

## Section 4 - Branch Services

This section includes products, services, and a listing of ATMs.

## Sibley State Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or [www.sibleystatebank.com](http://www.sibleystatebank.com).

In general, all consumer products are available at all branch locations. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products / services. Not all branches have safe deposit boxes.

Deposit account rates are available at any branch or by calling 1-712-754-2561 . Loan rates are available at any branch or by calling 1-712-754-2561.

Consumers can apply for new consumer checking and savings accounts at branch location for all deposit products. Consumers can apply by telephone or at branch locations for lending products. Consumers can apply for a mortgage at a branch location or on our website at [www.sibleystatebank.com/personal-banking/mortgage-loans](http://www.sibleystatebank.com/personal-banking/mortgage-loans)

### Products Offered

#### Consumer

##### Deposit Accounts

- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

##### Loan Accounts

- Vehicle Loans
- Personal Loans
- Home Equity Loans
- Mortgage Loans
- Personal Lines of Credit
- Home Equity Lines of Credit

##### Card Products

- Credit Cards
- Banking Cards

##### Other

- Online Services
- Mobile Services

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

#### Small Business and Commercial

##### Checking

- Small Business Checking
- Business Checking
- Business Analysis Checking
- Business Checking with Interest

##### Treasury Services

- ACH
- Global Banking
- Remote Deposit Capture
- Fraud Protection Solutions

##### Card Products

- Business Debit Card
- Business Credit Card

##### Savings

- Savings
- Money Market

##### Other

- Online and Mobile banking platforms

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

**Sibley State Bank**  
**Hours of Operation**

**Location:** 803 4<sup>th</sup> Avenue, Sibley, IA 51249

**Lobby:**

Monday - Friday                      8:00 a.m. – 3:00 p.m.

**Drive-thru:**

Monday - Friday                      7:30 a.m. – 4:30 p.m.

**Assessment Area:**

All of Osceola County, Iowa to include Census tracts 4601 and 4602;

The Eastern Six Townships in Lyon County, Iowa; adjoining Osceola County, Iowa to include Census tract 9501;

The Southern Five Townships in Nobles County, Minnesota; adjoining Osceola and Lyon Counties in Iowa to include Census tract 1053.

**SSB ATM LOCATIONS**

<b><u>NAME</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>	<b><u>DEPOSIT (Y/N)</u></b>
Sibley State Bank	803 4 <sup>th</sup> Avenue	Sibley	IA	51249	Y
Jack Rabbit Junction	1706 Pierce Avenue	Sibley	IA	51249	N

SSB CUSTOMERS CAN ACCESS SURCHARGE FREE ANY FNBO OR ALLPOINT ATM NETWORK ATMS FREE OF CHARGE. DEPOSITS ARE NOT ACCEPTED AT THESE ATMS. LISTING OF ATM LOCATIONS CAN BE FOUND [AT WWW.SIBLEYSTATEBANK.COM](http://WWW.SIBLEYSTATEBANK.COM) OR ON SSB MOBILE APP.

# SIBLEY STATE BANK

EST. 1894

## Services & Fees Disclosure

Bill Pay .....	No Charge
Cashier's Check – per check.....	\$5.00
Collection Item – per item.....	\$10.00
Dormant Account Fee – per month.....	\$5.00
Garnishment or Levies .....	\$50.00
Indemnity Bond – per Certificate .....	\$25.00
Online Banking.....	No Charge
Mobile Banking .....	No Charge
Overdraft Fee – may be created by check, in-person withdrawal, ATM or other electronic means .....	\$30.00/Max 5 Day
<b>Research</b>	
Per hour, including account reconciliation.....	\$35.00
Per page.....	\$1.00
Return Item Fee .....	\$30.00/Max 5 Day
<p>A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.</p>	
<b>Safe Deposit Box</b>	
Drilling Charge.....	\$200.00
Payment late fee – per box per month .....	\$5.00
3x5 Annual Rent .....	\$25.00
5x5 Annual Rent .....	\$30.00
3x10 Annual Rent .....	\$30.00
5x10 Annual Rent .....	\$45.00
10x10 Annual Rent .....	\$65.00
<b>Statements</b>	
Electronic Statement.....	No Charge
Paper Statement.....	No Charge
Stop Payment – per check .....	\$30.00
Undeliverable Mail.....	\$10.00
<b>Wire Transfer Fees</b>	
<b>Incoming</b>	
Domestic.....	\$10.00
International .....	\$50.00
<b>Outgoing</b>	
Domestic.....	\$20.00
International .....	\$50.00