.-Fri. 8 am- Noon Sat |
| New Milford 7035 11 th St Rockford, IL 61109 | 8:30 am-5 pm Mon.-Fri. 8:30 am-Noon Sat | 8 am-5 pm Mon.-Fri. 8 am- Noon Sat. |
| Byron 504 W Blackhawk Dr Byron, IL 61010 | 8:30 am-5 pm Mon.-Fri. 8:30 am-Noon Sat | 8 am-5 pm Mon.-Fri. 8 am- Noon Sat |
| Creston 400 E IL Route 38 Creston, IL 60113 | By appointment only | 8-5 Mon, Tues, Thurs & Fri 8-Noon Wed & Sat |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

Est. 1892

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

www.holcomb.bank

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

MEMBER FDIC



Investment Options:

| Account Type | Minimum to Open | Earned Interest | Penalties or Other Requirements |
|-----------------------------|-----------------|---|--|
| Certificates of Deposit | Varies | Paid Semi-Annually or at maturity if term is less than 6 months | Early withdrawal Penalty |
| IRA Certificates of Deposit | Varies | Paid Semi-Annually or at maturity if term is less than 6 months | Early Withdrawal Penalty |
| IRA Variable Rate Savings | \$100 | Paid Semi-Annually on 6/30 and 12/31 | None |
| Health Savings Account | None | Paid Monthly | \$2 per month if balance is below \$1000. Does have qualification requirements |

Investment Services also offered by LPL financial. These services are not FDIC insured and may lose value.

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

Est. 1892

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

www.holcomb.bank

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

MEMBER FDIC



Personal Deposit Accounts

| Type | Minimum Opening Deposit | Minimum balance to avoid fees | Monthly Service Fee | Earned Interest | Debit/Atm Card Options | Statement Options | Other Features or Requirements |
|-----------------------|-------------------------|--|---------------------|-----------------|---|---|---|
| Basic Checking | \$100.00 | N/A | \$5.00 | NA | Free Debit card \$1 non-HB ATM transactions or \$20 annually | Monthly Fee waived with E-Statements | -Unlimited Check Writing |
| Traditional Checking | \$100.00 | \$400 Min balance or \$500 average monthly | \$5.00 | NA | Free Debit card \$1 non-HB ATM transactions or \$20 annually | Image Statements E- Statements Available | Unlimited Check Writing |
| Green Checking | \$100.00 | NA | NA | Paid Monthly | Free Debit card \$1 non-HB ATM transactions or \$20 annually | E- Statements Required | -Unlimited Check Writing -Contains other requirements to earn interest |
| Relationship Checking | \$100.00 | NA | NA | Paid Monthly | Free Debit card \$1 non-HB ATM transactions or \$20 annually | E-Statements Required | -Unlimited Check Writing -Contains other requirements to earn interest |
| NOW | \$1,000.00 | \$1,000.00 | \$8.00 | Paid Monthly | Free Debit card \$1 non-HB ATM transactions or \$20 annually | Image Statements E- Statements Available | Unlimited Check Writing |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

Est. 1892

www.holcomb.bank

MEMBER FDIC



Personal Deposit Account Continued:

| Type | Minimum Opening Deposit | Minimum balance to avoid fees | Monthly Service Fee | Earned Interest | Debit/Atm Card Options | Statement Options | Other Features or Requirements |
|-------------------|-------------------------|-------------------------------|---------------------|-----------------------------|---|---|--------------------------------|
| Super Now | \$2,500.00 | \$2,500.00 | \$10.00 | Paid Monthly | Free Debit card \$1 non-HB ATM transactions or \$20 annually | Image Statements E- Statements Available | Unlimited Check Writing |
| Statement Savings | \$100.00 | \$100.00 | \$1.00 | Paid Quarterly | NA | E-Statements Available | Transaction Limitations Apply |
| Money Market | \$2,500.00 | \$2,500.00 | \$10.00 | Tiered Rate Paid Monthly | NA | E-Statements Available | Unlimited Check Writing |
| Child Savings | \$5.00 | \$10.00 | NA | Paid Quarterly | NA | E-Statements Available | Transaction Limitations Apply |
| Christmas Club | \$1.00 | NA | NA | Paid Annually | NA | NA | Transaction Limitations Apply |
| Vacation Club | \$1.00 | NA | NA | Paid Annually | NA | NA | Transaction Limitations Apply |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

Est. 1892

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

www.holcomb.bank

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

MEMBER FDIC



Personal Loan Services:

| | | | |
|---------------------------------|----------------------------|-----------------|--------------------------|
| Vehicle secured | Unsecured | Secured | Overdraft Line of Credit |
| 10-30 year fixed rate mortgages | In-house Balloon Mortgages | Fixed Rae HELOC | Variable Rate HELOC |

Business Deposit Accounts:

| Type | Minimum Opening Deposit | Item Charge | Monthly Service Fee | Earned Interest | Debit/Atm Card Options | Statement Options |
|------------------------------------|-------------------------|--|-----------------------------------|--|---|--|
| Basic Business Checking | \$250.00 | First 150 transactions free then \$.23 per item | None | N/A | \$10.00 per card \$1.00 Non-HB ATM transactions or \$20 annually | Image check statement available for \$5.00 per month or E-statements available |
| Regular Business Checking | \$250.00 | \$.14 pr check transaction item fee and \$.10 per check deposited not-on us transaction item | \$5.00 | .25 of average collected balance based on statement cycle. * | Free cards \$1.00 Non-HB ATM transactions or \$20 annually | Image Statement or E-statement available |
| Interest Bearing Business Checking | \$1,000.00 | Unlimited check writing | \$8.00 if minimum balance not met | Yes, paid monthly. | Available for Sole Proprietors | Image Statement or E-statement available |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

Est. 1892

www.holcomb.bank

MEMBER FDIC



| | | | | | | |
|-----------------------|------------|---|------------------------------------|-------------------------------|---|--|
| NOW for non-Profits | \$1,000.00 | Unlimited check writing | \$8.00 if minimum balance not met | Yes, paid monthly. | Available for Sole Proprietors | Image Statement or E-statement available |
| Business Money Market | \$2,500.00 | Limited to 6 transactions per month (3 checks, transfers or withdrawals and 3 deposits per month) | \$10.00 if minimum balance not met | Yes, tiered rate paid monthly | N/A | Image Statement or E-statement available |
| Business Savings | \$100.00 | Limited to 4 withdrawals per month, each additional withdrawal \$1.00 fee. | \$1.00 if minimum balance not met | Yes, paid quarterly | Free ATM card \$1.00 Non-HB ATM transactions | Quarterly Statement or E-statement available |

Interest Rates subject to change at any time

Business Loan Services:

| | | | |
|-------------------------------|-------------------------------------|------------------------|---------------------------|
| Commercial Vehicle | Commercial Operating Line of Credit | Commercial Real Estate | <i>Rental Real Estate</i> |
| Rental Secured Line of Credit | Farm Operating Line of Credit | Ag Real Estate | |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

Est. 1892

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

www.holcomb.bank

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

MEMBER FDIC



Additional Services:

| | | | | |
|---|-------------------------|----------------------------------|-------------------------|-------------------------|
| Online Banking | Online Bill Pay | Visa Debit Cards | Shazam ATM Cards | Notary Services |
| Zelle Person to person transfers | Mobile Deposit | Online External Transfers | Voice Access | E-Statements |
| Money Orders | Cashier's Checks | Wire services | Coin Exchange | Night Depository |
| Safe Deposit Boxes | | | | |

Rochelle
233 E. IL Route 38
Rochelle, IL 61068
815.562.3838

Est. 1892

New Milford
7035 11th St.
Rockford, IL 61109
815.874.6156

www.holcomb.bank

Creston
400 E. Hwy. 38
Creston, IL 60113
815.384.3838

Byron
504 W. Blackhawk Dr.
Byron, IL 61010
815.234.3131

MEMBER FDIC



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Holcomb Bank
233 E. IL Route 38
Rochelle, IL 61068
(815)562-3838

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

| | |
|--|-----------|
| Replace lost ATM/Debit card | \$10.00 |
| Transaction at non-HB ATM | |
| \$1.00 each transaction | |
| or | |
| \$20 annually | |
| ATM/Debit card non-usage fee (less than 6 trans/year)-per month | \$5.00 |
| Automatic transfer between accounts held with us | \$5.00 |
| Check printing | |
| fee depends on style of check ordered through Deluxe | |
| Temporary checks (page of four) | \$1.00 |
| Cashier's check | \$4.00 |
| Money order | \$3.00 |
| Overdraft/Non-sufficient Funds (NSF) | \$31.00 * |
| - The categories of transactions for which an overdraft/NSF fee may be imposed are those by any of the following means: check, debit card transactions, ACH, in-person withdrawal, recurring debit card payment, or other electronic means, including HB online transactions, and Voice Access transactions. | |
| - NSF fees are charged per presentment. An item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. | |
| * Maximum combined Overdraft/NSF charge of \$155 per business day on consumer accounts. Business accounts have no maximum | |
| Continuous OD charge after 5 business days overdrawn | \$5.00 |
| Charge will be applied each business day account is overdrawn until account is made positive. | |
| Check Returned for non-sufficient funds per presentment | \$31.00 |
| Deposited items returned unpaid | |
| after 1st presentation - \$ 6.00 | |
| after 2nd presentation - \$25.00 | |
| Account activity printout or copy of statement | \$2.00 |
| Special statement cutoff | \$10.00 |
| Account research | |
| per hour - \$30.00 | |
| per copy - \$ 2.00 | |
| Stop payment - all items | \$27.00 |

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05245

Wolters Kluwer Financial Services ©2000, 2025 Bankers Systems™

Page 1

Wire transfer

incoming - customer - \$15.00
outgoing - customer - \$25.00
international - minimum - \$50.00

Garnishments & other legal process \$75.00

Replace lost or stolen official check \$27.00

Vehicle sticker renewal \$5.50

Notary/signature guaranty no charge

Dormant account \$10.00

If after two years on a Savings account and one year on a Checking account we are unable to locate you per our address on file, and we have had no contact with you, your account will be placed in a dormant status.

Safe Deposit Boxes

Check facilities for prices, sizes and availability

lost box key \$50.00

lost key drill charges \$150.00

late payment charge \$ 5.00 per month

Account closed by mail \$5.00

Collection items \$25.00

Deposit bags

lock bag (large) \$25.00

lock bag (small) \$20.00

zipper bag (first free) \$10.00

Fax Service

minimum \$3.00 -- per page \$1.00

Rochelle 815-562-2838

New Milford 815-874-6156

Creston 815-384-3828

Byron 815-234-6157

IRA early withdrawal fee (per withdrawal) \$25.00

IRA transfer fee \$50.00

Penalty for closing acct within 6 months of opening \$25.00

Photocopies (first two free) \$0.50 each

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05245

Wolters Kluwer Financial Services ©2000, 2025 Bankers Systems™

Page 2