

# Flanagan State Bank

## LIST OF PRODUCTS AND SERVICES

### Business Accounts and Services

ACH Origination and Payroll  
Business Checking - *with interest or without*  
Business Manager  
Business MMIA  
Business Savings  
Remote Deposit Capture  
Small Business/Non-for-Profit Checking

### CD/IRA Time Deposit Accounts

Certificates of Deposit (CDs)  
Individual Retirement Account (IRAs)  
ROTH IRA  
Traditional IRA  
Simplified Employee Pension Plan (SEP)

### Consumer Deposit Accounts

Health Savings Accounts (HSAs)  
Interest Checking  
Kasasa: Cash/Cashback Checking, Saver Savings  
Money Market Investment Account (MMIA)  
Personal Checking  
Regular Savings  
Youth Achievement Savings

### Electronic Banking

FSB Mobile Banking App - *Download for free via Apple App Store or Google Play Store*  
FSB Mortgage Online  
FSB Online Banking - *Bill Pay and E-Statements*  
FSB Wallet App - *Accessible with Debit Card; download for free*  
Mobile Deposit Capture - *Personal Accounts*  
Online Account Opening - *CDs, Int. Checking, Kasasa Cash/Cashback Bundle, MMIA, Personal Checking/Savings*  
Online Transfers via Zelle

### Loans

Ag Real Estate  
Business Lines of Credit  
Commercial/Commercial Real Estate  
Equipment  
Home Mortgage  
Land Development  
Letters of Credit  
Operating  
Personal  
Student - *Refinance ONLY*  
SBA Financing

### Other Services

Account Balance and Research  
Affidavits of Forgery  
ATM Access (On Site) - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
ATM Access (Off Site) - *124 S Main, Flanagan, IL*  
Automatic/ACH Account Transfers and Loan Payments  
Bank-by-Mail  
Bank Money Orders  
Cash Handling and Counterfeit Detection  
Cash US Savings Bonds - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Certificate of Deposit Account Registry Service (CDARS)  
Check Ordering - *Provided by third party Bank-A-Count*  
Community Room Use - *Free; in Flanagan and Gridley*  
Coin Counter - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Debit Card Disputes - *Limited to consumer accounts only*  
Direct Deposit  
Dormancy Notices  
Fax and Photocopy Service  
FiTech Card Processing  
Foreign Currency Orders  
Fraud Protection and Prevention  
License Sticker Renewal - *El Paso and Leroy*  
Nestegg Investment Kiosk - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Night Drop - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Notary Service  
Overdraft Privilege and Transfer - *Standard + Extended Coverage*  
Publications - *Financial Education Resources, FSB Blog, Organic and Ag Newsletters, Road Runners Newsletter*  
Road Runners Travel Club  
Safe Deposit Boxes - *Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Starter/Temporary Checks  
Stop Payments  
Tax Payments - *Benson, El Paso, Gridley (Woodford), Bloomington, Gridley, Leroy (McLean), Flanagan, Gridley (Livingston)*  
Temp Vault Cards - *per approval; Benson, Bloomington, El Paso, Flanagan, Gridley, Leroy*  
Trust & Financial Services  
Visa Credit Card - *Personal and Business; access to Uchoose Rewards and CardValet*  
Visa Debit Card  
Wire Transfers - *Domestic and International Incoming/Outgoing*  
Water Payment Collection - *Benson, Gridley, and Leroy*  
Written Statements of Unauthorized Debits