

***BUENA VISTA NATIONAL BANK
PRODUCTS AND SERVICES***

Last update October 24, 2025

FOR INTERNAL USE ONLY

Products and Services

<u>Bank Branch Hours and Locations</u>	2
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Deposit Accounts

⇒ Checking Accounts	5
⇒ Business Accounts	8
⇒ Savings Accounts	9
⇒ Certificates of Deposit	10
⇒ Individual Retirement Accounts	11
⇒ Health Savings Accounts	12
⇒ Account Overdraft Privilege	12

Credit Products

⇒ Consumer Loans	13
⇒ Real Estate Loans	14
⇒ Fixed Rate Mortgage Loans	14
⇒ Commercial Loans	14
⇒ Agricultural Loans	15
⇒ Home Equity Line of Credit (HELOC)	15

Internet Banking

⇒ E-Pay	16
⇒ Mobile Banking	16
⇒ Notifi	17
⇒ Transfer Now	17

ATM/Buena Vista Debit Card & Brella App

⇒ ACH Origination	19
⇒ Merchant Credit Card Processing	19
⇒ Digital Deposit	19
⇒ Positive Pay	19
⇒ Investment Services	19
⇒ Safe Deposit Box	20
⇒ License and Title	20
⇒ Wire Transfers	20
⇒ Savings Bonds	21

Schedule of Fees and Charges

Buena Vista National Bank has six locations in Randolph County and two in Macon County. Most products and services are available at all locations. The following is a listing of the location and hours:

Randolph County locations:

Chester Main

1309 Swanwick St.
P.O. Box 268
Chester, IL 62233
618-826-2331 Phone
618-826-5446 Fax

Lobby Hours

Monday – Thursday	8:30 AM – 4:00PM
Friday	8:30 AM – 5:00PM
Saturday	Closed

Drive-Up

Monday – Friday	8:00 AM – 5:30 PM
Saturday	8:00 AM – 12:00 PM

Evansville

501 Market St.
P.O. Box 69
Evansville, IL 62242
618-853-2316 Phone
618-853-2291 Fax

Market Place

800 Chester Center
Chester, IL 62233
618-826-2332 Phone

***Lobby Hours**

Monday & Wednesday	9:00AM – 2:00 PM
Friday	9:00 AM – 5:00 PM

***Drive-Up**

Monday & Wednesday	8:30 AM- 4:00 PM
Friday	8:30 AM – 5:00 PM

Hours

Monday – Friday	9:00 AM – 6:00 PM
Saturday	10:00 AM – 2:00 PM

*Closed for lunch every day 11:00-11:30

Prairie du Rocher

219 Market Street
Prairie du Rocher, IL 62277
(618) 284-3440 Phone
(618) 284-7380 Fax

Lobby Hours

Mon. thru Thurs.....8:30 AM to 4:00 PM
Friday.....8:30 AM to 5:00 PM

Drive-Up

Mon. thru Thurs.....8:00 AM to 4:00 PM
Friday.....8:00 AM to 5:00 PM
Saturday.....8:00 AM to 11:30 AM

Red Bud

1320 West Market Street
Red Bud, IL 62278
(618) 282-2265 Phone
(618) 282-6959 Fax

Lobby Hours

Mon. thru Thurs.....9:00 AM to 4:00 PM
Friday.....9:00 AM to 5:00 PM

Drive-Up

Mon. thru Thurs.....8:00 AM to 4:00 PM
Friday.....8:00 AM to 5:00 PM
Saturday.....8:00 AM to 12:00 PM

Red Bud South

1414 S. Main Street
Red Bud, IL 62278
(618) 282-2700 Phone

Drive-Up

Monday – Thursday.... 8:00 AM to 4:30 PM
Friday8:00 AM to 6:00 PM
Saturday8:00 AM to 12:00 PM

Macon County Locations:

Decatur Branch

3795 North Woodford
Decatur, IL 62526
217-877-6809 Phone
217-877-6835 Fax

Lobby Hours

Monday thru Friday.....9:00 AM to 4:00 PM
Saturday.....Closed

Drive-Up

Monday thru Thursday.....8:00 AM to 4:00 PM
Friday.....8:00 AM to 5:00 PM
Saturday.....8:00 AM to 12:00 PM

Warrensburg Branch

450 East Main
PO Box 500
Warrensburg, IL 62573
217-672-3596 Phone
217-672-8018 Fax

Lobby Hours

Appointment needed for safe deposit box-no lobby hours

Drive-up

Monday, Wednesday & Friday.....8:30 AM to 4:00 PM
Saturday.....CLOSED

*closed for lunch every day 11:00-11:30

CHECKING ACCOUNTS

Most consumer checking accounts must have a deposit of **\$50.00** to open the account unless otherwise noted and maintain a sufficient balance to cover incoming debit items.

Vista Gold Rewards Checking

Our top-of-the-line checking for people who know good value and want to be rewarded. This popular account requires **no minimum balance**.

A reduction in the service charge of **\$6.50** per month is possible by meeting the following criteria making this account potentially **FREE!**

- 20 Point-Of-Sale (POS) transactions per calendar month-reward \$2.00
- Receive an eStatement for the account-reward \$2.00
- Utilize the e-Pay service to pay one or more bills per month-reward \$1.00
- Maintain a minimum balance of \$500.00 per statement cycle-reward \$1.00
- Receive a Direct Deposit or have an ACH Debit-reward \$1.00

Additionally, customers will receive a \$5.00 discount off their annual safe deposit box rent. We offer a **FREE** personal size blue check design.

Balance Bonus Checking

No longer offered effective 4-30-25; some customers still have this product

Our customers that maintain a balance of **\$1,000.00** will avoid a service charge.

Determine your service charge based off the minimum balance each statement cycle.

\$1,000 and Over	FREE
\$500-\$999.99	\$3.00
\$250.00-\$499.99	\$4.00
\$0-\$249.99	\$6.00

- This account requires an eStatement with a valid email address-additional **\$4.00** fee for paper statement mailed.
- 20 Point of Sale (POS) transactions per calendar month will give you a bonus of \$1.00 service charge credit.

Senior Citizen Checking

For our customers age 55 and older.

This account has **no monthly service charge** and **no minimum balance requirements**.

We offer a **FREE** check design-Grey safety paper singles or duplicate.

Zen Card Account (age 13– 29 years of age)

- An all-electronic account. (Mobile Banking, Notifi Real-Time Alerts, ePay & more!)
- An *exclusive* debit card design
- eStatements are required.
- No monthly fee.
- No minimum to open.
- Monthly ATM refunds, up to \$10.

- The Zen Card design is the card associated with this account.
 - If a customer requests a different card, we will offer our other attractive account options.
 - We will allow checks, but will not promote or encourage them in any way. If they request checks – they will be charged.
 - Zen Card customers do not “age out”. Once a customer is in the account, they can remain in the account indefinitely.

Full Time Student Account (not openly advertised but still available by request-removed from BPM product view April 2025)

This account offers students unlimited checking privileges with no monthly service charge or minimum balance requirements. Students receive **FREE** temporary checks to get them started.

Special Requirements:

Customer must be a full-time student and below the age of 24. Once the account holder reaches the age of 24, the account will be converted to our Zen Account.

Interest Checking

Earn interest and write an unlimited amount of checks with this account. A **\$5.00** service charge will be assessed if your balance drops below **\$500.00** at any time during the month.

Special Requirements:

The balance requirement runs on a calendar month, not per statement. If the customer is age 55 or older, we offer a **FREE** grey check design in wallet or duplicate.

BV Rewards Checking

You can earn a higher rate of interest and get ATM fee refunds* nationwide every monthly qualification cycle with Rewards Checking. Simply do a few time-saving activities you're already doing anyway, like using your debit card.

Special Requirements

- Highest yield on balance up to \$15,000 when qualifications are met
- Cap yield on amount of balance over \$15,000 when qualifications are met
- Minimum yield if qualifications are not met
- Nationwide ATM fee refunds up to \$10 per monthly qualification cycle
- No monthly fees
- No minimum balance to earn rewards
- Unlimited checking
- Free Shazam debit card
- Free online banking and bill pay (e-Pay)
- FDIC insured
- \$50 deposit to open
- Must have a valid email address at the time of account opening

Qualifications:

- Have at least 12 debit card Point-of-Sale transactions post and settle per monthly qualification cycle
- Have one Automatic Payment or Direct Deposit or ePay transaction post and settle per monthly qualification cycle
- Receive paperless e-Statements per monthly qualification cycle

If for some reason you don't qualify during the monthly qualification cycle, you still get an unlimited free checking account, and you'll still earn a minimum yield. Plus you can get the rewards back by qualifying the very next monthly qualification cycle!

*Minimum to open account is \$50 for Rewards Checking. The advertised Rewards Checking APY is based on compounding interest. The actual interest paid may be less than the advertised APY. Qualifying transactions must post and clear Rewards Checking during monthly qualification cycle. Transactions may take one or more banking days from transaction date to post to an account. Intra-bank transfers do not count as qualifying transactions. Rates may change after account is opened. Fees may reduce earnings. ATM Fee refunds up to \$10 provided only if qualifications are met within monthly qualification cycle. ATM transactions do not count towards debit card qualifications. Rewards checking account type limit is 1 primary account per customer.

Customers in this program pay for their checks.

BUSINESS ACCOUNTS

All business checking accounts must have a deposit of \$50.00 to open the account and maintain a sufficient balance to cover incoming debit items.

Business Checking Account

A perfect solution for any size business. Receive a complete, easy-to-balance statement monthly. The monthly maintenance charge for this account is calculated by adding the **\$5.00** maintenance fee plus **\$.10** per debit paid plus **\$.07** per transit item. Earnings of **\$.10** per **\$100.00** of the minimum balance will be applied as a credit against the monthly maintenance charge.

Small Business Checking Account

A checking account designed for the small business customer. Account maintenance is **FREE** unless balance falls below **\$500.00**, then **\$5.00** per month. The first 250 transactions per month, including debits, credits, and deposited items are **FREE**. Any additional debit, credit, or transit item deposited over the 250 will be assessed a **\$.40** per item fee.

Business Interest Account

This checking account provides businesses an opportunity to earn interest while managing monthly transactional needs. Accounts that fall below **\$500.00** at any time during a month will be assessed a **\$5.00** service charge.

Business Money Market Account

A variable rate product. This account generates a monthly statement showing the interest earned at the current rate offered. Not tiered as the consumer Money Market Account-1 rate only.

Requirements: Must have **\$1000.00** to open the account. If the balance falls below **\$500.00** there is an automatic **\$5.00** service charge for that month.

Business Regular Savings Account

Must have **\$50.00** to open the account. The account requires a **\$100.00** balance to avoid a monthly service charge of **\$2.00**.

Special Account Checking

Designed for temporary accounts such as Estates, Fundraisers and Class Reunions. No service charge for this account type. It is not advertised and should be used only in the situation it was designed for.

Non-Profit and Political/Public Funds Accounts are also available.

CONSUMER SAVINGS ACCOUNTS

Regular Savings

Deposits and withdrawals may be made at any time on this account.

This account generates an annual statement showing the interest earned at the current rate offered. A monthly statement is generated if there is electronic activity.

Requirements: Must have **\$50.00** to open the account. The account requires a **\$100.00** balance to avoid a monthly service charge of **\$2.00**. When opening a new account, the customer will have 90 days to accumulate the required \$100.00 balance to avoid a service charge.

This account may be set up for a minor as primary owner with no service charge. A parent or guardian must be on the account until age 18.

Special Requirements for Students-waiving service charge:

Customer must be a full-time student and below the age of 24. Once the account holder reaches the age of 24, the account will begin service charging.

Vacation Savings

See above for Regular Savings-we may use a title line if the customer wants funds designated for vacation savings.

Money Market Account

See applicable interest rate and rate tiers.

We have special checks available for use with any money market account. Deposits and withdrawals may be made at any time on this account. This account compounds monthly and generates a monthly statement showing the interest earned at the current rate offered.

Requirements:

Must have **\$1000.00** to open the account.

If the balance falls below **\$500.00** there is an automatic **\$5.00** service charge for that month.

Christmas Club

Customers may deposit any amount into this account. Deposits may be made by using deposit tickets, or they may be automatically deducted from an account. A check or direct deposit will be sent to the account holder in mid-October for the final balance of the account. Statements are generated semi-annually on this account. A monthly statement is generated if there is electronic activity.

Requirements: Account may be opened with any amount over **\$1.00**. Withdrawals are not permitted-the club must be closed out. There is a \$25.00 early plan closing fee.

**Contact bookkeeping at the main office if you close one out. Pay accrued interest and use a 71 trancode. Lower the balance by \$25 which will go into Misc. Income GL#340130## (the last 2 numbers indicate the branch where the account originated) with a 100 trancode.*

BV Kids Club

The BV Kids Club is a special savings account for children ages 0-12. Each new member receives a BV piggy bank. Members will be eligible throughout the year for contests, prizes, and special promotions.

Requirements: A **\$25.00** deposit is required for a new customer to become a member. A \$10.00 deposit is required for an existing account holder to change existing savings into a BV Kids Club account.

Real Saver Savings

(No longer offered as of 8/1/13, some customers still have this acct.)

A free, high-interest saver account linked to your free Rewards Checking account. The high yield and ATM fee refunds you earn in the Rewards Checking are automatically deposited into your Reward Saver, where the balance earns interest again!

Requirements:

- No monthly service charge
- No minimum balance to earn rewards
- High yield on balances up to \$10,000 when qualifications are met
- Cap yield on amount of balance over \$10,000 when qualifications are met
- Minimum yield if simple qualifications aren't met
- Free online banking
- Free online statements available
- FDIC insured
- Receive free paperless e-Statements per monthly qualification cycle

Certificate of Deposit

A savings tool for depositors who are able to invest for a designated period of time without making withdrawals on the funds. Interest rates vary depending upon the length of the term chosen by the depositor.

Special Requirements

Must open with a minimum of **\$500.00** in the account. This account may be opened in the name of a minor but needs to have a parent or guardian on the account as well.

Benefits

Terms offered are: **91 day, 6, 12, 18, 24, 30, 36, 48, or 60 months**

We may offer special terms and rates at various times and at various locations.

All Certificates are automatically renewable. Approaching renewal notices are mailed to customers approximately 3 weeks prior to the maturity date. A 10 (business) day grace period applies after the maturity date.

Multiple Interest Payment Options: Compounding Quarterly is our default on all new accounts.

We may also transfer to an existing savings or checking account within our bank either monthly or quarterly or ACH the interest to another bank.

Penalties

For terms 16 months or less the penalty will be loss of accrued interest. The penalty will be an amount

equal to twelve months interest on a maturity of sixteen to twenty-four months, fifteen months interest on a maturity of 30 months, eighteen months interest on a maturity of thirty-six months, twenty-four months interest on a maturity of forty-eight months and thirty months interest on a maturity of sixty months. All terms will additionally have an early closing fee of \$50.00.

Individual Retirement Accounts (IRA's)

IRA accounts allow people to save for their retirement during their working years. Buena Vista's IRA accounts are opened as a Certificate of Deposit or Variable IRA Savings Account.

Customers must first complete and sign an IRA Custodial Agreement form to establish an IRA Plan.

Types of IRA's available are:

- Traditional
- Roth
- Coverdell Education Savings (CESA)

IRA's set up as a Certificate of Deposit

A deposit of **\$500.00** or more is required.

Terms available are the same as other COD terms currently available, 6 months or longer plus specials. Our IRA Certificate customers obtain a rate which has a preauthorized margin above what we are currently offering on our rate sheet.

IRA's set up as a Variable Rate Savings

This product compounds quarterly and has no maturity date. The customer may add to it at any time. (Contribution form required) The customer may have the amount auto debited from an existing account with Buena Vista or ACH debited from another bank (Form required.) The full contribution will be for the tax year allowed. ***This product is free for bank employees.***

Special Requirements:

The minimum opening deposit is **\$25.00**, and the minimum recurring deposit is **\$25.00**. A **\$100.00 penalty** will be assessed for any external transfers or early withdrawals for anyone who has not attained the age considered penalty free by the IRS on a Traditional or Roth IRA. There is also an **administrative fee of \$25.00** deducted on June 30th each year. This fee will be waived for the first 6 months and if the balance is \$2,500 or more.

Health Savings Accounts (HSA's)

A tax-advantaged personal account that helps those with HSA-Qualified health plans save money on many out-of-pocket medical expenses like doctor visits, vision, and dental care, and prescriptions.

Buena Vista's HSA accounts are opened as a Savings Account or Certificate of Deposit.

Customers must first complete and sign a HSA Custodial Agreement form to establish a HSA Plan.

HSA's set up as a Savings

This product compounds monthly and interest is paid at month end. E-Statements are available on the 15th of the month. A debit card is available for convenience. The customer may add to it at any time. The full contribution will be for the tax year allowed.

HSA's set up as a Certificate of Deposit

A deposit of **\$500.00** or more is required.

Terms available are the same as other COD terms currently available, 6 months or longer plus specials. Our HSA Certificate customers obtain a rate which has a preauthorized margin above what we are currently offering on our rate sheet.

Special Savings Requirements:

The minimum opening deposit is **\$50.00 or a direct deposit**. The rate is variable. A **\$100.00 penalty** will be assessed for any external transfers. There is also a monthly **Administrative Fee of \$2.00**.

BVNB is not responsible to figure out eligibility, monitor contributions limits nor monitor distributions.

Account Overdraft Privilege (AOP)

We offer a \$500.00 Account Overdraft Privilege to all qualified consumer checking accounts. Account Overdraft Privilege provides customers a number of benefits:

- By generally paying overdrafts, Overdraft Privilege eliminates bounced checks and returned check charges from merchants;
- The Overdraft Privilege will generally allow customers to overdraw their account up to \$500. They will be charged the normal per item NSF/Overdraft handling fee as set forth in our fee schedule.

Customers will be eligible for the Privilege unless:

1. You do not bring your account to a positive balance for an entire business day at least once every 30 days.
2. You are more than 30 days past due on any Bank loan or delinquent on any other obligation to the Bank.
3. You are subject to any legal or administrative orders, levy, or are currently a party in a bankruptcy proceeding.
4. You have a current outstanding balance in an Overdraft Repayment Plan.
5. An extended hold is being placed on your checking account or any other account relationship, in which case your Overdraft Privilege will automatically be suspended without prior notice.

6. You are a minor.
7. A Chex Systems or any other negative indicator is present.
8. You have an account that has been opened less than 90 days, or if you were overdrawn for more than 5 consecutive business days during the first 60 days that your account was open or had 10 occurrences of overdrafts during the first 90 days that your account was open.
9. Your account is a fiduciary trust or escrow account.
10. Your account is classified as dormant.
11. You have not deposited at least \$500 monthly into your account.

SUSPENSION OF PRIVILEGE: After the Overdraft Privilege has been activated we have the right to suspend the privilege at any time based on failure to meet the eligibility criteria. We also reserve the right to suspend the privilege if we believe you are not managing your account in a responsible manner, which may harm you or us. In that case, we may suspend our Overdraft Privilege even if you meet all the criteria listed above.

NEW CUSTOMERS: We will activate their privilege after 90 days if eligible under the above conditions.

Generally, we limit the availability of the privilege to one account per social security number.

LOANS

Consumer Loan

A bank product which enables customers to make large or small purchases, take vacations, pay medical expenses, etc.

Different types of these loans are available, such as:

Installment - monthly, quarterly, semi-annually, or annual.

Open – 1 year with no specific payment.

Categories of loans are:

<u>Secured</u>	<u>Unsecured</u>	<u>Dealer Contracts</u>
Vehicle	Personal	Auto
Boat	Vacation	
Lawn Tractor		
Mobile Home		
Savings Account		
Certificate of Deposit		
Equipment		
ATV		

Special Requirements

Applicant must be 18 years of age, have ability to repay loan, and have acceptable credit.

Target Market

Anyone qualifying by age, credit, (and collateral if necessary) requirements.

Real Estate Loan

A bank product that enables customers to become property owners or refinance a loan on a current home.

Special Requirements

Minimum down payment of 10% on primary residence, 20% if purchasing unimproved land.

Target Market

Individuals or couples interested in owning real estate.

FIXED RATE MORTGAGE LOANS

A bank product that enables our customers to secure fixed rate mortgage loans with terms from 10-30 years. The loan and mortgage are initially closed by the Bank and then sold.

Special Requirements

Maximum loan to value of 97%.

TARGET MARKET

Individual or couples interested in obtaining a fixed rate mortgage product.

Commercial Loan

Loans made to existing businesses and to start a new business. Types of loans available are as follows:

- ⇒ Purchase of commercial real estate - payment terms adjusted to cash flow: monthly, quarterly, semi-annually, or annually.
- ⇒ Equipment, upgrade equipment, or inventory.
- ⇒ Short term operating capital
- ⇒ Lines of credit
- ⇒ Letters of credit

Special Requirements

Subject to approval based on financial statement, ability to repay, (and collateral if required).

Target Market

Anyone who is in business or considering entering into a business.

Agricultural Loan

Loans made available to full-time or part-time farmers for all necessary agricultural needs. Types of loans available are as follows:

- ⇒ Purchase of farm real estate, refinancing or capital improvements, payment terms adjust to cash flow: monthly, quarterly, semi-annually, or annually.
- ⇒ Equipment and inventory - upgrade equipment.

- ⇒ Short term Operating Capital
- ⇒ Lines of credit
- ⇒ Letters of credit

Special Requirements

Subject to financial statement, ability to repay, (and collateral if required).

Target Market

Full-time or part-time agriculture related businesses.

Home Equity Line of Credit (HELOC)

A bank product which allows the customer to draw off the line in installments or a one-time disbursement. The interest rate is fixed at 1.99% for the first 6 months. Then the interest rate floats at .50 below Wall Street Prime Rate with a floor of 4% and a ceiling of 15.5%. The monthly payment is \$100.00 minimum OR the Interest statement balance.

Special Requirements

Applicant must be 18 years of age, have the ability to repay loan, and have a deposit account with BVNB with an ACH deposit or withdrawal. Income and DTI level qualifications are the same as In-House Real Estate loans.

Target Market

Home improvement, college expenses, debt consolidation, unexpected bills, etc.

Internet Banking @ www.bvnb.com

Product Description

A 24-hour service offered to our customers, so they may conduct several types of banking transactions from the convenience of their computer no matter where they are located. Customers may balance accounts, look up transactions, transfer funds, make loan payments, and make stop payments without needing to visit the bank in person. Customers can also sign up for eStatements instead of receiving a paper statement. The customer can review their statement information within their Internet Banking account.

Special Requirements

If a customer wants to access an account, their CIF must be attached.

You can direct them to our website at www.bvnb.com. You may let them know they will be creating a username with the following parameters: 9 to 26 characters containing letters, numbers and any of the following special characters: ~!@#\$%^&*(){}[] < > + - / | \ . , ; ' " ? It can NOT contain any part of customer's name or account name. The password is Case Sensitive, between 9 to 26 characters, must contain letters, numbers and any of the following special characters ~!@#\$%^&*(){}[] < > + - / | \ . , ; ' " ? It can NOT contain any part of the customer's name, SSN, or account name.

ePay is a **FREE** Internet Banking service that allows customers to pay their bills online. With ePay a customer can pay almost any business or individual they currently pay by check and they can do it online at their leisure. Not only is e-Pay easy, it also helps save paper, the cost of stamps and trips to the mailbox. It also keeps the checks customers would normally write out of an unsecure mailbox, thus helping prevent identity theft.

With e-Pay you can review payment history and pending bill payments as well as receive e-Bills (electronic bills) through the Internet.

The Service selects the method in which to remit funds to the Merchant. Those methods maybe electronic payment, Single check or Draft Check.

Single Check – Comes out of the Customer's account on the day of the scheduled payment.

Draft check – Comes out of the Customer's account when the merchant cashes the check.

Payment Scheduling – The earliest possible scheduled payment date for each Biller will be designated with in the application when the Customer is scheduling the payment. (Typically, four (4) or fewer Business Days from the current date). Electronic payments will go the next business day. The four days is to allow Postal Service to carry a paper check. It would be good practice to suggest that a Customer not schedule a payment that is mailed to get to the merchant on the exact due date, suggest one or two days before the due date to give the mail service extra time.

Recurring payments – The payments are scheduled on a specific day. If the day falls on a non-business day the payment will go to the business the day before to ensure the payment is not late. Therefore, the funds could be drawn from the customer's account a business day before they scheduled the payment. The System will generate an email to inform them.

Buena Vista National Bank loan payments should be paid through a Customer's internet banking account and **NOT** the ePay account. We do not receive electronic payments from the service therefore a paper check is issued from our Customers account and then mailed to us.

Mobile Banking

Enrollment is free! Standard text messaging fees may apply. Mobile Banking allows customers to access their bank accounts via their mobile phone. Customers may enroll through Internet Banking.

Text features include:

- Balance Inquiry

- Transaction History

Mobile Browser and Application features include:

- Balance Inquiry

- Transaction History

- Transfer funds between accounts

- Bill Payment

- Mobile Deposit

Special Requirements

Must be enrolled in Internet Banking.

Mobile Deposit (a product of Mobile Banking)

This is a free service that allows customers to deposit paper checks into their checking account via a smartphone.

Mobile Deposit is secure, easy to use, and convenient way to deposit checks directly into your eligible account using your mobile app. Endorse the check, write for mobile deposit only, take photos of the front and back of your check and submit. It's that easy. This way your check is electronically and securely deposited into your account saving you time and hassles by not traveling to the bank and waiting in a teller line.

After depositing your check using Mobile Deposit, securely store your check for 30 days after your deposit, and then destroy it. This allows sufficient time in case the original check is required for any reason.

In most cases, funds from approved deposits are available the same day as the deposit.

Notifi

Notifi is a free real-time alert product available to Online and Mobile Banking users. Know when your balance drops, deposits are made, and payments are due. With real time alerts, you will know the moment it happens without ever logging into your account. That's not only convenient but alerts can help you spot signs of fraud and identity theft.

Customize the alerts you would like to receive and how you would like to receive them. There are more than forty alerts available for delivery via push notification, text or email. Alerts are also displayed within Online Banking.

TransferNow

TransferNow is an Account-to-Account Transfer feature that enables you to move money securely and seamlessly between accounts that you have at our bank and accounts that you hold at other financial institutions.

ATM/Buena Vista Debit Card-Consumer

Our ATM/debit card has the ability to function as a debit card for purchases and as an ATM card for cash withdrawals. The card has the appearance of a credit card, is supported by the MasterCard network, and can be used anywhere the MasterCard logo is displayed.

Special Requirements

The customer must have a consumer checking account with our bank, sign an application, and select a 4 digit PIN number for their card. The customer may use this card to withdraw cash at ATM's, make purchases at merchant locations, or use it to purchase goods and services via telephone or online. The standard purchase limit per day is \$1000 and the ATM limit is \$500 per day. Limits can be increased on a temporary basis, or on a permanent basis upon officer approval. Inappropriate use of this card can result in card privileges being suspended by upper management. There is no annual or monthly fee to have this card; however, there might be a fee for withdrawing funds at foreign ATM terminals. For a totally free cash

withdrawal, cardholders can access their funds through a PRIVILEGED STATUS terminal. There is a replacement fee in the event that a cardholder loses their card, or the card becomes damaged due to cardholder negligence. The customer may add a savings account to an existing card, but the card cannot be issued to access a savings account only.

Target Market

This card is great for any of our customers who qualify and have established a consumer checking account relationship with us. It offers worldwide accessibility to funds deposited to a cardholder's checking or savings account, and convenience when purchasing goods and services online, over the phone, or at merchant locations.

Business Debit Card

A Business Debit Card will simplify tracking and business operating expenses for business owners who have established a business checking account with us. It also assists the business owner in keeping business and personal expenses separate. A business owner can request multiple cards for employees and set individual spending limits per requested card. This card simplifies the ordering of merchandise requested by the business owner and expedites delivery dates. The business debit card is supported by the MasterCard network and is accepted worldwide. MasterCard has a zero-liability clause for un-authorized transactions. Certain restrictions apply.

Target Market

This card is great for business owners who qualify, have established a business checking account with us, want to streamline daily business operations, and who wish to keep business and personal expenses separate.

Brella App

Brella service allows cardholders the convenience to block and unblock their cards.

ACH Origination

We provide our business customers the opportunity to save valuable time and money with ACH Origination. Save time by offering payroll processing and an automated payment solution. Save money with labor intensive activities utilized for check processing. Direct deposit for employees can save companies time and money, increase productivity and improve employee job satisfaction. Direct payment can help reduce collections and better manage a business accounts receivable portfolio by ensuring payments are received by the business office on time.

Merchant Credit Card Processing

Businesses can gain a competitive advantage and dramatically increase their sales volume by providing their customers with a wider variety of payment options through credit card acceptance.

Digital Deposit

A business can eliminate daily and timely trips to the bank by taking advantage of this “cutting edge” technology. Deposits are processed with ease and within minutes. This new service provides businesses the capability of converting paper checks into electronic images and deposit the image as electronic data, therefore, eliminating a trip to the bank. This process is very efficient and can easily be completed within the business office and is an effective time management tool.

Positive Pay

Businesses can utilize this free service proven to combat check fraud. As an early warning fraud detection system, Positive Pay arms your business with the information needed to stop check fraud before it becomes a loss. Positive Pay allows you to electronically share your check register for all written checks with our Bookkeeping Department. We will only pay the checks listed in the register with the precise specifications that you indicate, such as amount, payee, number, etc.

Buena Vista Investment Services

Full brokerage service that offers Wealth Management & Financial Planning, Stocks, Bonds, Mutual Funds & Annuities, 401k Rollovers & IRA's, Insurance Products, & Long-Term Care Disability.

- Securities are not insured by the FDIC or other deposit insurance.
- Securities are not deposits or other obligations of BV Bank are not guaranteed by BV Bank.
- Securities are subject to investment risks, including possible loss of the principal invested.

Safe Deposit Box

The box may be rented in individual or joint ownership with two (2) access keys being given per box to the renters. Customers may store personal property in a safe and controlled environment. To access a box, the renter's key and the bank's guard key must be used together - the boxes will not open with only one (1) key. Customers may access their box anytime during regular lobby hours.

Special Requirements

At the initial renting of the box, renter must have proper identification, be at least the age of 18, and pay the annual rent. A lease agreement is prepared.

Benefits

Valuables are “resistant” to fire, floods, burglary, and other unavoidable hazards.

Private rooms are available for the customer to use while viewing the contents of their box.

We have various sizes and prices to accommodate customer's needs. Annual rent may be deducted from a checking or savings account offering the customer a \$5.00 discount for auto-debit.

License and Title Services

A service to both customers and non-customers to obtain annual renewal stickers, temporary registration plates, or license and title work for purchases between individuals or an out-of-state dealer.

Special Requirements

Must have all proper signatures required, title, registration, bill of sale, odometer reading, lien holder information, and all fees required by the Secretary of State and IL Dept. of Revenue for various transactions. There are also bank fees charged that vary depending on the transaction being handled.

Wire Transfers

A service we offer to customers that allows them to send and receive funds from anywhere in the world. We do not handle incoming or outgoing wire transfers for non-bank customers.

Special Requirements

The following specific information is required in order to process a wire transfer.

Incoming Wire

- ⇒ Buena Vista National Bank
- ⇒ ABA #081905292
- ⇒ Customer Name and Account Number

Outgoing Wire

- ⇒ The receiving bank's name, routing number, and address. The receiving facility must be a bank, no Western Union.
- ⇒ Name and account number of person receiving the funds.

*See schedule of fees for customer wire transfers.

Savings Bonds

The bank no longer offers the service of ordering bonds for customers as of 12/31/11. Bonds, however, may be purchased by the customer at www.treasurydirect.gov.

Savings bonds are very versatile and can be used by practically anyone. Bonds may be purchased by an individual wanting to put money aside or as a gift for someone. EE Bonds are purchased for ½ of the maturity value.

A customer may still cash in a bond by bringing them to the bank; however, EE bonds must be 12 months into their term before they may be redeemed. The maximum amount of time for a bond to reach its face value is 17 years if it was purchased prior to June 2003. The maximum amount of time for a bond to reach its face value is 20 years if it was purchased in June 2003 or thereafter.

The ownership of a bond may be as an individual owner, with a co-owner, or with a beneficiary.

Buena Vista National Bank
Schedule of Fees and Charges

Debit Card Related Fees

New Card	FREE
Request change to a new scenic design card prior to expiration date	\$5.00
Hot Card	1 st = \$15.00/2 nd =\$25.00/3 rd =\$35.00
Replacement Card	\$10.00
Warm Card (Blocking)	\$5.00
Reactivation Fee for closed accounts	\$5.00
Pan Merchant Block (90 days)	\$25.00
ATM Transaction charge-non customer	\$4.00

Bookkeeping Items

Account Closed within 90 days	\$25.00
Account Research and Balancing (Per hour)	\$50.00 (\$25.00 minimum)
Charged off account fee	\$25.00
Check charge back-2nd Presentment	\$10.00
Collection Item-Incoming and Outgoing	\$30.00
Collection Item-Foreign	\$15.00
Continuous Overdraft Fee-daily fee only after 4 days	\$3.00 Business Only
Dormant Account Fee-monthly (any balance)	\$10.00
Overdraft Protection Transfer	\$25.00/day
Overdraft Paid, per item (\$175.00 daily max)	\$35.00
Overdraft returned, per item (\$140 daily max)	\$35.00
Lost Money Order (Stop Pay)	\$35.00
Stop Payment-All Items	\$35.00
Wire Transfers-incoming/outgoing	\$30.00
Wire Transfers-International-incoming/outgoing	\$50.00

Teller Line Items

Check Cashing-Customer	FREE SERVICE
Check Cashing-Non Customer-Government (on us checks free)	1% or minimum of \$10.00
Coin Counting Non-Customer & Rolled Coin Orders-Non-Customer	15%
Coin Counting and Rolled Coin Orders-Customers	FREE SERVICE
Copy of a Statement	\$5.00
Lost Night Deposit Key	\$25.00
Money Orders (\$3,000 Max)	\$5.00
Locked Bags-refundable	\$25.00
Zipped bags	\$10.00

Secretary of State Items

License and Title Work-Customer	\$30.00
License and Title Work-Non Customer	\$60.00
License Renewal Sticker fee	\$9.50

Other

Escrow (CFD) payment and set-up fee	2% of payment or \$5.00 minimum \$350 Set up
Garnishments and Levies	\$100.00
Internet Banking	FREE SERVICE
Returned check on a loan payment	\$35.00
Notary Service	FREE SERVICE
Photocopies-non customer	\$0.25
Replacement Loan Coupon Book	\$5.00
Safe Deposit Box Drilling	\$350.00
Safe Deposit Box Lost Key-move to new box	\$25.00
Safe Deposit Box Late Payment fee	\$10.00
Safe Deposit Box-discount for Auto Debit	\$5.00
Account Activity Printout	\$5.00 per statement
Temporary Checks	6=\$1, 24=\$4, 48=\$8