

State Bank recently changed the **Terms and Conditions** for Checking, Savings and IRA accounts.

A summary of the changed sections appears below. Refer to the full text of the Terms and Conditions for details.

- **Your identity (1):** We may take steps to verify the information you provide.
- **Charge-Back Items (4):** Items deposited to your account may be charged back (deducted) without prior notice.
- **Provisional Credit (4):** We may reverse provisional credit that we make available after a deposit.
- **Temporary Debit Authorization Holds (5):** Amounts temporarily held for a pending debit card transaction will affect your account balance.
- **Notices (11):** Notices are affective after we have received them in accordance with our instructions.
- **Right to Set-off for Partners or Partnerships (15):** We may use the funds in your account to pay amounts owed by you or your partner.
- **Check Processing (16):** You must notify us of checks you write to multiple payees that require multiple indorsements.
- **Fiduciary Accounts (28):** We are not responsible for the actions of a fiduciary, including the misuse of funds.
- **Security (31):** If we offer security procedures which you reject, you will be responsible for losses that could have been prevented.
- **Monitoring and Recording Calls (32):** We may monitor or record calls. We may contact you about your account by electronic methods.

Still Important! Always review your statement promptly and notify us immediately if you see an error. Failure to notify us within 30 days of when the error first appears on a statement may limit your ability for a reimbursement.