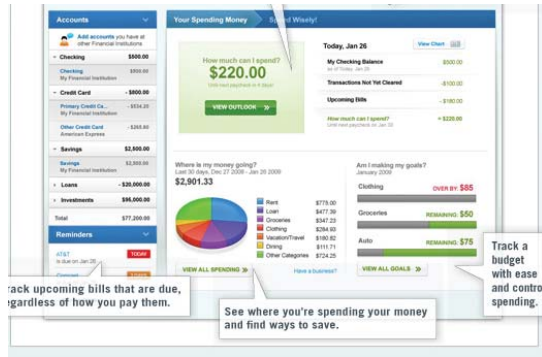


**FinanceWorks™**  
powered by Quicken®



FinanceWorks puts money management at your fingertips - and your financial goals within reach.

Get control over your finances with the power to:

- Manage your finances in one place
- See where you're spending your money
- Set financial goals and achieve them
- Experience the ease of complete money management

It's FREE, easy to use and available within Internet Banking.



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Bank Code "3"

- Check account balances
- Transfer funds
- Verify cleared checks
- Review recent transactions
- Make loan payments and advances

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## E- Banking Solutions

- Debit Card
- Internet Banking
- Online Statements
- Online Bill Pay & Presentments
- FinanceWorks
- Touch Tone Teller

[www.banksbt.com](http://www.banksbt.com)



Life gets hectic with work, kids' activities, shopping and other errands, that's why SBT offers the products you need to help you accomplish all your banking needs quickly, easily and securely.

## Debit Card



Our Electronic Check Debit Card features all the benefits of a ATM Card and works like a credit card. It's faster, easier and safer than writing a check and provides safety, worldwide acceptance and flexibility. The funds to pay for your purchases are taken directly from your SBT checking account.

### Better than a Check:

- If a merchant accepts Master Card, they'll accept your SBT Debit Card
- Get cash from an ATM or cash back at a Point of Sale purchase
- Make deposits at ATMs on the Shazam Network
- Transfer funds between checking & savings
- Receive balance information
- Card limits can be adjusted to meet your individual spending needs

### ATM /Debit Card Advantages:

- No ATM surcharge fees at any SBT or Privileged Status ATMs
- Peace of mind when you travel
- Accepted at any ATM in Iowa and any Cirrus or Master Card ATM worldwide!
- ATM only cards also available

## Internet Banking



Our Internet Banking lets you manage everyday banking needs anytime you want; from anywhere with internet access. It's truly banking at your convenience!

### Access to Accounts 24/7:

- Review balances and transactions
- Transfer funds between accounts
- View checking, saving, cd and loan information
- Reconcile your accounts, without waiting for a monthly statement
- Download transaction history
- Set up e-mail notifications/alerts
- View images of checks and deposits

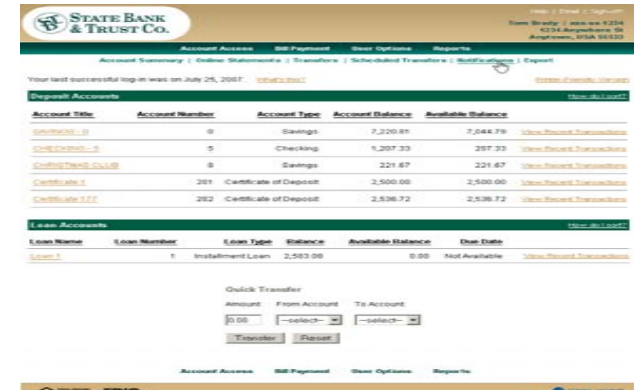
### Secure:

With 128 bit encryption and multi-factor authentication you can be assured your online accounts are safe and secure.

## Pay Bills Online - Anytime

- No checks, no envelopes, no stamps, no hassles and it's ALL FREE!
- Schedule recurring or one time bills
- Pay bills with a click of a mouse!

## Online Statements



Access FREE online statements directly through Internet Banking. You'll receive an e-mail notification as soon as your new statements become available online.

- Faster than regular mail
- Safe and secure
- Easy to retrieve
- Up to a two-year history available
- Environmentally friendly

**Sign up today**  
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