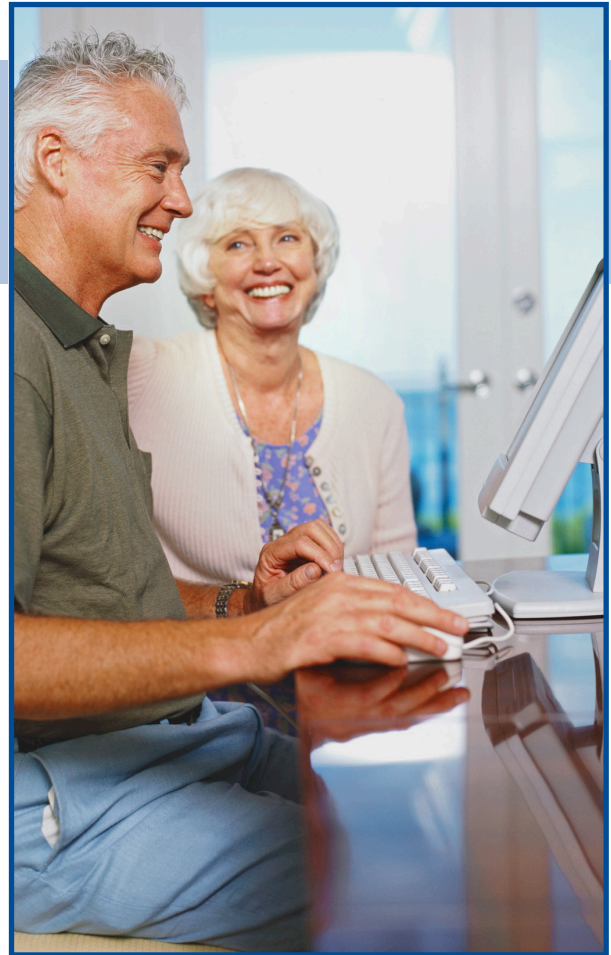


## BILL PAYMENT SERVICES



When it becomes challenging to pay bills accurately and on time, HomeStar Trust Services can assist you. HomeStar Trust Services is a trusted advisor, that you can count on to deliver professional care in managing your finances.

### **Bill Payment Benefits**

- Review bills for errors and discrepancies
- On time bill payment
- No longer need to keep track of due dates
- Avoid late fees
- Reduce stress
- Detailed account of transactions
- Paper bills mailed to trust department

### **Records**

- Detailed and easy to read monthly statements
- Paid bills kept securely at trust department

### **Professional Assistance**

- Act as client's agent and advocate on their behalf
- Safeguard your account and personal information
- Monitored by Federal and State regulators

**For additional information,  
please contact us.**

**HomeStar**  
**Trust Services**

222 N. Industrial Drive • Bradley, IL 60915  
(815) 935-2184 • [www.HomeStarBank.com](http://www.HomeStarBank.com)

# BILL PAYMENT AGENCY SERVICES

(No Investments)



HomeStar Bank & Financial Services acts as an agent for payment of bills.

## Customary Services

- Payment of bills including utilities, insurance, real estate taxes, personal taxes, mortgage, rent etc.
- Assist customer in changing mailing address on bills to HomeStar Trust Services
- Establish monthly direct deposit to agency
- Detailed statement of transactions
- Annual tax ledger to assist with tax reporting
- Retain record of bills paid for future needs
- Track bills due to prevent late or missed payments
- Automatic reinvestment of cash balances

## Fees

- Annual charge for bill payment agency account is \$1,500
- Fee will be debited directly from agency account on monthly basis

## Additional Information

- An initial deposit will be required to establish the account
- A monthly direct deposit from client's check or savings account to agency will be required to ensure funds are available for payments
- No investments or assets will be held in bill payment agency
- No additional income (social security, pensions, rents, dividends, interest etc.) will be collected or tracked

Additional charges may be made for special services performed.

Attorney, accountant or other advisor fees, if incurred, are in addition to the above quoted fees. Accounts opened less than one year will be charged a full annual fee upon final distribution.