

SBC eSTATEMENTS

I recently heard that State Bank of Countryside is now offering electronic statements. I wanted to learn more about this type of service so I went to State Bank of Countryside to ask a few questions. Here is what I found out...

SSS – Is it true that you now offer electronic statements?

SBC – Yes. You can receive your statement electronically with State Bank of Countryside (SBC) eStatements.

SSS – What are the benefits of SBC eStatements?

SBC – One benefit is that SBC eStatements is a faster way to view your bank statements. You will not have to wait for the mail to arrive, as your eStatement will be ready to view within 72 hours of your statement cycle end date.

SSS – Wow that is quick. What are the other benefits?

SBC – Another benefit is that SBC eStatements is a more secure way to view your statement. We will email you a notification, which will not contain any personal or account information, to let you know your eStatement is available. Simply log in to SBC Internet Banking to view your eStatement.

SSS – Are there any other benefits to SBC eStatements?

SBC – Yes, you will not have to keep track of piles of paper statements. You can save your statements as PDF files on your computer and archive them as you see fit.

SSS – Well that's very convenient. How much will this service cost?

SBC – Nothing at all! SBC eStatements is a FREE service.

SSS – That's great! What are the requirements to receive eStatements?

SBC – There are only a few easy requirements to receive eStatements. You need to be enrolled in SBC Internet Banking, have a valid email address, and have access to a personal computer.

SSS – What accounts can receive eStatements?

SBC – It is available for business and consumer checking, savings, certificate of deposit, and money market accounts.

SSS – How do I sign up?

SBC – Signing up is easy. Once you log into SBC Internet Banking, just click on the "Statements" button located on the left side of the screen and then follow the enrollment instructions.

SSS – Who can I contact if I have any questions or need help signing up?

SBC – Simply contact a Financial Counselor at any State Bank of Countryside location for any questions you have or any help you may need.

SSS – Thank you very much for all of the information. SBC eStatements sounds like a great service, and I will be signing up for it as soon as I can.



COUNTRYSIDE
6734 Joliet Rd.
(708) 485-3100
(708) 485-3106 Fax

BURBANK
6053 W. 79th St.
(708) 599-9860
(708) 599-9884 Fax

DARIEN
7380 S. Route 83
(630) 655-3113
(630) 655-3159 Fax

ORLAND PARK
16250 S. LaGrange Rd.
(708) 873-1485
(708) 873-1508 Fax

CHICAGO
3323 N. Clark St.
(773) 755-2500
(773) 755-0373 Fax

HOMER GLEN
15980 S. Parker Rd.
(708) 301-5800
(708) 485-7006 Fax



SBC UPDATE

Second Quarter 2008 – A quarterly publication by State Bank of Countryside
“The Family Owned Bank for Families and Their Businesses”

Tom's Thoughts... By Thomas P. Boyle, President

Since the first quarter did not provide much material for Tom's Thoughts, I hope you will allow me to share my recent visit to Lima, Peru. Presently, my daughter is working there and my sister-in-law has worked among the poor in northern Lima for the past thirty years.

Peru has a population of twenty million and eight million live in Lima. Starting in the 1930's people from other parts of Peru came to Lima looking for work. This trend really accelerated in the 1980's when people from the Sierras gave up their farms and moved to Lima to escape the wrath of the Shining Path and MRTA guerrilla movements. These groups are blamed for the death and disappearances of 69,000 people.

The airport was thronged with people waiting for family coming home for Easter from places such as Miami, New York and New Jersey - US cities that have a large Peruvian population. Seeing families reunited was a throwback to a simpler time and a repudiation of the "cell phone" waiting lot! Outside the airport however, one finds a good slice of Lima life. Taxis, some certified, most not, will quote the unsuspecting "gringo" an exorbitant fee in US dollars while another eager driver will quote the same number in Peruvian soles! One US dollar is worth about 2.7 soles on Lima's streets - quite a difference! There is no taxi line- it's every man for himself.

The city center has some beautiful Spanish colonial architecture adorning their many Plazas, or city squares. The names of their Plazas usually commemorate an important date in their history or a saint's name. Good Friday services were broadcast over the Plaza – no separation of church and state. Religious processions where heavy altars were carried aloft on strong shoulders could be seen everywhere. Traffic choked the streets. Drivers continuously honked their horns for no apparent reason and I never saw an indicator in use! Stop signs are negotiated in the median and yielding to another driver is just not a practice.

Money can be exchanged legally on the street corners there and you will usually get a better rate than in banks. Everyone, cab drivers, shopkeepers, and money changers check for fraudulent bills. Like the US, there are a lot of them in circulation. Our slightly ripped or worn looking dollars were rejected- they are difficult to trade in. Banks were crowded. You needed to be seated until your number was called. All banks had armed guards outside.

Our side trips to Machu Picchu and Arequipa were spectacular. Cuzco, the city nearest Machu Picchu, has elevation of 11,000 feet, giving our flat-land lungs a work out. The surrounding landscape was colorful with crops of barley, maize and potatoes being worked by families young and old. Colorful, indigenous dress and babies wrapped in shawls on mothers' backs contrasted with the modern city of Lima. Small markets with native handiwork were commonplace. It was here the Incas built Machu Picchu with no power or tools. This left us to imagine how did they build this, why did they only stay one hundred years and to where did they vanish after the Spanish conquest. The city of Arequipa is built out of white volcanic stone. From here you can make a side trip to the Colca Canyon, the deepest gorge in the world, to see the condors. On our trip there, we learned about Andean folklore, homage to Gods and saw a modern wedding in an ancient church. The little villages we passed through are remote in distance only, as TV, Hollywood and the internet have penetrated the psyche here too. Our guide said that the youth of these villages will leave the hard work of their llama farms and head to the city for "an easier life".

And this is what we concluded about Peru: very different, educational, scenic, and just emerging from Third World status. Visiting there however, makes one appreciate even more this great country of ours, how we were born fortunate and why there is a waiting line for entry into the good old U.S.A. To see pictures and read more about my trip to Peru, visit our website at www.statebankofcountryside.com.

CHECK IMAGE CDS

Do you issue large volumes of checks every month? Wouldn't it be nice to have all of those check images on one CD? Now you can with our new Check Image CD service.

This new service compiles all of your check images for your statement cycle onto a single disc that can hold images for up to **5 deposit accounts**. Check Image CDs offer all of the benefits that you have been asking for:

- EASY ACCESS - You can quickly search for a specific check by date, check number, or dollar amount.
- EXTRA STORAGE - You will use less paper and fewer folders, creating more space in your file cabinets.

The Check Image CD is produced monthly at the end of each statement cycle. There is a monthly fee of \$30 per CD* with a one-time initial set up fee of \$50.

Requests made by the 12th of each month will receive the following month's checks on CD. For example, if you make your request for a Check Image CD by May 12th, your first Check Image CD will contain June's check images.

For additional information or to sign up for this service, please contact a Financial Counselor at any State Bank of Countryside location.

*Duplicate CDs are \$30 each.

VISA GIFT CARDS

Need to buy a graduation gift? Don't want to carry too much cash when you go on vacation?

Then stop by our Teller Line and buy a Visa Gift Card*. Visa Gift Cards come in \$30, \$50, and \$100 denominations.

*Activation fee will apply.



Homer Glen Branch Now Open!

On Monday, March 17, our new Homer Glen branch opened for business. Located at 15980 S. Parker Road (at the corner of 159th Street and Parker Road) it is only a few minutes from Interstate 355. Stop by and see us!

SCOUT TROOP TOURS

Did you know State Bank of Countryside offers tours of the Bank to Scout Troops and schools? The Bank has had over 100 children tour our Countryside location this year alone.

The children will go behind the Teller Line and learn how deposits are processed, discover what we do with all the coins we receive, greet customers at our drive up window and receive a glimpse inside "The Vault". If they are lucky, they may even leave with a little sample from our vault!

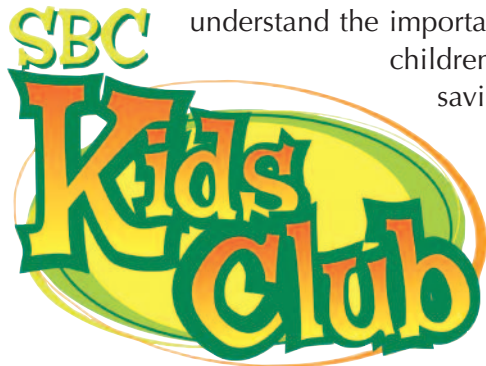
The tour continues with a trip to our safe deposit box area where children learn the importance of security for the safe deposit boxes and discuss important items they would store in their safe deposit boxes (Webkinz and little brothers are popular items children would like to "hide away"!).

The children end up in our lunchroom where a bank employee will discuss the importance of saving while

the children snack on juice and cookies. Everyone gets a goody bag when they leave! If you would like to arrange a tour for your Scout Troop or class, please call Chad Fortiano at 708-485-9418.



SBC KIDS CLUB and SBC FAMILY SAVERS PROGRAM



At State Bank of Countryside (SBC), we understand the importance of teaching children the value of saving. That is why we are proud to offer our new SBC Kids Club* and SBC Family Savers Program**.

Our SBC Kids Club is a fun, educational way to teach children the basics of saving and managing their money.



To join the SBC Kids Club, all you have to do is open a FREE SBC Minor Savings Account. This account is an interest-bearing account with no minimum opening deposit, no minimum balances and no monthly service charge!

SBC Kids Club members will receive all of these cool benefits:

- You will receive your very own stuffed animal of our mascot, the SBC Monkey.
- You will receive a personalized SBC Kids Club membership card!
- You will get a chance to participate in our Scoop Event. Stop in any SBC location on a Saturday and scoop your opening deposit from our bucket full of coins***! All the money scooped on your first try will be put into your new account.
- You can visit the SBC Kids Club website at www.sbckidsclub.com for games, money facts, and much more.
- Watch your mail for our SBC Kids Club Newsletter, which is full of fun information, games, and contests!
- And much more!

To kick off our SBC Kids Club, we are having a coloring contest and a Name Our Mascot contest. Color our SBC Kids Club mascot and give him a name for your chance to win a prize! Please see the insert in this edition of the SBC Update for more details.



Our SBC Family Savers Program is offered when the custodian of a SBC Kids Club member has or opens a personal checking account at State Bank of Countryside. The SBC Family Savers Program enhances your child's SBC Kids Club membership by adding the following benefits:

- Your child's SBC Family Savers Account will earn **TRIPLE** the interest rate of our Minor Savings Account.
- We will add \$25 to the opening deposit of your child's new College Education Savings Account (CESA).
- Your child will receive a coupon book for monthly deposits. When your child makes a deposit, this coupon becomes his or her pass to take a prize from our Pirate's Chest!
- Your child can stop in any SBC location to receive a Baskin Robbins gift certificate during the month of his or her birthday!
- And much more!

To become a SBC Family Savers Program member, you must register with a Financial Counselor at any SBC location. It only takes a moment to register.

For additional information about our SBC Kids Club and SBC Family Savers Program, please visit our website at www.statebankofcountryside.com or speak with a Financial Counselor at any SBC location.

*Children age 12 and under are eligible.

**Children age 12 and under are eligible. At age 13, your SBC Family Savers Account will be converted to our SBC Illinois Uniform Transfer to Minors Savings Account (ILUTMA) with the same titling as your SBC Family Savers Account.

***New accounts only. Only one account per tax identification number.