

INB M.D. Benefits Package

for SIU School of Medicine and members of the Sangamon County Medical Society

Illinois National Bank is a locally owned bank with 11 branches in Central Illinois. We provide a full range of traditional banking services to individuals and businesses, including commercial and retail banking, trust and brokerage, cash management, Internet banking and remittance processing.

Special Match Offer*

Sign up for Pocket Change with your new INB checking and savings accounts and we'll match your Pocket Change transfers, up to \$100, for the first 90 days!

Looking for an **easy and automatic way to save?** How about saving a little each time you use your debit card? **INB Pocket Change** can make that happen for our checking account customers.

Simply enroll and designate your "savings" account. **Round up** each debit card purchase to the nearest dollar in your register. We'll take those "cents" and move the funds into your "savings" account at the end of each day. It's simple. Over time, **watch your pennies grow** and your savings balances increase.

Additional account benefits include a complimentary box of standard checks; access to INB's extensive ATM network and reimbursements (up to 4 per month) if you have to use an ATM not owned and operated by INB. Annual fees for approved Cash Reserve lines will also be waived, that's currently a \$35 benefit.

Keep your important items and documents in a safe deposit box and receive a first-year discount of 20% with auto-payment from your checking account.

Receive a \$200 closing cost credit on new mortgage, construction and bridge loans.

Receive a .50% rate discount on auto and boat loans, and we'll waive our doc fees, currently \$50.



Scan to find the right checking account or type this url link into your internet browser:
<http://www.illinoisnationalbank.com/home/personal/checking/checkingaccount>

Ask about Credit Cards & Savings Accounts!

Mortgages**

Online mortgage application at www.illinoisnationalbank.com

30-day locks on interest rates

Reduced costs on construction and bridge loans

Resident Mortgage Loan Program

Low down payment

Minimum credit score of 660

Deferred student loan debt excluded from debt-to-income ratio

Private Mortgage Insurance (PMI) not required

Must maintain deposit relationship with INB

Call Today!

Jamie Singer, Vice President, Branch Manager 217-747-5522
Aaron Sapp, Vice President, Residential Mortgage 217-747-5860



217-747-5500

toll free 877-771-2316

www.illinoisnationalbank.com

Member FDIC 8/12

*Upon enrollment we will round up your INB VISA debit card purchases to the **nearest dollar** and transfer the difference from your checking account to your savings account. We will match 100% of your Pocket Change transfers for the first 90 days after you enroll up to \$100.00. Matching funds will be paid at the end of the 90 day period on accounts that remain open and enrolled. INB will match Pocket Change transfers on up to 5 accounts per household. All personal checking accounts are eligible. Eligible personal savings accounts include Regular Savings, which requires a minimum opening balance of \$50.00 and pays a variable annual percentage yield of .10% as of 07.05.12. Rates may change after the account is opened. Fees may reduce earnings. We may cancel or modify the Pocket Change service or any matching promotional offers at any time without prior notice. Matching funds will be reported to the IRS on Form 1099. Offers cannot be combined with any advertised specials. **Loans subject to credit approval.