



## Retail Banking Services

Updated April 1, 2026

### 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 <sup>th</sup> 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](http://www.holcomb.bank)

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

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



**Investment Options:**

<b>Account Type</b>	<b>Minimum to Open</b>	<b>Earned Interest</b>	<b>Penalties or Other Requirements</b>
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.**

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**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

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**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

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**Personal Loan Services:**

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

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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	

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**Additional Services:**

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

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