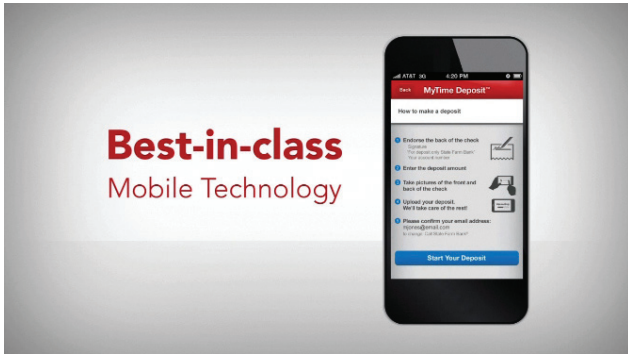


Online Banking Overview



Because your life is always changing, evolving, and moving faster, you need a bank that does more than just keep up. You need a bank that's always working to get better. You need a bank that believes in putting you first.

That's exactly what State Farm Bank® does. We start by treating your money like it's actually your money. After all, you're the one who earned it, so we make access to your hard-earned dollars safer and easier in the following ways:

- We offer best-in-class mobile technology like MyTime Deposit™ and mobile bill pay.
- We make any ATM your ATM by giving you unlimited ATM fee rebates with Direct Deposit.*
- We offer competitive deposit rates that reward and encourage saving.
- We help you manage spending and provide credit cards designed to give you more control and return more value.
- Our approach to lending is focused on working out the loan that truly works for you



Nobody is going to the bank like they used to. State Farm Bank understands that the bank needs to come to you by reaching out with technology, products, access, and flexibility. We're committed to constantly listening, adapting, and improving our bank to get you and your money to a better state.

*State Farm Bank will not charge You for the use of ATMs not owned by the Bank (considered foreign ATMs). Further, the Bank will rebate a foreign ATM surcharge imposed by the ATM owner in any amount assessed against a State Farm Bank Checking, Interest Checking, or Money Market Account provided that there is a direct deposit via an

Automated Clearing House (ACH) credit into that account during the statement cycle of the foreign ATM transaction. If there has been no direct deposit via an ACH credit into the State Farm Bank Checking, Interest Checking or Money Market Account during the statement cycle, the Bank will rebate up to a total of \$10 in foreign ATM surcharges per account per statement cycle. State Farm Bank savings Accounts will be rebated up to a total of \$10 in foreign ATM surcharges per account per statement cycle.