

Automated Phone System and Online Banking Information

On **November 10, 2009, State Farm Bank® will be enhancing its Automated Phone Banking System.** After that date, you'll enjoy anytime account access, added automated features, enhanced voice print security, and more!

Due to the updates to this system, it will be necessary for you to re-enroll your voice print if you have already created one. You can re-enroll your voice print beginning on November 10 or anytime after.

Here's how to enroll:

First, call 1-877-SF4-BANK and say "Access My Account" to begin. The automated phone banking system will guide you through this simple enrollment process. Please have the following information ready:

Verify your identity

- Your account type, such as loan, checking, savings, or CD
- Your ten-digit account number
- Your PIN (Note: primary account holder's last 4 digits of SSN or TIN)
- Your birthday
- Confirm your primary phone number

Establish voice print

- You will be asked to speak the digits 1-9 three separate times
- You will need to provide a special date which is easy for you to remember (not your birthday)
- Finally, you will record a hint to help remind you of the date you provided

Congratulations! You're now enrolled in our new automated phone banking system!

After the one-time enrollment is complete, on subsequent calls the system will verify your identity by comparing your voice print. At times, for extra security, you may be asked for your special date. The system will always provide your hint to help you remember the special date.

Once enrolled, you'll enjoy the latest in voice print security and automated features, including:

New Automated banking functionality

- Transfer funds from a State Farm Bank deposit account to your loan account
- Obtain a loan payoff for any date
- Get last payment amount and date
- Obtain the date and amount of the last three advances from a Home Equity Line of Credit
- Get your maturity date, original balance, and loan date
- Place a stop payment on a check
- Get a fax of recent activity
- Hear the term of your CD
- Activate a debit card
- Hear YTD and Prior Year interest
- Hear deposit mailing address

Classic features and functionality

- Receive account balances
- Hear transaction history
- Transfer funds between State Farm Bank accounts
- Obtain loan information
- Receive loan payoff information
- Make a loan payment

State Farm Bank is committed to providing you with the highest level of customer satisfaction. If you have any questions regarding our new automated phone banking system or any of our bank products, please call us at 1-877-SF4-BANK (1-877-734-2265).

Thank you for choosing State Farm Bank to help you meet your banking needs.

SPANISH-SPEAKING BANK CUSTOMERS NOW HAVE OPTIONS AVAILABLE IN SPANISH FOR AUTOMATED ACCOUNT INFORMATION (excluding mortgage and credit card accounts).

- You will need to have your deposit account number (such as checking, savings, or CD) or loan account number available to access the automated phone banking system along with your associated PIN number for each account.
- During your first use, your PIN will default to the primary account holder's last 4 digits of his or her Social Security Number. Then, you'll be required to set up a new 4-6 digit PIN the first time accessing each account.

For questions and further details, please call 1-877-SF4-BANK (1-877-734-2265).

On **November 10, 2009**, you will notice a new look when banking online with State Farm Bank. *No re-enrollment is necessary*, your current ID and password will be maintained along with:

- Scheduled bill payments
- Existing bill payment payees
- Scheduled transfers to owned accounts
- 60 days of transaction history

BEFORE NOVEMBER 6

Please complete the following actions before the November 6, 2009 conversion: *Excludes credit card and mortgage accounts.*

Create a manual register

If you currently maintain an online register, record all outstanding register entries held within your online register. An online register will no longer be available after the conversion.

Save needed historical account information

This could include history of bill payments, transfers, statements, and custom reports. State Farm Bank will retain 60 days of online activity and check images.

Download existing information needed for your Personal Financial Software (PFS)

If you use the download feature for taxes, make sure to download all your current year information. Beginning November 10, State Farm Bank will retain 60 days of online activity. After November 10, you will have the ability to synch and maintain your data.

- View and/or print existing check images**
Beginning November 10, 2009, online check images will only be available for 60 days. Current images are available for 90 days. If you need online access to check images from August 10 - September 10, please print those for your records.
- Make note of your transaction categories you have created**
Current categories will need to be recreated after the conversion.
- Initiate all required bill payments by 12 p.m. CST on Friday, November 6**
After that date, online bill payment will not be available until Tuesday, November 10.
- Make note of your bill payment categories**
Current categories will need to be recreated after the conversion.
- Turn off any e-Bills and print any e-Bills to which you need access**
E-Bills established prior to November 6 will not be converted. Turning off e-Bills will notify your service provider to generate a paper statement. E-Bills can be re-established on November 10.
- Make note of your current bill payment reminders**
Bill payment reminders will need to be re-created after November 10.
- Initiate all required transfers by 12 p.m. CST on Friday, November 6**
Online access will not be available until Tuesday, November 10.
- Make note of any alerts and personal reminders**
Alerts will need to be recreated after November 10. Personal reminders will no longer be available after November 10.
- Make note of any account nicknames**
Current account nicknames will need to be recreated after the conversion.

AFTER NOVEMBER 10

To take advantage of the new functionality, please be aware of and complete the following actions after November 10, 2009:

- Run Transaction history reports and download activity more frequently**
Account history is only available online for 60 days. Download activity and/or run history reports at least every 60 days.
- Synch information for your Downloaded Personal Financial Software (PFS)**
If you downloaded transactions prior to November 6, 2009, please follow the instructions available online at www.statefarm.com/bankupdate to synch your data.
- Create unique categories for each of your transactions**
- Enroll in e-statements to receive them online**
Discontinue receipt of paper statements.
- Establish new transaction categories**
- Establish new bill-payment categories**
- Create e-Bills from the new list of service provider options**
- Establish bill-payment reminders**

Review your payees scheduled payments

Note any changes in delivery dates.

Re-establish desired alerts

New alert options include balance thresholds, transfer notifications, deposit notifications, cleared check, and certificate of deposit maturity notice. In addition, alerts can be configured to send a notification to your e-mail address.

Establish account nicknames if desired

Additional Information

- **Health Savings Accounts are now available online.**
- Bill payments will now be set up as the date you want the payment sent, rather than the date it will be paid.
- Beginning September 30 through November 10, 2009 you will temporarily be unable to enroll a new account online for transfers. In the interim you may contact us at 1-877-SF4-BANK (1-877-734-2265) to have a Customer Service Representative establish these for you.
- Mortgage Information available online now includes the following:
 - Original Balance
 - Outstanding Principal
 - Next Payment Amount
 - Interest Rate
 - Next Payment due date
 - Last Payment on
 - Interest Year To Date
 - Issued on
 - Matures on
 - Interest Last Year
- Effective November 10, 2009 Certificate of Deposit Customers will no longer receive monthly paper statements. To receive future statements electronically, visit us online at the State Farm Bank Web page on statefarm.com.
Note: Individual Retirement Certificates of Deposit will receive annual paper statements beginning January 2010. Business Certificate of Deposit Customers will continue to receive monthly paper statements.

www.statefarm.com/bankupdate



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