

Together, we're going further!

Changes to your account
are coming soon.



*yes,
I can!*



STATE SAVINGS BANK



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Welcome!

Your Account is Changing

In October 2018, Central State Bank began the process of combining with State Savings Bank. As part of completing this change, customers who originally opened accounts with Central State Bank will be moved to a similar State Savings Bank account. This conversion will take place the weekend of Friday, July 19 through Sunday, July 21, 2019.

- In many cases, the name of your account will change. For example, “Really Free Checking” will become “Free Checking.” Refer to your most recent bank statement to locate the name of your current account type.
- Your account terms and conditions will be updated to match the new account type. Your account number will remain the same.
- You will receive two checking and/or savings statements in July. One dated July 19, covering all activity since your last statement, and the other dated July 31. After that, all statements will be produced on the last day of each month.

Our team is working diligently to ensure a seamless transition. We have prepared this guide to explain the benefits, details and terms of your new account(s).

If you're not sure what accounts you currently have, or if you have any other questions or concerns, please contact your local office.

In case of errors or questions about transactions, call us at (231) 352-9691 or write us at PO Box 1169, Frankfort, MI 49635.

Thank you for banking with us!

Personal Checking

Account Comparison Chart

Central State Bank Account	State Savings Bank – Your New Account
Really Free Checking Regular Checking	Free Checking
Crystal Checking Regular Interest Checking	Community Interest Checking
Fab 50 Account	Silver Select
Chek Plus Regular	Club Checking
Chek Plus Family	Club Family Checking

Free Checking

- No minimum balance.
- No monthly service fee.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Unlimited check writing.

Community Interest Checking

- \$15.00 per month maintenance fee. Fee is waived with a \$1,000 daily minimum balance.
- Earn tiered interest on your money.
- Interest accrues daily and is paid monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1.00; \$2,500; \$10,000; \$25,000; \$50,000. We may change the interest rate on your account at any time.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Free Specialty Mint checks, plus 25% off all other check orders.
- Unlimited check writing.

Personal Checking - *continued*

Silver Select Checking

- No minimum balance.
- No monthly service fee.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Free Silver Select checks, plus 25% off all other check orders.
- Free money orders and cashier's checks.
- Unlimited check writing.

Club Checking

- \$9.00 per month maintenance fee.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Free Specialty Lemon checks, plus 25% off all other check orders.
- Unlimited check writing.
- Accidental death insurance.

Club Family Checking

- \$10.00 per month maintenance fee.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Free Specialty Lemon checks, plus 25% off all other check orders.
- Unlimited check writing.
- Accidental death insurance.

Personal Savings

Account Comparison Chart

Central State Bank Account	State Savings Bank – Your New Account
Statement Savings Regular Savings	Statement Savings
Premier Savings	Premier Savings
Christmas Club	Christmas Club
Money Market	Personal Money Market

Statement Savings

- \$3.00 per month maintenance fee. Fee is waived with a \$300 daily minimum balance.
- Interest accrues daily and is paid monthly on collected balances of \$0.01 or more. We may change your interest rate on your account at any time.
- Receive an easy-to-read quarterly statement.
- Limit of 6 preauthorized transfers/withdrawals per month.

Premier Savings

- \$10.00 per month maintenance fee. Fee is waived with a \$1,000 daily minimum balance.
- Earn tiered interest on your money.
- Interest accrues daily and is paid monthly on collected balances of \$.01 or more. Interest rate tiers: \$.01; \$10,000; \$25,000; \$50,000; \$100,000. We may change the interest rate on your account at any time.
- Receive an easy-to-read quarterly statement.
- Limit of 6 preauthorized transfers/withdrawals per month.

Personal Savings - *continued*

Christmas Club

- No minimum balance.
- No monthly service fee.
- Interest accrues daily and is paid annually on collected balances of \$.01 or more.

Personal Money Market

- \$6.00 per month maintenance fee. Fee is waived with a \$2,500 daily minimum balance.
- Earn tiered interest on your money.
- Interest accrues daily and compounds monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1,000; \$10,000; \$25,000; \$50,000; \$100,000; \$1,000,000. We may change the interest rate on your account at any time.
- Free detailed monthly statement. (\$2.00 per month fee to include check images.)
- Up to 6 checks or preauthorized transfers/withdrawals per month.

Business Checking

Account Comparison Chart

Central State Bank Account	State Savings Bank – Your New Account
Business Checking State and Political	Basic Business Checking
Crystal Business Checking	Business Interest Checking
Crystal State/Political Checking	Public NOW Checking

Business Checking - *continued*

Basic Business Checking

- \$5.00 per month maintenance fee. Fee is waived with a \$500 average collected balance.
- Up to 100 free transaction items every month. Excess transactions are \$0.50 per item.*
- Free monthly e-statement. (\$3.00 per month fee for paper statements.)

Business Interest Checking

- \$20.00 per month maintenance fee.
- Earn tiered interest on your money.
- Interest accrues daily and compounds monthly on collected balances of \$10,000 or more. Interest rate tiers: \$10,000; \$25,000; \$50,000; \$100,000. We may change the interest rate on your account at any time.
- Up to 25 free transaction items every month. Excess transactions are \$0.20 per item.*
- Free monthly e-statement. (\$3.00 per month fee for paper statements.)

Public NOW Checking

- Available to municipalities.
- \$6.00 per month maintenance fee. Fee is waived with a \$1,000 daily minimum balance.
- Interest accrues daily and compounds monthly on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.
- Free monthly e-statement. (\$3.00 per month fee for paper statements.)

** Transaction items are defined as checks paid, deposit tickets, deposited checks (except those you process through a remote deposit scanner), ACH debits and credits, debit card purchases, and bill payment transactions made through State Savings Bank's Online Bill Pay service.*

Business Savings

Account Comparison Chart

Central State Bank Account	State Savings Bank – Your New Account
Business Savings	Business Savings
Premier Business	Premier Business Savings
Business Money Market Money Market Public Funds	Business Money Market

Business Savings

- \$3.00 per month maintenance fee. Fee is waived with a \$300 daily minimum balance.
- Interest accrues daily and compounds monthly on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.
- Free detailed quarterly statement.
- Limit of 6 preauthorized transfers/withdrawals per month.

Premier Business Savings

- \$10.00 per month maintenance fee. Fee is waived with a \$1,000 daily minimum balance.
- Earn tiered interest on your money.
- Interest accrues daily and compounds monthly on collected balances of \$.01 or more. Interest rate tiers: \$.01; \$10,000; \$25,000; \$50,000; \$100,000
- Free detailed quarterly statement.
- Limit of 6 preauthorized transfers/withdrawals per month.

Business Savings - *continued*

Business Money Market

- \$6.00 per month maintenance fee. Fee is waived with a \$2,500 daily minimum balance.
- Earn tiered interest on your money.
- Interest accrues daily and compounds monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1.00; \$10,000; \$25,000; \$50,000; \$100,000; \$1,000,000. We may change the interest rate on your account at any time.
- Free monthly e-statement. (\$3.00 per month fee for paper statements.)
- Up to 6 checks or preauthorized transfers/withdrawals per month.

CDs and IRAs

The rate and term of your existing Certificate of Deposit (CD) or Individual Retirement Account (IRA) will not change at this time. For your convenience, CDs and IRAs automatically renewing will continue to do so and you will receive a renewal notice. If you are currently having CD interest credited to an account, this process will remain the same.

Checks

You can continue using your current checks as normal. After conversion, State Savings Bank will automatically adjust the routing numbers on your check reorder that is placed through Deluxe. If you order checks through another service provider, please use State Savings Bank's ABA routing number: **072406506**.

Debit and ATM Cards

You can continue using your current Debit/ATM card as normal.

Debit and ATM card users receive free transactions at any State Savings Bank ATM and up to 5 free ATM transactions per month at any other bank. In addition, we will refund up to \$20 of others banks' terminal surcharges each month.

Mobile Wallet

If you are a Mobile Wallet user, Apple Pay, Samsung Pay and Google Pay will continue to work, using the State Savings Bank icon and branding.

Lost or Stolen Card?

If your debit or ATM card is lost or stolen, please contact us as soon as possible. Immediate reporting ensures that your possible losses will be kept to a minimum.

- During regular business hours, call us at (231) 352-9691.
- After hours, call toll-free (800) 236-2442 and select option 1 from the automated menu to deactivate your card immediately. (You'll need to order a new card by contacting us during regular business hours.)

ACH Transactions/Wire Transfers

If you currently receive ACH transactions or wire transfers using the Central State Bank routing number, these transactions will be processed as normal. However, as soon as possible, you should provide the sending party with the State Savings Bank ABA routing number: **072406506**.

Safe Deposit Boxes

If you currently have a safe deposit box at our Benzonia or Beulah office, you don't need to take any action at this time.

Mortgages and Other Loans

You can make loan payments at your local State Savings Bank office or mail your payment to:

State Savings Bank Loan Center
P.O. Box 1169
Frankfort, MI 49635

If you have any questions about your loan, contact the Loan Center at (231) 352-5347.

Online Banking

All State Savings Bank accounts feature free Online Banking, Mobile Banking and Bill Pay.

Starting at 8:00 a.m. on Friday, July 19, you will not be able to set up new transactions or make changes using Central State Bank Bill Pay. However, previously scheduled and recurring transactions, including Bill Pay transactions, will not be affected.

Central State Bank's Online Banking site will be deactivated on Friday, July 19. When the conversion is complete, you will access Online Banking through State Savings Bank's site.

Once you re-register, your account history, including statements and check images, will be available immediately.

Login Instructions

- Your Online Banking username will remain the same and you can choose to keep the same password.
- Go to the State Savings Bank website at ssbankmi.com.
- Under ONLINE BANKING, enter your existing user name (the one previously used with CSB) and click the LOGIN button. A password is not required at this time.
- Follow the instructions prompted on the screen. You may choose to assign the same password or assign a new one.
- If you currently receive e-statements, please go to Settings > Statement Delivery and accept the e-statement disclosure.

Online Banking - *continued*

Mobile Banking



To access Mobile Banking, you will need to download the “State Savings Bank-NW Michigan” app to your mobile device. Be sure to select the correct app, featuring grey and burgundy branding.

Personal Financial Manager (Linked Accounts)

To view all of your personal accounts in one place, first login to your Online Banking account. Click on the “Link Accounts” button at the top of your screen and follow the prompts.

Mobile Remote Deposit

To use Mobile Remote Deposit, register via the State Savings Bank mobile app or from within online banking. Select “Services” from the main menu and click on “Mobile Deposit Enrollment.”

Text Banking

To enroll in Text Banking, first login to your Online Banking account. Select “Settings” from the main menu and click on “Text Enrollment.”

QuickBooks and Quicken

To connect your accounts to QuickBooks or Quicken, please visit our website at ssbankmi.com/quick for detailed instructions.

If you have any questions about Online Banking, please call (231) 399-0470 or e-mail online@ssbankmi.com.

Telephone Banking

To enroll in Telephone Banking, call (844) 236-6661.

To register: You will need your account number and the last four digits of your Social Security number. Call the number listed above and go through the short registration process. You will be prompted to create a 4-digit security code, which will only be used when accessing your accounts via telephone banking.

Miscellaneous Fees

Account Service Charges

- Account Balancing.....\$30.00 per hour, \$15.00 minimum
- Account Open Less Than 181 Days..... \$20.00 at time of closing
- Dormant Checking Account
(no activity for one year).....\$5.00 per month
- Dormant Savings Account
(no activity for two years).....\$5.00 per month
- **Overdrafts (paid or returned)..... \$32.00 per item**
- Returned Deposited Item (cashed or
used as payment)..... \$5.00 per item
- Statement Reprinting..... \$5.00 per statement
- **Stop Payment.....\$32.00 per request**
- Telephone Transfer
 - Requested through Telephone Banking..... Free
 - Requested through SSB staff..... \$2.00 per transfer

Debit/ATM Cards

- Transaction at non-SSB ATM (after 5 per month) \$2.00 each
- Expedited Shipping (3 business days)..... \$55.00 per card
- Lost or Destroyed Card Replacement..... \$8.00 per card
- PIN Reminder.....\$5.00 per request
- PIN Reset.....\$2.00 per reset

Safe Deposit Boxes

- | | |
|----------------------|----------------------------------|
| • 3 x 5.....\$30.00 | • 5 x 10.....\$60.00 |
| • 4 x 5.....\$35.00 | • Late Fee.....\$5.00 |
| • 5 x 5.....\$40.00 | • Closing Fee-No Keys . \$250.00 |
| • 3 x 10.....\$45.00 | • Closing Fee-1 Key.....\$25.00 |
| • 4 x 10.....\$50.00 | • Duplicate Key.....\$10.00 |

Miscellaneous Fees - *continued*

Other Services

- Canadian Checks..... \$5.00 per item
- Cashier's Checks \$6.00
- Counter Checks \$1.00 per check
- Currency Bags
 - Locking Bags \$25.00
 - Zipper Bags \$2.00
- Foreign Bank Collection Item \$75.00 + foreign bank charges
- Escheated Account..... \$80.00 per account
- Fax..... \$1.00 per page, \$3.00 minimum
- Garnishment/Levy..... \$80.00
- Medallion Stamp Signature Guarantee..... \$10.00 per request
- Money Order \$3.00
- Notary Service (waived for account holders)..... \$5.00
- Photocopies \$0.25 per page
- Research (1/2 hour minimum)..... \$25.00 per hour
- Research Copy..... \$1.00 per page

Overdraft Protection

- You must apply for this special service
- Any day there is an account-to-account transfer..... \$5.00
- Transfers are made in \$5.00 increments

Wire Transfers

No fees assessed for incoming wires to loan accounts.

- Domestic, Outgoing \$25.00
- Domestic, Incoming \$15.00
- International, Outgoing \$50.00
- International, Incoming..... \$15.00

Privacy Notice

Rev. 10/2016

FACTS

WHAT DOES STATE SAVINGS 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 STATE SAVINGS BANK chooses to share; and whether you can limit this sharing.

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

Questions?

Call (231)352-9691 or go to www.ssbankmi.com

Privacy Notice - *continued*

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Who we are

Who is providing this notice?	State Savings Bank
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What we do

How does STATE SAVINGS 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.
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How does STATE SAVINGS BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or deposit money - Apply for a loan or use your credit or debit card - Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>STATE SAVINGS BANK does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>STATE SAVINGS BANK does not share with nonaffiliates so they can market to you.</i>
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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"> - <i>Our joint marketing partner(s) include credit card companies</i>
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Benzonia

1669 S. Benzie Highway
P.O. Box 186
Benzonia, MI 49616
(231) 882-4476

Beulah

49 Benzie Blvd.
P.O. Box 289
Beulah, MI 49617
(231) 882-4462

Empire

11470 S. Leelanau Hwy. (M-22)
P.O. Box 476
Empire, MI 49630
(231) 326-4003

Frankfort

703 Main Street
P.O. Box 1169
Frankfort, MI 49635
(231) 352-9691

Frankfort Loan Center

527 Main Street
P.O. Box 1169
Frankfort, MI 49635
(231) 352-5347

Gaylord

126 E. Main Street
Gaylord, MI 49735
(989) 448-8750

Houghton Lake Loan Center

6868 W. Houghton Lake Drive
Houghton Lake, MI 48629
(517) 881-7701

Traverse City

414 E. Front Street
Traverse City, MI 49686
(231) 486-6550

Traverse City Loan Center

416 E. Front Street
Traverse City, MI 49686
(231) 943-2543



 **STATE SAVINGS BANK**

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