



LENA STATE BANK
MEMBER FORESIGHT FINANCIAL

Address: 915 S Logan St, Lena, IL 61048

Phone: 815-369-4901

Fax: 815-369-4377

Hours of Operation:

Lobby Hours:	Mon-Thurs	8:00 am - 3:30 pm
	Fri	8:00 am - 5:00 pm
	Sat	by appointment

Drive-up Hours:	Mon-Thurs	8:00 am – 5:00 pm
	Fri	8:00 am – 6:00 pm
	Sat	8:00 am – 12:00 pm

ATM Locations: Lena State Bank – 915 S Logan St, Lena, IL 61048
Lena KOA (seasonal) – 10982 U.S Highway 20 W, Lena, IL 61048
My Friend’s Closet – 511 W Lena St, Lena, IL 61048

**No Deposits are taken at the ATMs

Telephone Banking Service: 1-800-996-2265, 24-hour availability

Online Banking: www.lenastatebank.com



LENA STATE BANK
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Services:

CONSUMER LOANS

Automobile – new and used, and trucks
Home improvement – remodeling, repairs, room additions, garages
Recreational Vehicles – boats, campers, motorcycles, snowmobiles
Personal Loans
Overdraft Protection Loans

MORTGAGE LOANS

Fixed rate – long term through Northwest Bank of Rockford
Balloon
Single-family residences
Home equity loans
Construction loans
Commercial and agricultural
Investment properties
Multi-family residences

COMMERCIAL AND AGRICULTURAL LOANS

Secured and unsecured – working capital loans
Term loans
Participation loans
Letters of Credit
Overdraft Protection Loans

FARM SERVICE AGENCY – Available to Lena State Bank

Guaranteed loans for farm operating
Guaranteed loans for capital purchases
Guaranteed loans for farm real estate
Beginning Farmer program

ILLINOIS FARM DEVELOPMENT AUTHORITY – Available to Lena State Bank

Agricultural Link Deposit Program
Beginning Farmer Bond Program
Young Farmer Guarantee Program
Specialized Livestock Guarantee Program
Guarantee Program for Restructuring Agricultural Debt



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DEPOSIT PRODUCTS

Secure Choice Checking
Basic Checking
Premier Interest Checking
Discover Club Checking
Premier Money Market
Classic Business Checking
Business Plus Interest Checking
Business Money Market
Commercial Checking Analysis

Basic Savings
Business Savings
Cash Crew Savers Club
Christmas Club
Health Savings Accounts
Certificates of Deposit
Individual Retirement Accounts
Repurchase Agreements
CDARS/ICS

OTHER SERVICES

Identity Theft Protection Service
Safety Deposit Boxes
24-Hour Automated Teller Machines
24-Hour Telebank
ATM/Debit Card
Night Depository
Direct Deposit
E-statements
Cashier's Checks/Money Orders
Cash Advances
Merchant Credit Card Processing
Remote Deposit Capture
Automatic Transfer between Accounts

Digital Wallet
Savings Protection Transfer
Sweeps
Bank by Mail
Online Banking and Bill Pay
Mobile Banking
Wire Transfers
Notary Service
Photocopy and Fax Services
Stephenson County Property Tax Collection
License Plate Stickers
Cash Management
Account Research

Updated 3/2023
Reviewed 3/2024



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FEE SCHEDULE

Effective May 15, 2023

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

*An NSF/OD fee may be imposed on overdrafts created by check, in-person withdrawals, by bank fee, or other electronic means. Multiple fees may be assessed in connection with a single item/transaction if presented more than once.

** New Fee

**Abandoned Property Fee.....	\$50.00
Account balancing assistance (minimum per hour).....	\$40.00
**Account Closed within 180 days of opening.....	\$50.00
Account research (minimum per hour).....	\$40.00
Debit/ATM replacement card.....	\$20.00
Debit/ATM replacement card (RUSH ORDER)	\$25.00
Dormant Account Fee (Per Month).....	\$5.00
Duplicate Statement.....	\$5.00
Garnishments/Tax levies/Subpoena.....	\$125.00
Negotiable - Cashier's Check (per check)	\$5.00
Negotiable - Money Orders (per check)	\$2.00
*Non-sufficient funds (NSF/OD) – Return item charge – per presentment.....	\$30.00
*Non-sufficient funds (NSF/OD) – Paid item charge – per presentment.....	\$30.00
*Non-sufficient funds (NSF/OD) – Daily Maximum...(5 items).....	\$150.00
*Daily overdraft charge beginning on 4 th business day of overdraft.....	\$5.00
Optional overdraft protection (ODP – annual)	\$30.00
Foreign Bank Draft Purchase and Collection.....	details available
Savings transfer protection – per transfer to checking to cover overdraft.....	\$2.00
Stop Payments.....	\$30.00
Telephone Transfers (excluding Telebank).....	\$5.00
Wire Transfers – outgoing domestic	\$30.00
Wire transfers – incoming domestic	\$15.00
Wire transfers – Foreign Wire (outgoing/incoming).....	\$70.00
Safe Deposit boxes.....	details available
State License Stickers (Processing Fee – <i>additional fees may be charged by the State of IL</i>)	\$5.00