

OTHER FCB PRODUCTS:

- SPECIALIZING IN HOME AND AUTO LOANS
- Construction - to - Permanent Home Loans
- Residential Lot Loans
- Home Equity Loans
- Up to 6 yr. Terms on Auto/Van/Truck Loans
- RV/Motorcycle/Boat Loans
- Stock/Mutual Funds/Life Insurance Loans
- Commercial/Investment/Multi-Family Loans
- MasterMoney Debit Card
- ATM Cards
- Overdraft Protection
- Overdraft Advantage Service
- CD's and IRA's
- Premier Money Market Accounts
- Business Accounts
- Christmas Clubs
- Vacation Clubs

OTHER FCB SERVICES:

- ATM SURCHARGE REBATES
- Online Banking Service
- Online Bill Pay Service
- 24hr Phone Banking Service
- Safe Deposit Boxes
- Foreign Currency Exchange
- Folded Money Gifts
- Tax Preparation and Bookkeeping Services
- Licensed Investment and Brokerage Services
- Commemorative Money Sets
- License Sticker Sales
- Gift Cards
- Travel Money Cards
- Cashiers Checks
- Money Orders
- Notary Service
- Medallion Signature Guarantees
- Bank Signature Guarantees
- Wire Transfers

PLUS MORE FCB SERVICES:

WE NOW ACCEPT:

- Ameren IP, UE, & CIPS Payments
- Laclede Gas Payments
- AT&T Telephone Payments
- AT&T U-verse Payments
- City of Collinsville Water & Sewer Payments
- Village of Maryville Water Payments
- Illinois American Water Payments
- Missouri American Water Payments
- City of Highland Utility Payments
- MSD Payments
- Charter Communication Payments
- Madison County Real Estate Tax Payments
- St. Clair County Real Estate Tax Payments
- Clinton County Real Estate Tax Payments

LOCATIONS

FCB COLLINSVILLE BANK

800 Beltline Road
Collinsville, IL 62234
(618) 346-9000

FCB TROY BANK

504 Edwardsville Road
Troy, IL 62294
(618) 667-9090

FCB EDWARDSVILLE BANK

6659 Center Grove Road
Edwardsville, IL 62025
(618) 656-9090

FCB COLLINSVILLE BANK (Hwy 157)

208 N. Bluff Road
Collinsville, IL 62234
(618) 343-9096

FCB MARYVILLE BANK

2729 Maryville Road
Maryville, IL 62062
(618) 346-9090

FCB HIGHLAND BANK

111 Walnut Street
Highland, IL 62249
(618) 651-9090

FCB SOUTH COUNTY BANK

111 Concord Plaza
St. Louis, MO 63128
(314) 842-9091

COMING
SOON

FCB CASEYVILLE BANK

21 E. O'Fallon Drive
Caseyville, IL 62232
(618) 397-9000

DIVISIONS OF FIRST COLLINSVILLE BANK

FCB SWANSEA BANK

2610 N. Illinois Street
Swansea, IL 62226
(618) 239-9000

FCB NEW BADEN BANK

14-22 E. Hanover
New Baden, IL 62265
(618) 588-3511

FCB ALBERS BANK

201 N. Commercial
Albers, IL 62215
(618) 248-5176

FCB O'FALLON BANK

1501 W. Highway 50
O'Fallon, IL 62269
(618) 622-9090

FCB TRENTON BANK

5 South Madison Street
Trenton, IL 62293
(618) 224-9090

DIVISIONS OF FIRST COUNTY BANK

FCB BANKS

Specializing in Home & Auto Loans! 

www.fcbbanks.com

Member FDIC

FCB BANKS

Checking Alternatives

- 49-ER Gold Club Checking
- First Rate Direct
- First Rate Checking

*Accounts Designed
With Our Customers
in Mind!*

49-ER GOLD CLUB CHECKING

- Available To Anyone Age 49 Or Better
OR
FCB Customers With \$49,000 On Deposit
- \$500 Minimum Opening Deposit
- FREE 49-ER Insignia Checks or 50% Off Any Other Check Style
- Automatically Receive Higher Bonus Rates On All Regular CDs and IRAs
- Exclusive Periodic 49-ER Gold CD and IRA Specials
- Interest Paid On Daily Collected Balance Of \$500 and Over
- FREE Online Banking Service
- FREE Online Bill Pay Service
- FREE Mobile Banking
- FREE 24hr Phone Banking Service
- FREE and Unlimited FCB ATM Usage
PLUS
- ★ RECEIVE ATM REBATES UP TO \$2.00 EACH TIME YOU USE ANOTHER BANK'S ATM
- FREE MasterMoney Debit and ATM Card(s)
- FREE Cashiers Checks and Money Orders
- FREE Notary Service
- FREE Foreign Currency Exchange and Discounted Travel Money Cards
- FREE Statement Binder and Monthly Check Image Statements
- 25% Discount On Safe Deposit Box
- Unlimited Check Writing Privileges
- Overdraft Protection Available
- Overdraft Advantage Services

Daily Collected Balance	Current Interest Rate	Annual Percentage Yield*
\$500 & Over		

Effective:

* You must maintain a daily collected balance of \$500 to obtain the disclosed annual percentage yield. Interest is compounded and credited monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Account Fees: This account has a \$500 minimum daily balance. If the balance falls below the minimum, anytime during the statement cycle, there is a \$12 monthly service charge in addition to a \$1 fee for each NON-FCB ATM withdrawal. If the account is closed within 7 months, there is a \$15 closing fee.

★ Same as previous page

FIRST RATE DIRECT

- TOTALLY FREE CHECKING - NO MINIMUM BALANCE With a Monthly Direct Deposit To Any FCB Account
- \$50 Minimum Opening Deposit
- First Order of Checks FREE For New Customers
- Customers 55 Years Or Better Receive FREE FCB Insignia Checks For Life
- Interest Paid On Daily Collected Balance of \$1,000 and Over
- FREE Online Banking Service
- FREE Online Bill Pay Service
- FREE Mobile Banking
- FREE 24hr Phone Banking Service
- FREE and Unlimited FCB ATM Usage
PLUS
- ★ RECEIVE ATM REBATES UP TO \$2.00 EACH TIME YOU USE ANOTHER BANK'S ATM
- FREE MasterMoney Debit and ATM Card(s)
- FREE Statement Binder and Monthly Check Image Statements
- Unlimited Check Writing Privileges
- Overdraft Protection Available
- Overdraft Advantage Services

Daily Collected Balance	Current Interest Rate	Annual Percentage Yield*
\$1,000 & Over		

Effective:

* You must maintain a daily collected balance of \$1,000 to obtain the disclosed annual percentage yield. Interest is compounded and credited monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Account Fees: If the account is closed within 7 months, there is a \$15 closing fee.

★ A \$500 minimum daily balance must be maintained to receive ATM rebates. The maximum rebate is \$6.00 (3 @ \$2.00) per month/statement cycle.

FIRST RATE CHECKING

- Low \$150 Minimum Daily Balance
- \$50 Minimum Opening Deposit
- First Order of Checks FREE For New Customers
- Interest Paid On Daily Collected Balance of \$1,000 and Over
- FREE Online Banking Service
- FREE Online Bill Pay Service
- FREE Mobile Banking
- FREE 24hr Phone Banking Service
- FREE and Unlimited FCB ATM Usage
PLUS
- ★ RECEIVE ATM REBATES UP TO \$2.00 EACH TIME YOU USE ANOTHER BANK'S ATM
- FREE MasterMoney Debit and ATM Card(s)
- FREE Statement Binder and Monthly Check Image Statements
- Unlimited Check Writing Privileges
- Overdraft Protection Available
- Overdraft Advantage Services

Daily Collected Balance	Current Interest Rate	Annual Percentage Yield*
\$1,000 & Over		

Effective:

* You must maintain a daily collected balance of \$1,000 to obtain the disclosed annual percentage yield. Interest is compounded and credited monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Account Fees: The minimum daily balance is \$150. If the balance is maintained at or above the minimum, the account is SERVICE CHARGE FREE. If the balance falls below the minimum anytime during the statement cycle, there is a \$6.50 monthly service charge in addition to a \$1 fee for each NON-FCB ATM withdrawal. If the account is closed within 7 months, there is a \$15 closing fee.

★ A \$500 minimum daily balance must be maintained to receive ATM rebates. The maximum rebate is \$6.00 (3 @ \$2.00) per month/statement cycle.