



November 4, 2014

Dear Valued Customer:

On behalf of Herrin Security Bank and First Southern Bank, we are very excited about the upcoming merger of our two strong, independent community banks. Our banks have served the communities surrounding Williamson, Jackson, Saline and Franklin counties for a combined total of 146 years. Our success and continued growth as two-locally owned community banks come thanks to our customers, to our shareholders and to our employees.

The scheduled merger will take place over the weekend of December 6 – December 8, 2014. In order to eliminate any inconvenience to our customers, our banking centers will maintain scheduled banking hours. When our Herrin Security Bank locations in Herrin and Royalton open their doors on December 6, 2014, they will operate as First Southern Bank, a name that fits our southern Illinois focus. While change is a constant in today's world we take great pride in the fact that we will continue to be a strong and independent community bank. We have great officers and employees at each bank, and you will continue to see the same friendly faces you have grown to know and trust.

As always, we are grateful to you for not only giving us the opportunity to serve you, but also for your loyalty to Herrin Security Bank. We look forward to serving you in the days and years ahead. We encourage you to closely review the material enclosed. If you have any questions please stop by any of our banking centers, and we will be happy to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read "Ray Altmix".

Ray Altmix
Chief Executive Officer
First Southern Bank

A handwritten signature in black ink, appearing to read "Joe J. Leenerts".

Joe J Leenerts
Chief Executive Officer
Herrin Security Bank

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

Bolded items denote changes

Checking Accounts:

You will be permitted to continue using your existing supply of checks. At the time your checks are reordered, the new routing number will be printed on your checks and deposits. If you currently order checks from a check vendor other than the bank; you will need to provide them with your new transit/routing number, which is **081203208**.

ACH-Electronic Transactions:

Automatic direct deposits and withdrawals will continue to be made on schedule to/from your account. It will not be necessary for you to do anything concerning your direct deposits or withdrawals. If you set up any new automatic direct deposits and withdrawals after December 6, 2014, you will need to provide them with your new transit/routing number, which is **081203208**.

ATM/Debit Card:

If you currently have a VISA check card with Herrin Security Bank, you will continue to use your card until it expires. During the month your card expires, we will send you a new card and a letter with instructions on how to select your new PIN. **Effective December 8, 2014, existing Herrin Security Bank debit cards will need to be used in a swipe transaction (i.e. at an ATM or a point of sale transaction) prior to using their card for an online purchase or phone transaction. The current daily limits on the card will be changing from \$1,500.00 per day to \$1,000.00 per day; ATM daily limits will be changing from \$200 per day to \$500.00 per day.** As of December 6, 2014 you may use any of the following ATM(s) surcharge and service charge free:

Inside Herrin Hospital - 201 S. 14 th Street - Herrin, IL	204 S. Main Street-Royalton, IL
Inside Herrin Kroger- 1609 S. Park Avenue – Herrin, IL	114 W. Monroe Street-Herrin, IL
300 Tower Square Plaza – Marion, Illinois	801 N. Carbon Street – Marion, Illinois
102 Airway Drive – Marion, Illinois	1303 N. Marathon Drive – Marion, Illinois
2 S. Main – Carrier Mills, Illinois	201 W. Blue Avenue – Creal Springs, Illinois
1023 Fourth Street – Eldorado, Illinois	301 E. Main Street – Carbondale, Illinois
2500 W. Murphysboro Road – Carbondale, Illinois	505 Commerce Drive – Carterville, Illinois
109 E. Walnut Street – Murphysboro, Illinois	
Inside Arnold’s Market – 2141 S. Illinois Avenue – Carbondale, Illinois	
Inside Carbondale City Hall – 200 S. Illinois Avenue – Carbondale, Illinois	
Inside Heartland Regional Medical Center—3333 W. DeYoung--Marion, IL	

Checking and Savings Statement:

You can expect to receive a statement reflecting account activity through December 5, 2014. If you have any interest bearing accounts, interest will be paid through December 5, 2014. **Statements prepared for you after December 5, 2014 will be delivered in First Southern Bank format.**

Telephone Banking:

The current telephone banking number, 618-942-8353, will be disconnected after December 6, 2014. **The new Toll Free number will be 888-750-3151.** For more information on telephone banking see a personal banker at a banking center near you.

Online banking, Mobile Banking, and Bill Pay:

The online banking website address will change. Customers should begin using the new website: www.firstsouthernbank.net on December 8, 2014. Historical documents stored under the "Documents" tab of your online banking page will be deleted effective December 6, 2014. We recommend you review these documents and save them to your personal computer or zip drive if you deem it necessary. Your online banking login information will not change. Online banking is required to utilize the mobile banking service. Your mobile banking login information and accessibility will not change. Please do not set up any bill payments from December 3, 2014 to December 8, 2014. After December 8, 2014, bill payments can be set up at your convenience.

Allowable Overdraft Privilege:

As a benefit to our customers, an overdraft privilege program will be available after the merger. Overdraft Privilege is a service we can add to your consumer checking account to cover overdrafts to a set limit. With Overdraft Privilege we will generally pay your overdraft items up to \$500.00. Whether overdrafts will be paid is discretionary and we reserve the right not to pay. We do not pay overdrafts on ATM transaction and/or every day debit card transactions unless you authorize us to. Please visit the *Forms Library* at www.firstsouthernbank.net and take a look at the *Overdraft Privilege and Forms* document for more information. You can also contact a personal banker at a banking center near you for more details.

Christmas Club Accounts:

All checks were cut the last week of October 2014 and were mailed the first week of November 2014. **After checks have been disbursed, the account will remain open but will be converted into a Star Savings Account. Going forward, traditional Christmas Club Accounts will no longer be offered**

Certificates of Deposit (CD)/Individual Retirement Accounts (IRA):

When your CD/IRA matures for the first time on or after December 6, 2014, the features of your CD/IRA may change. Please read under the heading that states Product Conversion for any changes that may apply to your CD/IRA, and watch for your maturity notice as terms and conditions may be subject to change. **Interest will be compounded quarterly for new CD/IRA accounts going forward.**

Penalty for early withdrawal on a CD or an IRA will be changing, see below:

Current Penalties:

12 month and under terms = 1 month penalty
Terms greater than 12 months = 3 month penalty

New Penalties:

12 month and under terms = 3 month penalty
Terms greater than 12 months = 6 month penalty

Daily Cut-off Time:

Daily cut-off times will be extended to close of business. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. **The deposit cut-off time for a particular banking center is that banking center's closing time; no later than 6:00 p.m. For ATM's that accept deposits, the cut-off time will be 4:00 p.m.** If you make a deposit before our cut-off time on a business day that we are open, we will consider that business day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day that is not a business day, we will consider the next business day we are open to be the day of your deposit.

FDIC Deposit Insurance:

Under FDIC rules, for at least six months after the merger your current deposit accounts at Herrin Security Bank will be separately insured from any accounts you may already have at First Southern Bank. This grace period gives you the opportunity to restructure your accounts if deemed necessary. See a personal banker at a banking center near you for more details.

Product Conversion

As mentioned previously, Herrin Security Bank will begin the merger process with First Southern Bank on December 6, 2014. Converting a Herrin Security Bank product to a First Southern Bank product is part of that process. The following outlines the current products offered at Herrin Security Bank and the corresponding products that will be offered at First Southern Bank effective December 6, 2014. Please note that we will be adding many great accounts to better serve our customers. The enclosed material stating “Truth-In-Savings Disclosure” is provided for more detailed product information. Please stop into one of our locations or call a Personal Banker at 618-942-3151 if you would like detailed information on the benefits of the accounts listed below. If you have questions or would prefer that your account be converted or transferred to a different product, please do not hesitate to contact us, we are happy to assist in placing you in the account that best fits your banking needs. **Bolded items denote changes.**

**APY= Annual Percentage Yield. APYs accurate as of 10-17-2014. Fees may reduce earnings on some accounts.*

Key Access Checking will no longer be offered and convert to: Kasasa Checking

No monthly service fees; no minimum balance to earn rewards; no fee for online banking & bill pay; you automatically *qualify first month; you receive your first order of standard logo checks free.

Annual Percentage Yield: 1.55% maximum APY on balances up to \$25,000.00 if qualifications are met or .25% minimum APY on all balances if qualifications are not met; Nationwide ATM fee refunds up to \$30.00 if qualifications are met; the daily balance method will be utilized on this account.

***Monthly Qualifiers: 10 debit card purchases (must be point of sale); 1 automatic payment or direct deposit; receive monthly e-statements; sign into online banking once a month.**

Please refer to the “Truth-In-Savings Disclosure” for more information about Kasasa Checking.

Key Rate and Key Reward Checking will no longer be offered and convert to: Interest Checking

A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1000.00 on any day of the cycle.

You must maintain a minimum balance of \$1000.00 in order to obtain the disclosed annual percentage yield.

The daily balance method will be utilized on this account.

Please refer to the “Truth-In-Savings Disclosure” for more information about Interest Checking.

Key Checking will no longer be offered and convert to: Star Checking

\$500.00 minimum balance is required.

A service charge fee of \$7.00 will be imposed each statement cycle if the balance falls below \$500.00 on any day of the cycle.

The daily balance method will be utilized on this account.

The \$7.00 monthly service fee will be waived for the first statement cycle following conversion on December 6, 2014. This will allow you adequate time to decide which checking account best fits your banking needs.

Please refer to the "Truth-In-Savings Disclosure" for more information about Star Checking.

Key Premier Checking will no longer be offered and will convert to: Fortune 55 Interest Checking

The daily balance method will be utilized on this account.

Please refer to the "Truth-In-Savings Disclosure" for more information about Fortune 55 Interest Checking.

Key Money Market will no longer be offered and convert to: Premier Money Market

A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2500.00 any day of the cycle.

You must maintain a minimum balance of \$2500.00 in the account each day in order to obtain the disclosed annual percentage yield.

An excess transfer fee of \$10.00 per item will apply if the transfers from this account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill pay), checks or similar order exceed six (6) per month.

The daily balance method will be utilized on this account.

Please refer to the "Truth-In-Savings Disclosure" for more information about Premier Money Market.

Key Savings and Christmas Club Savings will no longer be offered and convert to : Star Savings

You must deposit \$100.00 (\$10.00 for minors age 18 or under) to open this account.

A \$2.00 monthly service charge will apply if the balance falls below \$100 any day of that month. This fee will not apply to minors age 18 and under.

A withdrawal fee of \$6.00 will be charged for each withdrawal in excess of six (6) during a month.

The daily balance method will be utilized on this account.

Please refer to the "Truth-In-Savings Disclosure" for more information about Star Savings.

Business NOW and Public Fund NOW will no longer be offered and convert to: Business Interest Checking

Please refer to the "Truth-in-Savings Disclosure" for information about Business Interest Checking.

Business Checking and Business Money Market will still be offered

Please refer to the "Truth-In-Savings Disclosure" for information about Business Checking and Business Money Market.

Public Fund Checking will no longer be offered and will convert to: Business Checking

Please refer to the "Truth-In-Savings Disclosure" for information about Business Checking.

Public Fund Money Market will no longer be offered and will convert to: Business Money Market

Please refer to the "Truth-in-Savings Disclosure" for information about Business Money Market.

Health Savings Account will still be offered

Please refer to the "Truth-in-Savings Disclosure" for information about Health Savings Account.

Public Funds Savings will no longer be offered and convert to: Business Savings

Please refer to the "Truth-In-Savings Disclosure" for information about Business Savings.

Business Savings will still be offered

Please refer to the "Truth-In-Savings Disclosure" for information about Business Savings.

91 day CD at maturity will no longer be offered and convert to: 3 month CD

182 day CD at maturity will no longer be offered and convert to: 6 month CD

23 month CD at maturity will no longer be offered and convert to : 24 month CD

11, 13, and 14 month CD at maturity will no longer be offered and convert to: 12 month CD

The following fees and limitations may be assessed against your account.

Cost for check printing services varies depending on the style of checks ordered.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal, ATM withdrawal, or other electronic means. **Bolded line items denote changes.**

	FEE PRIOR TO 12/06/14	FEE ON AND AFTER 12/06/14
<u>DEPOSIT ACCOUNTS</u>		
CASHIER'S CHECK	\$3.00	\$5.00
OVERDRAFT PRIVILEGE FEE (per item)	N/A	\$30.00
RETURN/PAID ITEM FEE (per item)	\$25.00	\$30.00
DAILY OVERDRAFT FEE	N/A	\$5.00 PER DAY STARTING THE 5TH DAY
DEPOSIT RETURN ITEM	\$3.00	\$7.00
ACCOUNT RECONCILIATION (per hour)	\$20.00	\$15.00 (1 HOUR MIN)
ACCOUNT RESEARCH (per hour)	\$20.00	\$25.00 (1 HOUR MIN)
PHOTOCOPY OF STATEMENT	\$2.50	\$5.00
PHOTOCOPY OF CHECK	\$.25	\$1.00
STOP PAYMENT/CAUTION (per item)	\$25.00	\$30.00
RETURNED STATEMENT FEE	N/A	\$5.00 PER MONTH
DORMANT ACCOUNT CHARGES	5.00 PER MONTH	\$2.00 PER MONTH
ACCOUNT CLOSED WITHIN 90 DAYS OF OPENING	\$5.00 (Checking)	\$20.00 (all accounts)
	\$20.00 (HSA)	\$20.00 (all accounts)
TELEPHONE TRANSFER	\$3.00	\$5.00
OVERDRAFT PROTECTION TRANSFER FEE	N/A	\$5.00(per transfer; \$100 increments)
<u>ONLINE BANKING</u>		
BILL PAY – CONSUMER	N/A	\$5.95 PER MONTH
-- KASASA	N/A	FREE
-- FORTUNE 55	N/A	FREE
POP MONEY	\$.50 PER TRANSACTION	\$1.00 PER TRANSACTION
BILL PAY – BUSINESS	N/A	\$9.95 PER MONTH
COMMERCIAL CASH MANAGEMENT	N/A	\$18.95 PER MONTH
ONLINE BANKING SECURITY TOKEN	N/A	1ST FREE/ADDITIONAL \$25.00
LOST ONLINE BANKING SECURITY TOKEN	N/A	\$25.00
<u>NIGHT DEPOSITORY</u>		
REPLACEMENT NIGHT DEPOSITORY KEY	N/A	\$25.00
LOCKED DEPOSIT BAGS	\$15.00	\$20.00
OVERNIGHT ZIPPERED BAGS	N/A	\$5.00
<u>WIRE TRANSFER</u>		
INCOMING	\$10.00	\$10.00
OUTGOING (DOMESTIC)	\$20.00	\$25.00
OUTGOING (FOREIGN)	\$50.00 PLUS COST	\$60.00
<u>COLLECTION ITEMS</u>		
INCOMING/OUTGOING	\$15.00	\$25.00
<u>ATM/VISA CHECK CARD</u>		
INSTANT ISSUE VISA CHECK CARD (STOCK)	N/A	\$5.00

INSTANT ISSUE VISA CHECK CARD (PERSONALIZED)	N/A	\$10.00
REPLACEMENT CARD FEE (STOCK)	\$5.00	\$5.00
REPLACEMENT CARD FEE (PERSONALIZED)	N/A	\$10.00
WITHDRAWAL MADE AT ATM NOT OWNED OR OPERATED BY FIRST SOUTHERN BANK	\$2.00	\$2.00

LOANS

LOAN COUPON BOOK REPLACEMENT FEE	N/A	\$5.00
STOP PAYMENT ON HOME EQUITY CHECK	N/A	\$40.00
RETURN ITEM ON HOME EQUITY CHECK	N/A	\$40.00
OVERLIMIT CHARGE ON HOME EQUITY	N/A	\$40.00
CHARGE FOR ADVANCE LESS THAN MINIMUM	N/A	\$40.00
LATE PAYMENT	5.00% OF UNPAID PAYMENT OR \$10.00, WHICHEVER IS GREATER	5.00% OF UNPAID PAYMENT OR \$10.00, WHICHEVER IS GREATER

SAFETY DEPOSIT BOXES

LATE RENTAL FEE (after 30 days)	\$10.00	\$ 5.00
REPLACEMENT KEY	\$15.00	\$25.00
DRILLING FEES	\$25.00 PLUS INVOICE	\$100.00 PLUS INVOICE

SAFETY DEPOSIT BOX RATES

3 x 5	\$15.00 or \$10.00(W/AUTO DEBIT)	\$25.00(W/AUTO DEBIT)
3 x 10	\$23.00 or \$18.00(W/AUTO DEBIT)	\$25.00(W/AUTO DEBIT)
5 x 10	\$30.00 or \$25.00(W/AUTO DEBIT)	\$50.00(W/AUTO DEBIT)
10 x 10	N/A	\$60.00(W/AUTO DEBIT)

*You must have a deposit relationship with First Southern Bank to rent a safety deposit box. If you close your deposit relationship, we require you to close your box also. **Auto debit is required for annual payment.***

MISCELLANEOUS

IRS LEVY	\$50.00	\$75.00
GARNISHMENTS	\$50.00	\$75.00
NOTARY FEE (non-customer)	\$5.00	\$1.00
COIN COUNTING (non-customer)	10% OF TOTAL	3%, \$3.00 minimum
FAX SERVICE		
FIRST PAGE	\$2.00	\$5.00
EACH ADDITIONAL PAGE	\$1.00	\$1.00
IRA/HSA ANNUAL MAINTENANCE FEE	N/A	\$20.00
FOREIGN CURRENCY ORDER FEE	\$15.00 PLUS INVOICE	\$20.00 PLUS INVOICE
MEDALLION SIGNATURE GUARANTEE	\$7.50	\$75.00
LICENSE PLATE RENEWAL STICKER FEE	\$5.50	\$7.50

We may require no less than 7 days' notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal information.

TRUTH-IN-SAVINGS DISCLOSURE

Star Checking Account

Minimum balance to open the account

You must deposit \$100 to open this account.

Additional Information

\$500 minimum balance is required.

A service charge fee of \$7.00 will be imposed each statement cycle if the balance falls below \$500 on any day of the cycle.

Fees

There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

In-Control Checking Account

Minimum balance to open the account

You must deposit \$100 to open this account.

Additional Information

No minimum balance requirement.

A service charge fee of \$2.00 will be imposed every statement cycle if the eStatement OR debit card transaction requirement is not met. You must either enroll in eStatements OR have 6 qualified debit card transactions post and clear during the statement cycle. ATM fee refunds each statement cycle up to \$30.00 with enrollment in eStatements and 6 qualified debit card transactions.

Effect of closing an account

There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Fees

There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

KASASA Accounts

Interest Rates ~ 1.55% APY on balances up to \$25,000.00 if the account qualifications are met.

.25% APY if you do not meet qualifications.

.50% APY for balances over \$25,000.00 if the account qualifications are met.

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing

fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$100.00 to open this account.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: Checks)

Additional features:

Please refer to our Kasasa Account brochure for more detailed information.

Fees

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity". Fees may reduce earnings.

Interest Checking Account

Interest Rate ~ .05% & .05% APY

Rate information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees

A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example, checks).

Fees

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity". Fees may reduce earnings.

Fortune 55 Interest Checking **(Customers Age 55+)**

Interest Rate ~ .05% & .05% APY

Rate information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$100.00 to open this account.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Fees

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity". Fees may reduce earnings

Premier Money Market

Interest Rate ~ .05% & .05% APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees

A service charge fee of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$2,500.00 in the account each day in order to obtain the disclosed annual percentage yield.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Transaction limitations/Fees

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks or similar order are limited to six (6) per month. An excess transfer fee of \$10.00 per item applies if these limits are exceeded. If you exceed the above limitations your account may be transferred to a transaction account or closed. Additional fees may apply for other bank service, such as stop payments and wire transfers. Please refer to the Schedule of Fees for additional fee information. A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity". Fees may reduce earnings.

Star Savings Account

Interest Rate .05% & .05%APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$100.00 (\$10.00 for minors age 18 or under) to open this account.

Minimum balance to avoid imposition of fees

A monthly service charge fee of \$2.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. This fee will not apply to minors age 18 or under.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Transaction limitations

Transfers from a Savings account to another account or to third parties by telephonic agreement, order or instruction, preauthorized, automatic, or computer transfer are limited to six (6) per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

Fees

A withdrawal fee of \$3.00 will be charged for each withdrawal in excess of six (6) during a month. A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity". Fees may reduce earnings.

Health Savings Account

Interest Rate ~ .05% & .05% APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account

You must deposit \$10.00 to open this account.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Fees

A semi-annual service charge of \$10.00 will be assessed. An account closing fee of \$20.00 will be charged. Fees may reduce earnings

Additional Account Terms

Accounts may consist of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be governed by the rules governing other savings accounts. This process will not affect your available balance, the interest you earn, FDIC protection, or your monthly statement.

TRUTH-IN-SAVINGS DISCLOSURE

Business Checking Account

Minimum balance to open the account

You must deposit \$100 to open this account.

Additional Information

No minimum balance requirement.

No monthly service charge.

Fees

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

Business Interest Checking Account

Interest Rate ~ .05% & .05% APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$1000.00 to open this account.

Minimum balance to avoid imposition of fees

A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the 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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: Checks)

Fees

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

Premier Business Money Market

Interest Rate ~ .05% & .05% APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees

A service charge fee of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$2,500.00 in the account each day in order to obtain the disclosed annual percentage yield.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Transaction limitations/Fees

Transfers from this account to another account or to third parties by preauthorized, automatic, telephone, computer transfer (including bill payments), checks or similar order are limited to six (6) per month. An excess transfer fee of \$10.00 per item applies if these limits are exceeded. If you exceed the above limitations your account may be transferred to a transaction account or closed.

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

Additional fees may apply for other bank service, such as stop payments and wire transfers. Please refer to the Schedule of Fees for additional fee information.

Business Savings Account

Interest Rate ~ .05% & .05% APY

Rate Information

Your interest rate and annual percentage yield may change.

Frequency of rate changes

We may change the interest rate on your account at any time.

Determination of rate

At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month. days from the opening date.

Minimum balance to open the account

You must deposit \$100.00 to open this account.

Effect of closing an account

If you close your account before interest is credited, you will not receive the accrued interest. There is an early closing fee of \$20.00 that will be applied if the account is closed 90 days from the opening date.

Minimum balance to open the account

You must deposit \$100.00

Minimum balance to avoid imposition of fees

A monthly service charge fee service charge fee of \$2.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (Example: checks).

Transaction limitations

Transfers from a Savings account to another account or to third parties by telephonic agreement, order or instruction, preauthorized, automatic, or computer transfer are limited to six (6) per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

Fees

A withdrawal fee of \$3.00 will be charged for each withdrawal in excess of six (6) during a month.

A dormant fee of \$2.00 will be charged each month if the account has had no activity for 12 months. Transactions initiated by the bank are not considered "activity".

FACTS **WHAT DOES FIRST SOUTHERN 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 Credit History
 * Credit Score and Employment Information
 *Checking Account Information and Credit Card and other debt
 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 First Southern Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Southern 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	No	We Don't Share
For our affiliates' every day business purposes - Information about your transactions and experiences	No	We Don't Share
For our affiliates' every day business purposes - Information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions Call 618.549.3621 or go to www.firstsouthernbank.net

What we do	
How does First Southern 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.
How does First Southern 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 Apply for a Loan * Make deposits or withdrawals from your accounts * Use your credit or debit card or provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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"> * 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>First Southern Bank does not share with our affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>First Southern Bank does not share with nonaffiliates so they can market to you</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>First Southern Bank doesn't jointly market</i></p>