



Freeport / Winnebago  
maerz / mt morris

January 2018  
Sullivan Foods Inc Employee Health Savings Accounts (HSA)\*

**Fees**

No Monthly Fee  
No Annual Fee

**Benefits**

Free Debit Card  
Free Bill Pay  
Free Online Banking  
Free Mobile Banking\*  
First set of checks free  
Free Electronic Statements  
Zero Fraud Liability on Debit Card\*  
\$1 Minimum Balance

**To open**

\$100 opening deposit- (waived to \$1 for all Sullivan Employees)  
Valid Government issued photo ID

Name \_\_\_\_\_

Address \_\_\_\_\_

Will need ID with correct address or contact for acceptable alternatives

Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_

Mother Maiden name \_\_\_\_\_

Email Address- (if one is available.) \_\_\_\_\_

Phone- Cell, Home, Business \_\_\_\_\_

Employer \_\_\_\_\_

Occupation or title \_\_\_\_\_

Beneficiary information \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Name, Birthdate, Social Security #, Address, [Phone if available])

\*See bank for full disclosures

**Main Office**  
223 W Stephenson St.  
Freeport, IL 61032  
(815) 235-0800

**South Street**  
715 W South St.  
Freeport, IL 61032  
(815) 235-7300

**Belvidere**  
1320 N State St.  
Belvidere, IL 61008  
(815) 547-6363

**Mount Morris**  
2 W Main St.  
Mt. Morris, IL 61054  
(815) 734-4116

**Rockford**  
203 N Alpine Rd.  
Rockford, IL 61107  
(815) 397-6880

# Personal Checking Accounts

## Advantage Checking

\$7

Investment and Trust Department customer or Active mortgage loan or  
Maintain a \$2,500 balance in the Advantage Checking or Combined account balances equals \$10,000  
Maximum refund is \$7 per cycle

## Rewards Checking

\$3

Each debit card transaction that posts to your Rewards Checking account in a statement cycle earns \$0.20 in service charge refunds up to a maximum of \$3 per cycle.

## Wallet Checking

\$3

Combined account balances total at least \$2,000 or Direct deposits in Wallet Checking total at least \$1,000 or Primary account holder between the ages of 18-22  
Maximum refund is \$3 per cycle

## Health Savings Account

\$0

This account is not eligible for a service charge refund because there is no recurring service charge per cycle.

Service Charge per Cycle  
Service Charge Refund Criteria<sup>1</sup>

FREE Debit Card

FREE Bill Pay

FREE Online Banking

FREE Mobile Banking<sup>2</sup>

FREE First Box of Checks

FREE Electronic Statements

Zero Fraud Liability on Debit Cards<sup>3</sup>

Earns Interest

FREE Official Checks

FREE S.T.O.P Transfers

FREE Box of Checks Each Year

1. Please see the document Understanding Your Account for complete details about service charges and refund eligibility.

2. Message and data rates may apply. Check your phone carrier contract for details.

3. There is zero liability for transactions made in the store, over the telephone, or online, as well as PIN based transactions, including ATM transactions. It is important to understand that in order to qualify for zero liability, you must demonstrate to us that you have exercised reasonable care in safeguarding your card from loss or theft; and upon becoming aware of an authorized transaction, promptly report it to us within two business days of your discovery. Also, your notification to us must be no later than 60 days after the unauthorized transaction was reported on your periodic statement. If you do not notify us promptly or take reasonable care in safeguarding your card, you may be responsible for the full amount of any unauthorized transactions.



Your future. Our focus.

Member FDIC