



Personal loans, mortgages, Home Equity Lines of Credit (HELOC), credit cards and investment accounts will remain with North Shore Bank, and are not transferring to Royal Savings Bank.

The following information will go into effect on Friday, May 1, 2020 at 5:00 pm.

Loans, Mortgages and HELOCs

Your lending terms and conditions remain the same and payments should continue to be made to North Shore Bank. For your convenience, you can pay online with our Pay Your Loan service from any bank account. If you haven't already taken advantage of this handy online service, it's easy to sign up at northshorebank.com/payyourloan.

If you are currently making loan payments from an Illinois State Bank deposit account:

- Automatic payments (ACH) will be automatically set up with your new Royal Savings Bank deposit account. No further action is needed by you.
- Payments made via Online Banking and Bill Pay transfers will need to be re-established after enrollment into Royal Savings Bank Online Banking.
- In-person payments made at Illinois State Bank offices will no longer be accepted. Alternatively, you may use the Pay Your Loan service described above.

Credit Cards¹

Your credit card Terms and Conditions remain the same. Payments should continue to be made to Elan as follows:

Mail

Cardmember Service
PO Box 790408
St. Louis, MO 63179-0408

Online

Download the Elan Mobile App, or visit
myaccountaccess.com

If you are making credit card payments from an Illinois State Bank deposit account:

- Payments made via Online Banking and Bill Pay transfers will need to be re-established after enrollment into Royal Savings Bank Online Banking.
- In-person payments made at Illinois State Bank office locations will no longer be accepted.

Investment Accounts²

There are no changes to your investment accounts. You are in good hands as Jeff Pieters will continue to be your Investment Consultant. If you have questions for Jeff, please contact him at 262-498-6636 or jpieters@northshorebank.com.

For in-person meetings, Jeff will work with you at a location convenient for you. The Illinois State Bank offices will no longer be available for meetings.

If you have an automatic transfer set up from an Illinois State Bank deposit account to your investment account, it will be automatically set up with your new Royal Savings Bank deposit account. No further action is needed by you.

1 The creditor and issuer of these Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., Mastercard International Incorporated, and American Express. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. American Express is a federally registered service mark of American Express.

2 Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with North Shore Bank or its related companies. Advisory services are only offered by Investment Adviser Representatives.

Investments are: • Not FDIC insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency.