

FREE Northern Gravity Gear™ Eco Gear Bag!



Refer a friend who receives a PlasticMoneySM
ATM/Debit Card with a new County Bank
checking account and we'll give you both a
FREE Northern Gravity Gear™ Eco Gear Bag!*



www.CountyBank.com



*Additional terms and restrictions may apply. See a County Bank Team Member for more information.

GREEN AUTO LOAN



Go Green.

County Bank wants you to save some green when you purchase your next hybrid.

Green Rate

Get up to 0.50% off our already low auto loan rates.

Eligibility

All new and used vehicles listed in the Hybrid Vehicle Section of the U.S. Department of Energy's Fuel Economy Guide will be considered eligible for "green" financing.



MEMBER FDIC



Choose from any of the vehicles currently listed as Hybrid Vehicles in the Fuel Economy Guide.

- Chevrolet Malibu Hybrid
- Chevrolet Tahoe Hybrid
- Ford Escape Hybrid
- GMC Yukon 1500 Hybrid
- Honda Civic Hybrid
- Lexus RX 400h
- Lexus GS 450h
- Lexus LS 600h L
- Mazda Tribute Hybrid
- Mercury Mariner Hybrid
- Nissan Altima Hybrid
- Saturn Aura Hybrid
- Saturn Vue Hybrid
- Toyota Camry Hybrid
- Toyota Highlander Hybrid
- Toyota Prius

For a complete list, please visit
www.fueleconomy.gov

**Open an account
with us today!**

For County Bank branch locations
and more information, visit

www.CountyBank.com

or call

(800) 540-BANK



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BONUS CHECKING



Our Gift to you.

Enjoy your perks.

Your bonus

No monthly service charges and
much, much more.

Eligibility

Your company partnered with
County Bank, now so can you!



MEMBER FDIC



Enjoy the perks that come with a Bonus Checking account!

- No monthly service charge - minimum opening balance \$100
- Free unlimited check writing
- Free PlasticMoneySM ATM/Debit Card with the purchasing power of MasterCard[®] *
- Free access to 32,000 Allpoint ATMs nationwide
- Free NetTellerSM online banking and free BillPaySM
- Free 24-hour TeleBankSM telephone banking
- Free drive-up banking with extended hours
- Free first order of 150 County Bank checks
- Free check images with monthly statements and online access
- Interest paid with \$2,500 minimum daily balance

*PlasticMoneySM ATM/Debit Cards are available with approved credit.

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(800) 540-BANK



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STUDENT BANKING



When you're ready to break away...

We'll equip you with the resources you need to successfully manage your finances.

Eligibility

All currently enrolled McLane High School students are eligible for a student account with valid student ID and Social Security Number.



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It's good to know you.

Moving you one step closer to financial independence.

Student Checking*

- No monthly service charge - minimum opening balance \$5
- Free PlasticMoneySM ATM/Debit Card**
- Free access to 32,000 Allpoint ATMs nationwide
- Free NetTellerSM online banking and free BillPaySM
- Free 24-hour TeleBankSM telephone banking
- No charge for first 5 checks per month - \$0.75 per check thereafter
- Interest paid with \$1,500 minimum daily balance

* If you are under 16, you must have your parent/guardian open the account with you.

** PlasticMoneySM ATM/Debit Card are available with approved credit.

Junior Savers Club

- No quarterly service charge - minimum opening balance \$5
- Free PlasticMoneySM ATM Card
- Free access to 32,000 Allpoint ATMs nationwide
- No charge for first 6 withdrawals per quarter - \$0.25 per additional withdrawal thereafter
- Interest paid quarterly

Branch Hours

Monday, Wednesday and Friday 11:10 a.m. to 2:40 p.m.

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or call (800) 540-BANK



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It's good to know you.



FDIC



What are my overdraft protection options?

County Bank encourages you to manage your finances responsibly, saving you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconcile your check book regularly and manage your finances responsibly. That's why we provide three types of overdraft protection: GO Privilege, savings overdraft and a County Cash Reserve. Below are examples of possible fees associated with each type of overdraft protection.

Overdraft Protection Options at County Bank	Example of Associated Fees at County Bank
Good Account Management	\$0
Link to Savings Account	\$5.00 per transfer
Overdraft Line of Credit	Annual fee = \$25 APR = 16.9%
Go Privilege	\$30 NSF per item
Bounced Check	\$30 NSF per item PLUS \$15 - \$50 Merchant Fees



Open an account with us today!

County Bank is a full-service bank with a complete line of financial products and services to meet every personal and business need. Please visit a County Bank branch to learn more about what convenient products and services are right for you.

For County Bank branch locations and more information, visit

www.CountyBank.com

or call

(800) 540-BANK

(209) 725-7300



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It's good to know you.



MK 8389
2/09

GUARDIAN OVERDRAFT PRIVILEGE



When your balance goes overboard.

For the unforeseen moments in life.



MEMBER FDIC

It's good to know you.



Sometimes, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to non-sufficient funds can be a costly, inconvenient and a potentially embarrassing experience.

County Bank does not encourage overdrafts.

As always, we urge you to manage your finances responsibly. However, we want to save you from additional merchant fees and possible damage to your credit history that might result if a check is returned.

That's why we provide Guardian Overdraft (GO) Privilege, a special overdraft privilege service for County Bank checking customers.

What is GO Privilege?

Your GO Privilege is an overdraft privilege service requiring no action on your part. You do not have to sign anything. Your GO Privilege limit amount will be automatically assigned to your personal checking account. If you have a negative balance, County Bank will honor payments up to your GO Privilege limit.

How does GO Privilege work?*

As long as you maintain your account in “good standing,” County Bank may approve your overdraft items within your current available Go Privilege limit as a non-contractual courtesy. However, County Bank is not obligated to pay any item presented for payment if your account does not contain sufficient funds.

For overdraft privilege consideration, your account is in “good standing” if you:

- Make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all County Bank fees and charges);
- Avoid excessive overdrafts suggesting the use of GO Privilege as a continuing line of credit; and
- There are no legal orders, levies or lines against your account.

Please note that the amount of the overdraft plus an NSF fee for each item will be deducted from your overdraft limit. If an item is returned, the overdraft fee will be deducted from your account. No interest will be charged on the overdraft balance.



How do I know when I use the overdraft limit?

You will receive an overdraft notice in the mail each time an item is paid. The notice will show the check number, item amount and the NSF fee. You will need to subtract the total fees when balancing your checkbook.

What does my GO Privilege cost?

There is no additional cost associated with this privilege unless you use it. You will be charged an NSF fee for each overdrawn item created by check, inperson withdrawal, ATM withdrawal or other electronic means paid under the limit. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

*Please refer to the Personal Account Disclosures for additional details.