

OTHER FCB PRODUCTS:

- SPECIALIZING IN HOME & 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 Services
- 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
- Prepaid Phone 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

Savings Alternatives

- FCB Savings
- Premier Money Market

*Premium Accounts
With Premium Rates!*

PREMIER MONEY MARKET ACCOUNT

- ONE OF THE HIGHEST PAYING MONEY MARKET ACCOUNTS IN THE NATION
- \$1,000 Minimum Opening Deposit
- Premium Return On Your Money
- Easily Accessible - Secure Investment
- Full Liquidity
- FDIC Insured
- Interest Paid On All Balances
- Overdraft Advantage Services

- Interest Earned Is Credited And Compounded On A Monthly Basis
- Bonus Rates For 49er Checking Account Holders
- FREE Statement Binder And Check Image Statements
- Choice Of Checks Or Passbook
- 24hr Phone Banking Service
- FREE Online Banking Service
- FREE Mobile Banking
- Overdraft Advantage Services

PREMIER MONEY MARKET ACCOUNT

Daily Collected Balance	Current Interest Rate	Annual Percentage Yield*
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\$96,000 +		
\$45,000 - \$95,999		
\$25,000 - \$44,999		
\$5,000 - \$24,999		
Below \$5,000		

Effective:

* You must maintain a minimum balance of \$0.01 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 \$1,000 minimum daily balance. If the balance falls below the minimum anytime during the statement cycle, there is an \$18 monthly service charge. In addition, excess withdrawals are \$10 each. If the account is closed within 7 months, there is a \$20 closing fee.

BONUS RATES PAID TO 49ER GOLD CHECKING ACCOUNT HOLDERS

Daily Collected Balance	Current Interest Rate	Annual Percentage Yield*
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\$96,000 +		
\$45,000 - \$95,999		
\$25,000 - \$44,999		
\$5,000 - \$24,999		
Below \$5,000		

Effective:

Limitations: You must deposit \$1000.00 to open this account. Six (6) withdrawals are allowed per statement cycle, six (6) of which may be by check or payments to third parties. For Premier "Passbook" Money Market accounts, six (6) "over the counter" withdrawals are allowed per statement cycle. Excess withdrawals are \$10 each. Available to personal accounts only.

FCB SAVINGS

- FLEXIBILITY – PLUS EARNINGS POTENTIAL
- \$50 Minimum Opening Deposit
- Designed For All Savings Needs, Including Custodial Accounts
- Interest Paid On All Balances
- 6 FREE Withdrawals Per Month
- FREE Deposit And Withdrawal Slips
- FREE ATM Card
- 24hr Phone Banking Service
- FREE Online Banking Service
- FREE Mobile Banking

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

Effective:

* You must maintain a minimum balance of \$0.01 to obtain the disclosed annual percentage yield. Interest is compounded and credited quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Limitations: You must deposit \$50 to open this account. Six (6) withdrawals are allowed each month, six (6) of which may be payments to third parties. Excess withdrawals and/or payments are \$3 each.

Account Fees: There is a \$50 minimum daily balance. If the balance falls below the minimum anytime during the month, there is a \$5 monthly service charge. Excess withdrawals and/or payments are \$3 each. If the account is closed within seven (7) months, there will be a \$15 closing fee.

Thank you for letting us serve your financial needs. We know you will enjoy being an FCB customer.