

Other services that may be of interest:

Free Internet Banking

Internet access to your account information lets you:

- Check your account balances
- Transfer funds and make loan payments
- Check interest rates on loans and deposits
- Order checks
- Contact the bank

Visit www.statebankofalcester.com for a demonstration.

Check Cards*

A Check Card is a safe and convenient way to pay:

- Accepted at millions of locations worldwide
- Purchase amounts are deducted from your checking account
- Easy access to cash at ATMs
- No monthly fee

For added security, we offer the Photo Check Card. Your photo on your card offers greater peace of mind if your card is lost or stolen.

Credit Cards*

Our Visa® Credit Card offers competitive interest rates, local service and the option to transfer balances from other high-interest rate cards.

Direct Deposit

With Direct Deposit your paycheck is automatically deposited into your checking or savings account on payday.

- Saves trips to the bank
- Eliminates the possibility of lost, stolen or forged checks
- Reduces the possibility of overdrafts because your money is deposited immediately

We have the forms you need to set up Direct Deposit. Talk to a personal banker today.

*Subject to qualification

Lobby Hours

Mon-Fri: 8:30 a.m. to 4:30 p.m.
Saturday: 8:30 a.m. to noon

*We have the right solutions for all your financial needs.
Give us a chance to show you how good banking can be.*



190 Iowa St. • PO Box 168
Alcester, SD 57001
605-934-2500

Convenience Line

Giving you control over financial surprises



Convenience Line takes the hassle out of the unexpected.

You usually don't plan for an account overdraft, big furniture sale or checkbook error. With **Convenience Line**, the State Bank of Alcester takes care of the planning for you. You write the check or pay with your Check Card, and the funds are advanced as needed from your line of credit. It couldn't be easier.

Cover an Overdraft

A checking account overdraft can be expensive. With **Convenience Line**, funds are advanced to your account (up to your line limit), avoiding overdraft fees, return check charges and embarrassment.

Buy It Now

Having the flexibility to make that unplanned purchase is not only handy but can save you money. You can shop for the best deal and not have to wait for payday or to save for the purchase. You have increased buying power.

Balance Your Account

A checkbook error happens on occasion to just about everyone. A check not recorded, a subtraction error or statement not balanced can cause you to be short on funds. A line advance can offer a quick solution.

How Does It Work?

Complete the attached application and return it to the bank. We will advise you of the amount of your credit line upon approval of your application.

You have the flexibility to request an advance when needed, or we will automatically generate the advance when your account is overdrawn. Advances are made at a minimum of \$200 increments. You will receive notification when a line advance is made to your account.

Your checking account statement will include a recap of your available line, amount outstanding and payment amount. The low minimum monthly payment will be deducted from your checking account on the last business day (to be confirmed) of each month. You will receive notification that your account has been charged.

What Does It Cost?

There is no monthly fee to have **Convenience Line** available to you. There is a fee of \$5 per advance to your account plus an interest charge for the outstanding balance. You are only charged when you use your line.



Convenience Line Application

Applying for:

- Individual Joint
 Individual – Relying on alimony, child support or separate maintenance or on income assets of another person for repayment of the line requested. Alimony, child support or separate maintenance need not be disclosed if you do not wish to have it considered as a basis for repayment of this obligation. Complete Co-Applicant section for the person on whose income or support you are relying.

Approved credit lines up to \$7,500.

Applicant Your Personal Information

First Name	Middle Initial	Last Name
/	/	
DOB	Social Security Number	
Street Address and/or Mailing Address		
City/State/Zip	Home Phone #	
Own or Rent?	Amount of Mortgage or Rent Payment	
Checking Account #		
Current Employer Name/Address		
Business Phone #	Length of Employment	
Annual Salary/Income (Before Taxes)		
Previous Employer if Employed < 2 years		

Co-Applicant (Complete only if applying for a joint account)

First Name	Middle Initial	Last Name
/	/	
DOB	Social Security Number	
Street Address and/or Mailing Address		
City/State/Zip	Home Phone #	
Current Employer Name/Address		
Business Phone #	Annual Salary/Income (Before Taxes)	

Your Signature(s)

Please read before signing: The above information is given to obtain credit privileges from the State Bank of Alcester. I (we) authorize the bank to obtain information concerning any statement made herein, check my (our) credit standing and I (we) agree to the credit terms and conditions given to me (us) under separate agreement. All statements that I (we) have made in this application are correct to the best of my (our) knowledge.

Applicant Signature	Date
Co-Applicant Signature (If Applicable)	Date