



# WELCOME

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A helpful guide to Henry State Bank customers  
transitioning to MidAmerica National Bank



# Welcome

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It is my sincere pleasure to welcome you to MidAmerica National Bank. While we have been serving the Central Illinois area since 1933, the opportunity to join together with Henry State Bank and expand our service to Marshall County is truly exciting. For more than 80 years, we have been committed to providing exceptional customer service through building relationships and continually working to improve our community and the banking experience of our customers.

We take the words “your bank for life” to heart. This is not just part of our mission statement. We are committed to using our 80+ years of experience, our financial strength and our highly trained banking professionals to provide the best possible service to our customers, and to do so throughout each stage of your life.

Again, welcome to MidAmerica National Bank. I am confident you will receive the same great

service you had come to expect from Henry State Bank, and our team is fully committed to this goal.

On behalf of all of us at MidAmerica National Bank and Henry State Bank, thank you for your patience as we move closer to completing the integration of our two banks. Of course, if you have any questions or concerns throughout the course of this transition, please don’t hesitate to contact us at 877-647-5050.

Sincerely,



Rick Klinedinst  
President and Chief Executive Officer

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# Important Dates

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## Sunday, October 1, 2017

### Bill Pay

Henry State Bank's Bill Pay will be disabled at 9:00 pm on Sunday, October 1. See page 7.

## Wednesday, October 11, 2017

### Mobile Banking

Henry State Bank's Mobile Banking will be disabled at 4:00 pm on Wednesday, October 11. See page 8.

## Before Friday, October 13, 2017

### ATM & Debit Cards Arrive

If you currently have a Henry State Bank ATM or Debit Card, you should receive your new MidAmerica National Bank ATM or Debit Card by Friday, October 13. You will be issued a new Personal Identification Number (PIN) which will arrive in a separate envelope. See page 6.

### eStatements

If you are enrolled in Henry State Bank's eStatements, save your statements to your personal computer or print them before Friday, October 13. See page 8.

## Friday, October 13, 2017

### Online Banking

Henry State Bank's Online Banking will be disabled at 4:00 pm on Friday, October 13. See page 7.

### Statements Processed

Final Henry State Bank checking, NOW, money market, and savings account statements will be processed on Friday, October 13 and mailed to you. See page 7.

### Direct Deposit and Electronic Funds Transfers

All **existing** direct deposit, preauthorized, or other electronic transfers will continue without interruption. Please do not make any updates to routing instructions. See page 6.

### ATM Access

Access to the ATM located at 700 Second Street in Henry will be unavailable from 4:00 pm Friday, October 13 through Monday, October 16.

## Saturday, October 14, 2017

### Branch Hours

The Henry branch will be closed on Saturday, October 14 to complete the transition of Henry State Bank to MidAmerica National Bank.

## Sunday, October 15, 2017

### ATM & Debit Cards

Continue to use your existing Henry State Bank ATM or Debit Card through Sunday, October 15. See page 6.

## Monday, October 16, 2017

### ATM & Debit Cards

Begin using your new MidAmerica National Bank ATM or Debit Card on Monday, October 16. See page 6.

### Online Banking

Henry State Bank Online Banking customers must enroll as new users in MidAmerica National Bank's Online Banking on or after Monday, October 16. See page 7.

### Bill Pay

Henry State Bank Bill Pay customers must enroll in MidAmerica National Bank's Bill Pay on or after Monday, October 16. Because this is a new system, you will need to re-enter all of your Bill Pay information including payees and recurring payments. See page 7.

### Mobile Banking

Henry State Bank Mobile Banking users must download and enroll as a new user with MidAmerica National Bank's Mobile Banking app on or after Monday, October 16. See page 8.

### Direct Deposit and Electronic Funds Transfers

Any **newly** established direct deposit, preauthorized, or other electronic transfers established on or after Monday, October 16 should use MidAmerica National Bank's routing number: 071102238. See page 6.

### Checks

You may continue to use your existing Henry State Bank checks. As your supply naturally runs low, please contact MidAmerica National Bank directly to order more checks.

# Chart of Accounts

MidAmerica National Bank has a deposit account that's right for you! Based on information we already have about your current account, we have placed you in the type of MidAmerica National Bank deposit account most like your Henry State Bank account. Below is a reference chart of substitutions, followed by the account descriptions and change in terms. If you feel that a different account would better meet your needs and you would like to make a change, please contact a Personal Banker at any location to discuss other options. We'll be happy to make changes and get you in an account that fits your needs!

If you had this Henry State Bank account:	You now have this MidAmerica National Bank account:
Personal Checking	<b>Classic Checking</b>
Public Fund Checking	<b>Business Checking</b>
Non-Personal Checking	
Personal NOW	<b>NOW Account</b>
Public Fund NOW	
Non-Personal NOW	
Personal Money Market	<b>Money Market</b>
Public Fund Money Market	
Non-Personal Money Market	
Personal Savings	<b>Savings Account</b>
Public Fund Savings	
Business Savings	
Club or Church Savings	
Savings-ATM	

Additional accounts are available, including Great Start Checking, eChecking, M-Club eChecking, M-Club Checking, M-Club NOW Accounts, and Health Savings Accounts. Contact a Personal Banker today for more information.

# Account Descriptions

## PERSONAL ACCOUNTS

### Classic Checking

**Minimum Balance to Avoid Service Charge:** An average daily balance of \$800 must be maintained to avoid a fee. If the average daily balance for the statement cycle falls below \$800, the account will be subject to a \$6.00 service charge. The service charge can also be waived if you have one of the following with us: 1) an open mortgage loan; 2) a balance of \$2,000 in a savings account; 3) a Certificate of Deposit of \$5,000 or more. Talk to a Personal Banker after October 16 if you qualify.

### NOW Account

**Variable Rate Information:** The interest rate and annual percentage yield for this account depends upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. At our discretion, we may change the interest rate on your account at any time. The interest rate for your account will be determined by the following tiers:

Daily Balance	Interest Rate	APR (Quarterly)
\$0 - \$9,999.99	0.05%	0.05%
\$10,000 & Greater	0.10%	0.10%

**Compounding & Crediting:** Interest will be compounded and credit to this account quarterly.

**Effect of Closing an Account:** If you close your account before interest is credited; you will not receive the accrued interest.

**To Avoid the Imposition of Fees:** A service charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is statement cycle.

**To Obtain the Annual Percentage Yield Disclosed:** You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is statement 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.

### Money Market Account

**Variable Rate Information:** The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. At our discretion, we may change the interest rate on your account at any time. The interest rate for your account will be determined by the following tiers:

Daily Balance	Interest Rate	APR (Quarterly)
\$0 - \$2,499.99	0.00%	0.00%
\$2,500.00 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.05%	0.05%
\$25,000 - \$49,999.99	0.05%	0.05%
\$50,000 - \$99,999.99	0.10%	0.10%
\$100,000 & Greater	0.15%	0.15%

**Compounding and Crediting:** Interest will be compounded and credited to this account quarterly.

**Effect of Closing an Account:** If you close your account before interest is credited; you will not receive the accrued interest.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Minimum Balance to Open the Account:** You must deposit at least \$2,500.00 to open this account.

**To Avoid the Imposition of Fees:** A service charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is statement cycle.

**To Obtain the Annual Percentage Yield Disclosed:** You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is statement 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.

**Transaction Limitations:** During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. In the event of excessive transfers and withdrawals (over six (6) per calendar month or statement cycle), we will be required to either close your account or transfer your funds to a checking account.

### Savings Account

**Variable Rate Information:** The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. At our discretion, we may change the interest rate on your account at any time. The interest rate for your account will be determined by the following tiers:

Daily Balance	Interest Rate	APR (Quarterly)
\$0 - \$999.99	0.05%	0.05%
\$1,000.00 - \$24,999.99	0.05%	0.05%
\$25,000 & Greater	0.05%	0.05%

**Compounding and Crediting:** Interest will be compounded and credited to this account quarterly.

**Effect of Closing an Account:** If you close your account before interest is credited; you will not receive the accrued interest.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Minimum Balance to Open the Account:** You must deposit at least \$100.00 to open this account.

**To Avoid the Imposition of Fees:** A service charge of \$1.00 will be imposed every month if the average daily balance for the month falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.

**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.

**Transaction Limitations:** During any month you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. In the event of excessive transfers and withdrawals (over six (6) per calendar month or statement cycle), we will be required to either close your account or transfer your funds to a checking account.

\*A MidAmerica National Bank Savings withdrawal fee of \$1.00 will be charged for each withdrawal in excess of three during a month. This fee will not apply to withdrawals at ATMs.

## BUSINESS ACCOUNTS

### Business Checking

**Monthly Maintenance Fee:** A monthly maintenance fee of \$6.00 will be assessed plus \$0.15 for each check written during the statement cycle.

**Additional Terms:** An earnings credit of \$0.20 will be given for each \$100 average collected balance maintained during the statement cycle period.

## CONVENIENT ATM LOCATIONS

### CANTON

825 North Main Street  
1600 East Chestnut Street

### CUBA

228 Main Street

### HENRY

700 Second Street

### LEWISTOWN

120 East Washington Street

### MACOMB

130 North Side Square  
804 West Jackson Street  
1401 East Jackson Street  
1 University Circle



## Additional Information

### DEPOSIT ACCOUNTS

#### Direct Deposit and Electronic Funds Transfers

If you have *existing* direct deposits, preauthorized or other electronic transfer relationships associated with any account, it should continue seamlessly without interruption.

Beginning on October 16, any *newly* established direct deposits, preauthorized or other electronic transfer relationships should use MidAmerica National Bank's routing number 071102238. Please do not use this routing number prior to October 16.

#### Posting of Deposits and Other Transactions

For determining the availability of your deposit, every day is a business day, except Saturday, Sunday, and Federal holidays. If you make a deposit before 3:00 p.m. at the Canton, Henry, Macomb, and Macomb-West locations; before 2:00 p.m. at the Cuba and Lewistown locations; or before 1:30 p.m. at any of our Automatic Teller Machines on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. at the Canton, Henry, Macomb, and Macomb-West locations; after 2:00 p.m. at the Cuba and Lewistown locations; or after 1:30 p.m. at any of our Automatic Teller Machines on a day that we are not open, we will consider that deposit was made on the next business day we are open.

#### ATM & Debit Card Information

Here are several important facts to keep in mind to ensure uninterrupted ATM or Debit Card access during the transition to MidAmerica National Bank:

- If you currently have a Henry State Bank ATM or Debit Card, you should receive your new MidAmerica National Bank ATM or Debit Card by Friday, October 13. For card safety, the envelope will be mailed to you without our bank name, just a return address of PO Box 310, Canton, IL 61520.
- You will receive a separate mailing with your card's new Personal Identification Number (PIN) within a few days of receiving the card. You may change your PIN by visiting any MidAmerica National Bank location on or after October 16.
- Continue to use your Henry State Bank Debit Card and PIN through Sunday, October 15. You may destroy your Henry State Bank Debit Card after October 15.
- Begin using your new MidAmerica National Bank ATM or Debit Card on Monday, October 16. Your card does not need to be activated.
- If you have debit card transactions from your Henry State Bank Debit Card that have not cleared your account by the time of the transition to MidAmerica National Bank, your balance in MidAmerica National Bank's Online and ATM systems may be higher than what is actually available in your account(s). This will correct itself over the first few days following the completion of the transition.
- If you have any bills being paid automatically via your Henry State Bank Debit Card, please notify the biller or merchant of your new card number on or after October 16.

We will not charge a fee for using your MidAmerica National Bank ATM or Debit Card at MidAmerica National Bank ATMs.

If you don't have a Debit Card and would like to receive one, contact a Personal Banker at any MidAmerica National Bank location.

#### Balance Protection Services

If your checking account is enrolled in Henry State Bank's Automatic Transfers service, you will now have Balance Protection, MidAmerica



National Bank's comparable overdraft protection service. For more information on Balance Protection, please see a Personal Banker at any MidAmerica National Bank location.

## Certificates of Deposit & IRAs

All existing certificates will continue to earn the annual percentage yield established when the certificate was opened until maturity. A notice will be sent to the address we have on file prior to maturity. CDs & IRAs not renewed with a Personal Banker at maturity will automatically renew into the CD terms and conditions of MidAmerica National Bank on the date of maturity. If your CD or IRA is currently in a term not shown below it will auto-renew to the next shortest term and corresponding rate. For example, if you currently have a 182 day CD, it will renew as a 6 month CD.

- 3 month CD
- 6 month CD
- 9 month CD
- 12 month CD
- 12 month Bump Up CD
- 30 month CD
- 36 month CD
- 48 month CD
- 60 month CD

Term	Penalty for Early Withdrawal
3 months or less	Lesser of 30 days of interest earned on amount withdrawn or 100% of accrued interest on amount withdrawn
Greater than 3 months through 36 months	Amount equal to 90 days interest on amount withdrawn
Greater than 12 months through 36 months	Amount equal to 180 days interest on amount withdrawn
36 months or longer	Amount equal to 365 days interest on amount withdrawn

## Safe Deposit Boxes

Rental due dates for current Henry State Bank safe deposit box holders will not change. As an added convenience, we suggest having your payment automatically debited from your MidAmerica National Bank checking or savings account.

## About Your Statements

All customers with a checking, NOW, money market, or savings account will receive a Henry State Bank statement through October 13, 2017. The statement will be mailed (regardless if you were receiving eStatements or paper statements) the week of October 16 to the address listed on your account. Please make sure your correct address is listed on your account now.

At the time of the October 13 cutoff statement, any interest earned for the period (where applicable) will be credited to your account. The generation of a cutoff statement may result in two statements being processed and mailed to you during the month of transition: one for the period of your last statement date to the transition date, and one covering the period from the transition date to your next regular statement cycle. Your statement cycle may change. Due to the transition, any monthly account service fees will be waived until February 1, 2018.

Please note, if you are enrolled in Henry State Bank's eStatements, your eStatement history will NOT be available in MidAmerica National Bank's eStatements. Please take time now to save your statements to your personal computer or print them before Friday, October 13, 2017. Henry State Bank eStatement customers must enroll in MidAmerica National Bank's Online Banking and eStatement services on or after Monday, October 16 to receive eStatements from MidAmerica National Bank.

## eSERVICES

### Online Banking

Henry State Bank's Online Banking service will be disabled at 4:00 pm on Friday, October 13.

You may enroll in MidAmerica National Bank's Online Banking starting Monday, October 16.

#### To enroll in Online Banking:

- Visit any MidAmerica National Bank branch, or
- Self-enroll at [midnatbank.com](http://midnatbank.com)
  - Click on the Online Banking box in the upper right corner of the homepage
  - Click the "New User" signup link
  - Follow the prompts through the enrollment process to complete your enrollment

### eStatements

Please note, if you are enrolled in Henry State Bank's eStatements, your eStatement history will NOT be available in MidAmerica National Bank's eStatements. Please take the time now to save your statements to your personal computer or print them before Friday, October 13. Although we will be able to retrieve your Henry State Bank statements after October 13, there may be a delay and/or charge.

All statements generated after Friday, October 13 will be paper statements unless you enroll in MidAmerica National Bank's eStatements. You may enroll in MidAmerica National Bank's eStatements through Online Banking starting Monday, October 16.

#### To enroll in eStatements:

- Visit any MidAmerica National Bank branch, or
- Self-enroll through Online Banking
  - Click on the account
  - Click on the "Statements" tab
  - Read and accept the Electronic (eStatement) Delivery and Consent Agreement
  - Enter the required personal information in the New User Sign Up section
  - Click "Sign Up"
  - Click the "Bank Statement Verification Click Here" link in the pop-up window
  - Verify that you are able to receive and read the statement in an electronic format and follow the instructions

### Bill Pay

Information from the Henry State Bank Bill Pay service will not be available after 9:00 pm on Sunday, October 1. Please take the time now to save your Bill Pay history, payee information or any other details you may need after October 1. Henry State Bank Bill Pay users can schedule payments to be made through Friday, October 6. Any payments, including recurring payments, scheduled to be made after October 6 will not be paid.

Because MidAmerica National Bank operates a different Bill Pay system, you will need to enroll in MidAmerica National Bank's Bill Pay and enter all bill payment information in the new system. This includes payees, scheduled payments and recurring payments.

#### To enroll in Bill Pay:

- Log in to MidAmerica National Bank's Online Banking
- Select the "Bill Pay" tab
- Complete the enrollment form and select which accounts to use to pay bills.

Bill Pay is free as long as you pay one bill every 60 days. If you don't pay a bill for 60 days, you will receive a monthly service charge of \$4.95.

If you need assistance with MidAmerica National Bank's Bill Pay, please call our dedicated Bill Pay customer service with any questions at 1-844-808-0871. Representatives are available to assist you Monday through Friday from 7:00 am to 1:00 am (Central Time) on or after Monday, October 16.

## eBills

You should deactivate your eBills from Henry State Banks' Online Banking before 9:00 pm on Sunday, October 1. It will take one billing cycle to complete the process. eBills may be set up in MidAmerica National Bank's Bill Pay on or after Monday, October 16.

## Mobile Banking

Henry State Bank's Mobile Banking will be disabled at 4:00 pm on Wednesday, October 11. Henry State Bank Mobile Banking users may download and register to use MidAmerica National Bank's Mobile Banking app as new users on or after Monday, October 16. The MidAmerica National Bank Mobile App can be downloaded for free from the App Store or Google Play.

## LOAN SERVICES

The terms and conditions of your loan(s) will remain the same as they are today until you pay off the loan(s) or refinance. Your payment due date(s) will remain the same. Please continue to use your current loan coupons with your payments. If you already have automatic payments from your account set up, they will continue without interruption.

## CREDIT CARDS

Henry State Bank MasterCard or Visa Credit Card customers will not experience any changes with their credit card account issued by TIB. Please continue to follow the directions on your credit card statement for payment. Contact information for TIB can be found on the back of your credit card or on your credit card statement.

MidAmerica National Bank partners with TCM Bank, N.A. for Visa® credit card products and services. If you are interested in learning more or applying for a credit card from MidAmerica National Bank's trusted partner, TCM Bank, go to [www.midnatbank.com](http://www.midnatbank.com) or contact a Personal Banker today.

## WEBSITE

The Henry State Bank website will not be accessible after 4:00 pm on Friday, October 13, and you will be redirected to the MidAmerica National Bank website. We encourage you to visit [www.midnatbank.com](http://www.midnatbank.com) and review all our products, services and general information. Should you need to reference the Welcome Guide information on the MidAmerica National Bank website, click on "Transition Information" under the "Learn" tab.

## LET'S BE SOCIAL!



**Facebook**  
<https://www.facebook.com/MidAmericaNationalBank/>



**Twitter**  
<https://twitter.com/midnatbank>



**Instagram**  
<https://www.instagram.com/midnatbank/>

# Disclosures & Notices

## Your Availability to Withdraw Funds

Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Cash, checks drawn on depository bank, wire transfers and electronic direct deposits will be available on the day we receive the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposit, every day is a business day, except Saturday, Sunday, and Federal holidays. If you make a deposit before 3:00 p.m. at the Canton, Henry, Macomb, and Macomb-West locations; before 2:00 p.m. at the Cuba and Lewistown locations; or before 1:30 p.m. at any of our Automatic Teller Machines on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. at the Canton, Henry, Macomb, and Macomb-West locations; after 2:00 p.m. at the Cuba and Lewistown locations; or after 1:30 p.m. at any of our Automatic Teller Machines or on a day that we are not open, we will consider that deposit was made on the next business day we are open.

### Longer delays may apply

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### Special rules for new accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Cash, and electronic payments into a new account must be available for withdrawal on the next business day following the banking day of deposit or receipt.

The first \$5,000 of a day's total deposits of a U.S. Treasury check, U.S. Postal money order, checks drawn on a Federal Reserve Bank or Federal Home Loan Bank, state and local government checks, cashier's, certified, teller's, and traveler's checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable



to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person (other than a U.S. Treasury check) to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the second business day after the day of your deposit.

We welcome further questions that you may have regarding availability of your deposit funds.

#### **Substitute checks**

To make check processing faster, federal law permits banks to replace original checks with "substitute check". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check and accurately represent all of the information on the front and back of the original check as of the time the check was truncated. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." The substitute check may be used as proof of payment just like the original check.

#### **IMPORTANT NOTICE - PLEASE READ**

**We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our 'daily cutoff time' on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.**

### **Electronic Fund Transfer Services**

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT). Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" mean a personal identification number.

#### **Transfer Types and Limitations**

##### **ONLINE BANKING**

**Types of Transactions:** You can access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Make loan payments
- Online bill payment
- Obtain copy of statements
- Allow export of transaction history

**Fees & charges for Online Service:** There is no charge fee to use our Online Banking system. Online Bill Pay is free as long as you pay one bill every sixty (60) days. If you don't pay a bill for sixty (60) days, you will receive a monthly service charge according to our Fee Schedule for Dormant Bill Pay Account. There is no fee to transfer to your MidAmerica National Bank account from another Financial Institution. External Transfers to another Financial Institution will be charged a fee according to our Fee Schedule for External Transfers.

##### **ELECTRONIC CHECK CONVERSION**

**Types of Transactions:** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

1. Pay for purchases
2. Pay bills

**Fees for Electronic Check Conversion:** If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect the fee set forth in our Fee Schedule.

##### **TELEPHONE TRANSFERS SERVICES**

**Types of Transactions:** Telephone Transfer Services are those services that allow you to transfer funds between your accounts by use of a telephone. This includes use of our Bank-by-Phone (automated 24 hour telephone access) and your transfer requests made by telephone to one of our associates. At the present time, you may use the system to:

- Make transfer of funds between specified checking and savings accounts;
- Make loan payments between specified loan, checking and savings accounts

**Fees for Telephone Transfer Services:** If you transfer funds from one account to another by telephone to one of our associates, we will charge a fee according to our Fee Schedule for Telephone Transfers.

##### **PREAUTHORIZED TRANSFERS**

**Types of Transactions:** A preauthorized Electronic Funds Transfer is any transfer of money performed by means of a computer or other electronic means that you authorized a third party in advance to make through the Bank at substantially regular intervals. By proper written authorization, you may perform the following types of preauthorized transfers with respect to checking or savings accounts now or later designated by you and us:

- Direct deposit of amounts from your employer, US Treasury Department, or other Financial Institutions to your specified checking or savings accounts;
- Make loan payments by having amounts sent directly to us for application to specified loans with us;
- Make transfers (such as bill payments) from your accounts with us to persons authorized to receive them; and
- Make other Electronic Funds Transfers that are acceptable to us.

**Preauthorized Credits:** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 1-877-647-5050, to find out whether or not the deposit has been made.

**Preauthorized Payments:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling or writing us at the telephone number or address listed in this disclosure. We should receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you according to our Fee Schedule for stop payments.

**Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

##### **Financial Institution's Liability**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.

- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

**Liability for failure to Stop Payment of Preauthorized Transfer:**

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**MOBILE BANKING**

**Types of Transactions:** You may access your accounts remotely with your cell phone or other mobile access device and using your user identification name, password and text messaging commands (available separately) you may:

- Transfer funds between eligible accounts
- Obtain balance information on eligible accounts
- Make loan payments
- Online bill payment
- Obtain copy of statements
- Mobile check deposit

**CARD SERVICES**

**Types of Transactions:** Card services are those services that allow you to access your accounts using a card at an Electronic Funds Transfer Terminal ("Terminal"). You may use your MasterCard Debit Card or ATM card to do the following:

- Make withdrawals from specified checking and savings accounts at an Automated Teller Machine or at a merchant;
- Make deposits to your checking or savings account at an ATM.
- Transfer funds between your specified checking and savings accounts;
- Obtain balance information from your designated accounts
- Pay for purchases from merchants that have agreed to accept the card either at a point of sale (POS transaction), via phone, or internet.

Some of these services may not be available at all terminals.

**Fees & charges for Card Service:** You may withdraw up to \$400.00 from an ATM on any one calendar day. Debit card purchases are limited to the balance in your account with a \$2,500.00 maximum to buy goods or services each 24 hour period or weekend/holiday period in our point of sale transfer service.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. In addition to the ATM operator fees, you may be charged a foreign ATM withdrawal fee according to our Fee Schedule for a foreign ATM withdrawal.

**Foreign Transaction Fees:** If you use your card for transactions outside the USA, your account will be subject to the following fees:

- A .20% (twenty basis points) Currency Conversion Fee will be assessed on International transactions where Cirrus, MasterCard or Maestro has performed a currency conversion function.
- This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus, MasterCard, or Maestro and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder's account.
- A .90% (90 basis points) Cross Border Fee will be assessed on all International transactions whether or not a currency conversion function was performed by Cirrus, MasterCard, or Maestro.

**Confidentiality**

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us your written permission.

**Business Days:** For purposes of these disclosures, our business days are Monday through Friday, holidays are not included.

**DOCUMENTATION**

**Periodic Statements:** You will get a monthly or quarterly account statement, unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

**Terminal Receipt:** You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

**Fees for Electronic Check Conversion:** If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect the fee set forth in our Fee Schedule

**Liability for Unauthorized Use of Your MasterCard Debit Card**

Tell us AT ONCE if you believe your MasterCard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your MasterCard debit card. Your liability for unauthorized use of your MasterCard debit card will not exceed zero dollars (\$0.00) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (see Liability for Unauthorized Transfers section below). To notify us of loss or stolen cards, or of unauthorized transactions, call or write to use at the information set forth in the Error Resolution section below. This will help prevent unauthorized access to your account and minimize any inconvenience.

MasterCard is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States.

Regardless if the limitations set forth above apply to you or not, the following may be applicable to your accounts:

**Liability for Unauthorized Transfers**

Tell us AT ONCE if you believe your card, ATM PIN, or Online Banking sign in information has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning us at 877-647-5050 is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission.

If you have failed to keep your account in good standing, failed to exercise reasonable care to safeguard your card from loss or theft, you have reported two (2) or more unauthorized transactions in the past twelve (12) months and/or you fail to report the loss or theft of your card to us within two business days after you learn of the loss or theft of your card or code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 877-647-5050, or write us at MidAmerica National Bank, Attention: Customer Service, 100 W Elm, PO Box 310, Canton, IL 61520. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

#### Error Resolution Notice

In Case of Errors or Questions about Your Electronic Transfers, call us at:

1-877-647-5050, or write us at:

MidAmerica National Bank  
Attention: Customer Service  
100 W. Elm, P.O. Box 310  
Canton, IL 61520

Contact us as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We MUST hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. The following information will be needed:

1. Your name, address, and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to

forty-five (45) days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

#### ATM Safety

**FOR ATM SAFETY USE A COMMON SENSE APPROACH. NOTIFY US IMMEDIATELY if your ATM card or PIN is lost or stolen. Promptness is very important.**

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the automated teller machine is used after dark.
- It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your locked car or home.
- Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- Go to the nearest public area where people are located if you are followed after making the transaction.
- Report all crimes to the operator of the ATM or to law enforcement officials immediately.

#### FDIC Insurance Coverage

MidAmerica National Bank is an FDIC insured institution. Each depositor is insured to at least \$250,000.

## LET US KNOW HOW WE CAN HELP



#### BY PHONE

Henry Branch: 309-364-2302



#### BY EMAIL

online@midnatbank.com



#### IN PERSON

700 Second Street, Henry

# New Products & Services

## TRUST & WEALTH MANAGEMENT

The Trust & Wealth Management team at MidAmerica National Bank has over 120 years of combined experience managing money through bear and bull markets. Responsible for over \$235 million in assets, you can count on us to help make a difference for your future and your family's future.

Along with planning and investing for everything from college to retirement, we also offer traditional trust administrative and estate settlement services. Over the years, we have provided services to numerous individuals, families, businesses, charitable organizations, and educational & healthcare institutions.

### Trust & Wealth Management Services:

- Personal Trusts
- Land Trusts
- Insurance Trusts
- Escrows
- Investment Management
- Portfolio Review
- Rollover IRAs
- 1031 Exchanges
- Charitable Trusts
- Funeral Trust Management
- Guardianships
- Financial & Retirement Planning
- Estate Administration
- Cash Management

MidAmerica National Bank's Trust & Wealth Management team has the experience, skill, and commitment to provide quality trust and investment management services. Schedule a meeting with one of our Trust Officers today!

*Investments are not FDIC-insured, hold no bank guarantee, may lose value, are not a deposit, and are not insured by any federal government agency.*

## MIDAMERICA FINANCIAL SERVICES

MidAmerica Financial Services is conveniently located inside MidAmerica National Bank to provide access to your financial needs. We offer access to full-service brokerage through one of the nation's leading independent broker/dealers\*, LPL Financial. Whether you need to prepare for your own retirement, plan your retirement income, provide financial support for your child's college education, build your estate, or simply want a second opinion on your investments; we are here to provide objective and professional financial guidance. It is our goal to become your premier financial services provider.

*\* As reported by Financial Planning Magazine, June 1996-2017, based on total revenue.*

### Services Offered:

- Investment Planning
- Asset Allocation Strategies
- College Funding
- Retirement Planning
- Retirement Income Planning
- Retirement Plan Rollover
- Income Protection
- Insurance Reviews
- Risk Assessment

### Products Offered:

- Managed Advisory Accounts
- Stocks
- Bonds
- Mutual Funds & ETFs
- Certificates of Deposit
- Traditional and Roth IRA
- SEP IRA, Simple IRA and Solo 401(k)
- Insurance (Life & Long Term Care)
- Fixed and Variable Annuities

*Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA / SIPC. Insurance products offered through LPL Financial or its licensed affiliates.*

NOT FDIC-INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	

## ADDITIONAL SERVICES

**Open an Account Online** - a fast, easy, and secure way to open certain deposit accounts

**Bank-By-Phone** - check your account balance, review your last several transactions, and transfer funds between accounts

**Text Banking** - text a short command and receive account information

**Debit Card On/Off** - protect against unauthorized use with the ability to turn your debit card on and off within Online Banking

**MyLife (Personal Financial Management Tool)** - create a budget, categorize and track spending habits, set financial goals, and more!

**eNewsletter** - a monthly newsletter emailed to active Online Banking customers and anyone interested in receiving it

**Blog** - articles about financial education, community activities, and featured products & services

**Bee-A-Saver Savings** - a savings account for children ages 12 and under

**Great Start Checking** - a checking account designed for students on-the-go with a low opening deposit, no minimum balance, no service fee, eServices to manage money, and more!

**M-Club Accounts** - checking accounts for customers age 50 or better that offers benefits for members such as discounts from community businesses and reduced rates on group travel

**M-Club Trips** - enjoy escorted day trips, extended trips, and special events with MidAmerica National Bank with discounted prices for M-Club members

**Health Savings Accounts** - an affordable way of paying for healthcare expenses while savings for the future

**Round Up Savings** - a smart, easy way to grow your savings account; using your debit card, each transaction is rounded up to the next dollar and transferred to your savings account

**Visa® Gift Cards** - can be purchased in \$5 increments from \$10 to \$1000

**Credit Cards** - our Visa® Platinum credit card offers hometown convenience, worldwide acceptance, and great benefits

## BUSINESS SERVICES

**Business Cash Manager** - through Online Banking you can access powerful information-reporting tools and transactions that would otherwise have to be done at a branch, including stop payments, wire transfers, check deposits and ACH transfers

**Remote Deposit for Business** - deposit checks on your schedule and from your place of business

**Payment Processing Service** - credit and debit card processing, mobile and online payments, and point of sale solutions

## LENDING SERVICES

**Home Equity Lines of Credit** - an open, revolving line of credit that allows you to easily tap into the equity in your home



# Privacy Policy

Rev 08/14

## **FACTS** WHAT DOES MIDAMERICA NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us.  
This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MidAmerica National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MidAmerica National Bank share?	Can you limit the sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call [877] 647-5050 or go to [midnatbank.com](http://midnatbank.com)



# Privacy Policy

Page 2

Who we are	
Who is providing this notice?	MidAmerica National Bank
What we do	
How does MidAmerica National Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit access to information to those employees for whom access is appropriate.
How does MidAmerica National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes -- information</li> <li>▪ about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>MidAmerica National Bank does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>MidAmerica National Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>MidAmerica National Bank doesn't jointly market.</i></li> </ul>
Other important information	

# Fee Schedule

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

Account closed within six months of opening.....	\$20.00
Account research/account balancing assistance.....	\$25.00 per hr/person (Minimum of \$12.50)
ATM/Debit Card Replacement.....	\$10.00
ATM cash withdrawal from checking & savings accounts	
Dollar limit.....	\$400/day
Foreign ATM withdrawal fee.....	\$1.00
ATM PIN replacement.....	\$4.00
Balance Protection.....	\$3.00 per transfer
Cashier's checks.....	\$5.00
Check Cashing Fee - Non-Customers.....	\$3.00 plus 3% of amount of check
Check reject fee.....	\$5.00 per item
Collections.....	\$25.00
Continuous overdraft fee.....	\$3.00 per day after 3 days
Copies of checks/deposit slips.....	\$5.00 per copy
Customer Safekeeping.....	\$10.00
Deposited checks (and other items) returned unpaid.....	\$8.00
Dormant Account.....	\$5.00 per month
Excess activity fee for Savings withdrawals.....	\$1.00 per withdrawal (Three (3) withdrawals are allowed per statement cycle. Withdrawals over this limit will be assessed \$1.00 fee per withdrawal.)
Foreign currency exchange fee - Customers.....	\$15.00
Foreign currency exchange fee - Non-Customers.....	\$20.00
Garnishments/levies.....	\$75.00
Gift Cards.....	\$4.00
Indemnity Bond.....	\$25.00
IRA outgoing transfer fee.....	\$50.00
Lost checkbook watch.....	\$10.00
Medallion Stamp - Customers.....	\$5.00
Medallion Stamp - Non-Customers.....	\$25.00
Money orders.....	\$3.00
Nonsufficient funds paid item fee.....	\$30.00 per item (This item may be created by check or automatic bill payment. This amount is reflected in the Overdraft Fee Summary of your periodic statement.)
Nonsufficient funds returned item fee.....	\$30.00 per item (This item may be created by check or automatic bill payment. This amount is reflected in the Overdraft Fee Summary of your periodic statement.)
Notary service.....	\$1.00
Reopen account fee.....	\$5.00
Special statement cutoff.....	\$15.00 per statement
Statement/account activity printout.....	\$5.00
Stop payments.....	\$30.00 per item
Telephone transfers.....	\$4.00
Uncollected funds paid item fee.....	\$30.00 per item
Undeliverable statements.....	\$5.00
Verification letter.....	\$10.00
Wire transfer fee	
Foreign.....	\$80.00
Outgoing.....	\$30.00
Incoming.....	\$15.00
<b>ONLINE &amp; MOBILE BANKING SERVICES</b>	
Bill Pay.....	No Charge
Dormant Bill Pay Account.....	\$4.95* *Bill Pay is free as long as you pay one bill every 60 days. If you don't pay a bill for 60 days, you will receive a monthly service charge of \$4.95.
Mobile Banking.....	No Charge (Message and data rates may apply from your wireless carrier.)
Online Banking.....	No Charge
External Transfers.....	Outgoing - \$3.00; Incoming - No Charge



**Canton**

100 W. Elm Street  
(309) 647-5000

**Cuba**

228 Main Street  
(309) 785-5026

**Henry**

700 Second Street  
(309) 364-2302

**Lewistown**

120 E. Washington Street  
(309) 547-2246

**Macomb**

130 N. Side Square  
804 W. Jackson Street  
(309) 833-4111

**877-647-5050 | [midnatbank.com](http://midnatbank.com)**

