

stop a payment within the first twenty four (24) hours from the time of the request due to timing issues. The stop payment request will be valid for one-hundred eighty (180) days from the time of the request being made. There may be additional fees associated with some of these services. This service is not available to cancel the payments scheduled through the bill payment service. For questions, inquires or to cancel a bill payment, you will need to contact us.

Mobile Banking. Mobile Banking is available from you mobile phone browser by going to <http://mywsb.mobi>. In order to login use your usual Online Banking Access ID and passcode. Or Mobile Banking service provides the following capabilities:

- Account details
- History
- Account balances
- Immediate transfer of funds between WSB accounts

Automated Teller Machine. When using our Automated Teller Machines (ATMs), you may use your access card (Card) to:

- (a) Withdraw cash from an account designated to be accessed by your Card.
- (b) Make deposits to your designated accounts at WSB machines.
- (c) Transfer funds between designated accounts.
- (d) Make payments on certain indebtedness.
- (e) Make balance inquiries on designated accounts.
- (f) Conduct Point-of-Sale (POS) transactions at selected locations.

Some of these services may not be available at all terminals or to all customers. Deposits at non West Suburban Bank ATMs are not permitted. If using a non West Suburban Bank ATM you may be charged a fee per our service fee list. All withdrawals, deposits, fund transfers and payments are subject to the usual rules and agreements which govern such transactions except as specifically modified by this agreement.

You authorize and direct us to credit or charge, as the case may be, your accounts for all withdrawals, deposits and funds transfers. We may only accept payments if initiated through the use of one of our electronic terminals. You also authorize us to charge any account for the amount of any check or other instrument which is part of any transaction initiated through the use of a terminal and to the extent that such item is dishonored or otherwise returned unpaid for any reason including, without limitation, insufficient funds or stop payment orders. All transactions initiated through any terminal are subject to verification, and all deposits and payments are subject to receipt and verification by us. All transactions initiated through any terminal are subject to the time necessary to process them and any transaction made on a nonbanking day or after the bank's normal cutoff time on any banking day may not be processed by us until the next banking day. We will be fully protected in crediting, charging, accepting, applying and otherwise carrying out transactions for you without future inquiry as though in every case specifically authorized by you.

Business Visa® Debit Card. Your West Suburban Bank Business Visa® Debit Card (card) can be utilized to:

- (a) Transact the same as an Automatic Teller Machine (ATM) card (see previous section).
- (b) Purchase goods or pay for services anywhere the Visa® logo is displayed.
- (c) Secure cash advances at any financial institution where the Visa® logo is displayed.

These transactions can occur only from your designated checking account(s) with the Bank.

You authorize us to credit or charge, as the case may be, your account for all withdrawals, deposits, debits and fund transfers. The full amount of your transactions initiated through use of the card will be deducted directly from your checking account with the Bank. Use of your card for a purchase or cash advance will constitute a withdrawal and/or a demand on your checking account at the time the Card was used even if there is a delay in posting the transaction to your account. You authorize the Bank to pay out of your checking account the total amount of any transactions made through correct use of the card. You will pay the Bank on demand any negative balance (including applicable overdraft fees) arising in your checking account through use of the card unless you have Check Credit. If you do not have Check Credit, we may charge any overdraft (and fees) to any other account you have with the Bank.

Electronic Deposits/Withdrawals. If you provide authorization to accept deposits or such services, you must make prior arrangements with the person or organization transferring the funds to you or receiving the funds from you before the services can begin or be terminated.

You can arrange to have certain recurring transactions automatically deposited to your account.

You can arrange to have recurring transactions automatically paid from your account. All preauthorized withdrawals will be honored unless a stop payment is issued.

Savings and Money Market accounts are limited to six (6) preauthorized withdrawals per month.

You may make a purchase or pay a bill using a check that is converted by the payee into an electronic fund transfer.

You can also pay for goods and services from some merchants by providing account information by telephone or via the Internet.

If you have arranged to have direct deposits or withdrawals on your account, those transactions will show on your account statement. If you would like to verify a transaction prior to the issuance of your statement, you may do so by calling Customer Service (630) 652-2000.

Funds Transfer/Telebank 24. When using the Funds Transfer Service, you agree to accept all responsibility for all transfers you make on this system. It is your responsibility to know the balance of all accounts being charged.

Types of Transactions

- Make balance and interest inquiries on deposit and loan accounts.
- Transfer funds from any deposit account.
- Inquire on a specific check number.
- Inquire on your account activity since your last statement.
- Make a WSB loan payment.
- Receive an up to date checking statement via your fax machine.

Requests for transfer made via Online Banking and Telebank 24 must be made before 6:00 PM CT Monday through Saturday for credit on the same banking day. Requests after these times or on Sundays and holidays will be processed on the following banking day. (These cut off times do not apply to tellers and ATMs).

Your Funds Transfer I.D. Numbers and Personal Identification Numbers (PIN) are confidential and you agree not to give these numbers to anyone else.

You may receive up to date checking statements via fax through Telebank 24. Access to this capability is through your Telebank 24 Access Code and PIN. You should maintain close control over your Telebank 24 Access Code and PIN to guard against unauthorized use. The Bank may honor any instruction that it receives through the Telebank 24 system. You agree to hold the bank harmless for any unauthorized request using your Telebank 24 Access Code and PIN.

Represented Check Entry. Under certain circumstances your check information can be converted to one-time electronic information by merchants, banks or others. Electronic information may be used to debit your account electronically. Merchants may use check information such as routing, account and serial numbers to make an electronic presentment against your account and the check may not be returned to you. These types of transactions may occur at point-of-sale purchases or where checks are submitted to a lock box for processing.

In other circumstances, checks you wrote returned for insufficient funds or uncollected funds and represented for payment electronically by the payee's bank are not covered under Regulation E (Electronic Funds Transfer Act). Electronic representations will appear as separate entries on your statement with appropriate descriptions. If any of your checks are converted to an electronic presentment by others, we shall have no liability to you should we fail to honor any stop payment order you have placed on the check.

Also, we shall have no liability to you for duplicate payments if a paper check and an electronic representation are both presented. This limitation of our liability to you in no way affects your legal right to dispute an electronically presented item under applicable rules and regulations, nor does it affect your legal rights to recover a duplicate payment from the third party payee.

Frequency or Dollar Amount of Transaction.

1. Cash withdrawals from ATMs or purchases made with the card will only access the collected balance in your account(s).
2. You may withdraw up to \$505.00 per card each banking day, including any fees. There is no frequency limitations to ATM withdrawals. When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.
3. You may transact with your card for up to your predetermined limit per banking day or fifteen (15) transactions, whichever is first, for all PIN-based transactions. Limits range from \$500.00 - \$10,000.00.
4. You may transact with your card for up to your predetermined limit per banking day or fifteen (15) transactions, whichever is first, for all signature-based transactions. Limits range from \$500.00 - \$10,000.00.

Documentation of Transactions.

1. **Transaction Receipt.** A receipt will be issued upon completion of the transaction when using any ATM, unless the ATM is not working properly. For purchases and cash advances, you will receive a receipt from the merchant or financial institution for each transaction.
2. **Periodic Statements.** All transactions will be documented on a regular periodic statement.
3. **Electronic Deposits/Withdrawals.** If you have arranged to have direct deposits or withdrawals on your account, those transactions will show on your account statement. If you would like to verify a transaction prior to the issuance of your statement, you may do so by calling Customer Service (630) 652-2000.

Use of Card, PIN and Terminals.

You are the only authorized user of your Card and PIN. You are not to give your Card or PIN to anyone else. The PIN is provided for your protection and identification, and you should not reveal it to anyone. Disclosure of your PIN to any party makes that person thereafter an authorized user of your Card.

Suspension or Termination of Privileges.

We may terminate this Agreement and revoke the Card at any time, but no such termination shall affect your liability under this Agreement for transactions initiated through the use of the Card. The Card will remain our property and may be cancelled at any time without notice and must be surrendered upon request. If you do not intend to continue to use your Card, please destroy it at once and notify us.

Your Liability for Unauthorized Transactions.

Tell us AT ONCE if you believe your Card, PIN or Online Banking Access ID and Passcode (hereinafter referred to as 'Access Device') has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning us is the best way of keeping your possible losses down. You could lose all the money in your account.

Foreign Transactions.

For Visa® transactions: If you use your Card for transactions in foreign countries and/or foreign currencies, the transactions will be assessed an international transaction fee of 1.50% on the converted U.S. dollar amount. The rate of exchange for international transactions using the Card is the wholesale market rate or government mandated rate in effect for Visa® International's processing date. This fee does not apply to transactions conducted in U.S. military bases, territories, embassies, or consulates.

International ATM owners are permitted to impose an ATM access fee on cash disbursement transactions. International cash disbursement transactions will also incur a Visa® Cash disbursement fee.

- The Visa® Cash Disbursement fee assessed on international ATM cash transactions where an access fee has not been imposed will be U.S. \$1.25.
- The Visa® Cash Disbursement fee assessed on international ATM cash transactions where an access fee has been imposed will be U.S. \$0.50.

For MasterCard®/Cirrus transactions: If you conduct a transaction with your Card in a country outside the U.S.A., Puerto Rico or the U.S. Virgin Islands using the Cirrus/Star Network, there will be a currency conversion assessment of .20% for performing the currency conversion (if non-U.S. denomination) and a Cross Border Assessment charge of .80% on all cross-border transactions.

How to Notify Us In The Event of an Unauthorized Transfer.

If you believe your Access Device has been lost or stolen, or that someone has transferred or may transfer from your account without your permission, call or write:

Auditor
West Suburban Bank
PO Box 9122
Lombard, IL 60148
(630) 652-2000

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Disclosure of Account Information.

We will not, in the ordinary course of business, disclose information to third parties about your account or the transfers you make, except

- (a) when it is necessary for completing transfers,
- (b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
- (c) in order to comply with government agencies or court orders, or
- (d) if you give us your written permission.

Our Liability For Failure To Make Transfers.

If we do not properly complete a transfer to or from your account according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We are not liable for, though not limited to, the following:

- (a) if through no fault of ours, your account does not contain enough money to make the transfer,
- (b) if the transfer would go over the credit limit on your overdraft line,
- (c) if the ATM where you are making the transfer does not have enough cash,
- (d) if the terminal or system was not working properly and you knew about the breakdown when making the transfer,
- (e) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken,
- (f) if your account has been tied up by legal proceedings or other action,
- (g) if a merchant or financial institution fails to accept the Card,
- (h) if any information provided by you about the Payee/Biller is incorrect,
- (i) if there are any delays in the handling of the payment by the Payee/Biller,
- (j) if it can be shown that the merchant or biller received the payment within the normal delivery timeframe and failed to process the payment through no fault of Online Banking or our service providers, or
- (k) if it can be shown that the delay was caused by unusual mailing delays by the U.S. Post Office.

In Case of Errors or Inquiries Concerning Transactions.

In case of errors or questions about your EFT transactions, call or write the following as soon as you can:

Auditor
West Suburban Bank
PO Box 9122
Lombard, IL 60148
(630) 652-2000

If you think a transaction is incorrect or if you need more information about a transfer listed on your account or receipt, we must hear from you no later than two (2) days after the transaction has posted.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error
4. For an Online Banking Bill Payment error tell us:
 - Checking account number used to pay the bill Biller name.
 - Date the payment sent.
 - Confirmation number.

- Payment amount.
- Biller account number for the payment in question.

If you tell us orally, we require that you also send us your complaint or question in writing within ten (10) banking days.

Within ten (10) banking days after hearing from you, we will determine whether an error occurred and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) banking days (five (5) banking days for Debit Check Card transactions) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing, and we do not receive it within ten (10) business days, we may not credit your account provisional credit during our investigation. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) banking days to credit your account for the amount you think is in error.

We will tell you the results within three (3) banking days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Amendment.

We may add or delete services or amend this Agreement at any time. We will give you at least twenty-one (21) days notice of any adverse amendment to you at your most recent address as shown in our records. The amendment will be effective unless you return your Card to us and terminate this agreement with us before the end of the twenty-one (21) day period.

General.

- (a) the construction and enforcement of this Agreement shall be governed by the laws of the United States and the State of Illinois,
- (b) any provision of this Agreement that may be prohibited by law shall be ineffective only to the extent of such prohibition,
- (c) to the extent permitted by law, you will pay reasonable costs including attorneys' fees in the event of suit enforcing this Agreement, or
- (d) this agreement is binding upon your heirs, personal representatives, and successors and if more than one, jointly and severally.

Stop Payments & Preauthorized Transfers.

1. Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling or writing:

West Suburban Bank
711 S. Meyers Rd.
Lombard, IL 60148
(630) 652-2000

in time for us to receive your request three (3) banking days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We may charge you according to our Service Fee List.

- 2. Notice of varying amounts. If these regular payments vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be.
- 3. Liability for failure to stop payment or preauthorized transfer. If you order us to stop one of these payments three (3) banking days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Safety at the ATM.

West Suburban Bank does everything possible to make banking at Automatic Teller Machines (ATM) convenient and safe. Our ATMs are well lit, clearly visible from the street and, of course, under constant video surveillance. While we've taken precautions that go above and beyond established standards of ATM security, there are a number of things you can do to ensure safety at the ATM.

Approaching the ATM.

Common sense is by far the most important factor in determining if it's safe to approach an ATM, especially at night. Are there suspicious characters lurking around the ATM? Does the ATM site appear unsafe in any way? If so, do not approach the ATM. Choose a different ATM location or come back at a different time. It may be prudent to be accompanied by another person, especially at night.

If you have decided that the ATM is safe to approach, have your ATM card out and ready, so you won't have to look through your wallet or purse in the presence of others at the ATM. Having your card ready will also speed up your transaction.

If you are making a deposit into the ATM, keep your deposit concealed as much as possible, particularly if there are others present at the ATM site. You should produce the envelope containing your deposit only when it is time to place the deposit in the ATM.

Conducting Your Transaction.

If you have to wait for another customer to finish a trans-action, please respect the other's privacy by standing a good distance back, and by waiting until they have stepped away from the ATM before you approach the machine.

While conducting your transaction, especially if there are other customers behind you, shield the keypad and display screen with your body to prevent anyone else from seeing you enter your PIN (Personal Identification Number) number or from seeing your account information as it appears on the display screen. Privacy can be attained effectively by standing close to and directly in front of the keypad and display screen.

Leaving the ATM.

Do not count or expose any money until you have left the ATM. Secure it or simply put it away along with your Card and receipt. If you choose to discard your

receipt, don't leave it where someone else might pick it up, since the receipt contains information about your account.

Additionally, as you leave the ATM site, be cautious of anyone who approaches you or appears to be following you. If you suspect you are being followed, immediately proceed to the nearest open place of banking. If this is not possible, head toward a well-lit, well-populated area.

Safety at the Drive-Up ATM.

As with walk-up ATMs, never approach any drive-up ATM site that appears to be in any way unsafe. If the ATM appears safe and you decide to approach it, make sure your doors are locked and your windows are closed (except as necessary to conduct the transaction). After you have completed your transaction, immediately close your window, especially if you are verifying your cash back.

As you leave the drive-up ATM, if you suspect that you are being followed by another car, drive immediately to the nearest police or fire station.

In the Event of a Crime.

In the event of a crime, report the event immediately to the operator of the ATM or to local law enforcement.

Keep Your PIN Private.

You can protect yourself against unauthorized use of your Card by keeping your PIN private. When selecting your PIN, do not choose a number that would be easy for someone to guess (e.g., your birth date, the last four digits of your social security number, etc.). Never divulge your PIN over the phone to anyone claiming to be an employee of West Suburban Bank or any other financial institution. West Suburban Bank will never seek to verify your PIN, or any other private financial information, over the phone or by outside e-mail. If you write down your PIN, keep the written number separate from your ATM Card. Never write your PIN on your Card.

If Your Card is Lost or Stolen.

Notify your nearest WSB location. Please refer to the "Your Liability For Unauthorized Transactions" section in this agreement for more information on reporting lost or stolen Cards.

BUSINESS INVESTMENT SAVINGS ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES APPLY TO ALL TYPES OF BUSINESS SAVINGS ACCOUNTS; EXCEPTIONS APPLY ONLY WHERE INDICATED:

Definition. A Business Investment Savings Account is an account that allows deposits and withdrawals, pays interest subject to certain conditions, and does not provide the right to draw checks or drafts against the account.

Interest. Your interest rate and annual percentage yield are not based on any index and may change at our discretion. Interest shall accrue daily on the account. For all deposits, interest begins to accrue on the day the deposit is credited to your account and to the day before the withdrawal. If you close your account before interest is credited, you may not receive the accrued interest. If you maintain the specified minimum balance, your account will earn an interest rate established by the Bank, which may be changed at our discretion. There is no floor or ceiling on interest rate changes. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the ledger balance in the account each day. You will earn no interest for the period your account balance is below the specified minimum. Interest will be credited and compounded monthly. The interest paid will be reflected on your statement. Interest will be computed for actual days on a 365 (or if appropriate 366) day basis. We reserve the right not to pay interest on any deposit which is returned to us unpaid by the financial institution on which it is drawn. Deposits made by electronic payment into interest bearing accounts shall earn interest from the banking day the funds are credited. No interest adjustment will be made, if the amount of the adjustment is less than \$1.00.

Deposits. You can make deposits in any amount at any time in the form of cash, checks, or other instruments acceptable to us. Deposits may be made in person or sent to us by mail. A deposit will not be credited, however, unless and until it is received by us and entered upon our books and records. Deposits made to your account or items received by the Bank after 3:00 PM CT (1:00 PM CT on Saturday's) on a banking day, or at any time on a non-banking day, may be held by the Bank for safekeeping and treated as having been deposited or received as of the next banking day. Please refer to the Funds Availability section. The Bank, or its collection agent, may send items directly or indirectly to any bank or other institution for collection or payment. You waive demand, presentment, notice of dishonor and protest for any item deposited to the account.

Withdrawals. You may withdraw funds at any time from the account by filling out a withdrawal form or on forms furnished and approved by the Bank. Notice of withdrawal may be given by mail, messenger, standing order, or by appearance in person at the offices or premises of the Bank. You may make up to four (4) withdrawals per month at no charge. Withdrawals that exceed four (4) per month will be charged per our Service Fee List. The Bank may act upon the direction of any of the Depositors, if there is more than one (unless 2 signatures required), and may act on instructions of anyone identified as the Depositor (or one of the Depositors). Payments may be made by check or in cash to the Depositor (or one of the Depositors), by draft or electronic transfer to a third party or by transfer to any other account of the Depositor. When an account is closed within ninety (90) days after the date of opening, a service charge according to the Service Fee List is applicable to reimburse the Bank for the cost of opening the account. Federal Regulations state that only six preauthorized or automatic transfers from your savings account may be made during each calendar month. Telebank 24, Online Banking transactions, Check Support, telephoning bank personnel and automatic debits, (e.g. life insurance, etc.) are considered to be preauthorized or automatic transfers. If you exceed these transfer limits, the excess transfer requests may be refused or reversed, and the Bank may reclassify or close your account. Any withdrawal that reduces the amount in an account to zero for over thirty (30) days may automatically close that account. We are not liable for any withdrawal or other order after an account is closed.

Checks. You do not have the right to draw checks or drafts against deposits in the account.

Notice of Withdrawal. The Bank may at any time require at least seven (7) days prior written notice of your intent to withdraw funds from the account.

Statements. If you have a checking account at the Bank in addition to your Business Investment Savings Account, you can choose to receive a combined checking and savings account statement that will be sent to you monthly. If you do not have a checking account at the Bank or if you do not choose to receive a combined checking and savings account statement, the Bank will send you a statement of your account quarterly. However, the Bank reserves the right to combine like titled checking and savings accounts onto one (1) statement. You have thirty (30) days from the time the Bank mails your statement to notify the Bank of any forgeries, unauthorized signatures, alterations, or errors not involving electronic transfers. If you do not notify us by then, you waive all claims you may have against us regarding these issues. We shall send the statement as well as any other communication to your most current address appearing in our records (if joint account, to the address you select). Should a statement remain unclaimed or undeliverable for whatever cause, we may discontinue sending

statements until we are instructed otherwise by you. If a statement is held by us at your request, or because you fail to provide us with a current address, they will be deemed delivered to you when they are prepared (for held statements), mailed (for return mail), or otherwise made available to you. Additional disclosures may be found on your statement.

Service Charges. Service charges are shown on the Service Fee List associated with this agreement and may be changed at the Bank's discretion. You agree to pay such monthly fee and service charges promptly, if applicable, and authorize us to charge your account for these amounts. See our Service Fee List for account monthly fees and charges. The bank reserves the right to periodically waive any or all services charges. This does not preempt our right to charge the service fee in the future.

Minimum Balance. The minimum balance to obtain the stated interest rate and annual percentage yield is \$100.00. The minimum balance to open the account is \$100.00.

Inactive Accounts. If two (2) years go by and you have not made a deposit or withdrawal from your account, your account will be considered dormant. If the balance in the account is below the \$100.00 minimum balance, the account may incur an additional dormant charge as indicated on the Service Fee List.

BUSINESS CERTIFICATE OF DEPOSIT ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES APPLY TO ALL TYPES OF BUSINESS CERTIFICATE ACCOUNTS; EXCEPTIONS APPLY ONLY WHERE INDICATED:

Definition. A Business Certificate of Deposit (Certificate) is a receipt for a time deposit account issued for a stated time period and paying a fixed rate of interest for that time period.

Interest. Your interest rate and annual percentage yield are not based on any index and may change at our discretion. Interest shall accrue daily on the account. For all deposits, interest begins to accrue on the day the deposit is credited to your account and to the day before the withdrawal. If you maintain the specified minimum balance, your account will earn an interest rate established by the Bank, which may be changed at our discretion. Interest may be credited monthly to your WSB checking or savings account via electronic transfer. For terms less than twelve (12) months, interest will be credited and compounded at maturity. There is no floor or ceiling on interest rate changes. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the ledger balance in the account each day. Interest will be computed for actual days on a 365 (or if appropriate 366) day basis. We reserve the right not to pay interest on any deposit which is returned to us unpaid by the financial institution on which it is drawn. No interest adjustment will be made, if the amount of the adjustment is less than \$1.00.

Deposits. You can make your opening deposit in any amount in excess of the required minimum in the form of cash, checks, or other instruments acceptable to us. Deposits made after 3:00 PM CT (1:00 PM CT on Saturday's) on a banking day may be held by the Bank for safekeeping and treated as having been deposited or received as of the next banking day. You may not add funds to an existing account.

Withdrawal. By purchasing a Certificate, you are contracting to keep the funds on deposit for a fixed period of time. The term of the Certificate is displayed on the face of the document. The Bank makes no express or implied agreement to pay a Certificate prior to its stated maturity. In the event of the closing of a Certificate prior to its stated maturity date, an early withdrawal penalty may be imposed as detailed below:

10 – 14 days = 14 days loss of interest
15 – 89 days = 30 days loss of interest
90 – 364 days = 90 days loss of interest
365 – 999 days = 180 days loss of interest

If you close your account before interest is credited, you will receive the accrued interest, offset by the amount of any early withdrawal penalties that may be imposed, and the penalty may offset principal. If you withdraw a portion of the funds from the CD prior to maturity (partial withdrawal), any interest accrued will continue to accrue until the close of the entire CD and will not be paid at the time of the partial withdrawal.

Information concerning the amount of the penalty is disclosed on the face of the document. No penalty will be imposed for early withdrawal if an owner of the Certificate is declared legally incompetent, supported by proper documentation. Similarly, if an owner of the Certificate dies, no penalty will be assessed if the request is made prior to the first renewal following the owner's death. If the Certificate is POD, then the certificate must be paid out to the named beneficiary in the year in which the owner dies.

Negotiability. Certificates are generally not issued in negotiable form and are not subject to check or draft or similar order. Ownership of the Certificate may only be transferred to another party with the Bank's consent and then only in accordance with applicable rules and regulations that allow transfers in certain limited circumstances such as death, incompetence, divorce, garnishment, levy, or marriage.

Notice of Withdrawal. The Bank may at any time require seven (7) days prior written notice of your intent to withdraw funds from the account.

Renewal. The Bank issues two (2) types of Certificates: A) automatically renewable Certificates; and B) non-renewable Certificates. The type of Certificate you purchase will be designated on the face of the Certificate receipt. If your Certificate does not automatically renew, interest may not be earned past its maturity date, at the discretion of the Bank. If your Certificate is automatically renewable, it will renew at each maturity date for a period of time equal to the original term of, and with the same terms and conditions as, the original Certificate unless noted otherwise on the account disclosures. The interest rate for the renewal period will be the rate offered by the Bank on the maturity date for new Certificates that have similar terms as the original Certificate. You can prevent an automatic renewal by giving the Bank written instructions to the contrary on or before the maturity date or by presenting the Certificate for payment on or within ten (10) calendar days after the maturity date. Interest is paid during the grace period only if the Certificate is renewed. If the Certificate is cancelled by you, the interest for the grace period may be forfeited. The Bank may call an automatically renewable Certificate for payment at the end of the original term or at the end of any renewal term. If called, the Certificate and any earned interest that has been added to it for compounding will stop earning interest on the effective date of the call. Non-renewable Certificates of Deposit do not earn interest after maturity.

Notices of Maturity. The Bank will mail you a notice before the maturity date of your Certificate advising you of the upcoming maturity date and the options that are available to you.

Minimum Balance. The minimum balance to open the account is \$2,500.00. There is no minimum balance to earn the stated interest rate and annual percentage yield.

BUSINESS MONEY MARKET ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES APPLY TO ALL TYPES OF BUSINESS MONEY MARKET ACCOUNTS; EXCEPTIONS APPLY ONLY WHERE INDICATED:

Definition. A Business Money Market Account is an account that allows deposits and withdrawals, pays interest subject to certain conditions, and provides you with the right to draw checks or drafts against the account.

Interest. Your interest rate and annual percentage yield are not based on any index and may change at our discretion. Your collected daily balance determines whether or not your account earns interest. If you maintain the specified minimum balance, your account will earn an interest rate established by the Bank, which may be changed at our discretion. There is no floor or ceiling on interest rate changes. You will earn no interest for the period your account balance is uncollected or below the specified minimum. Interest shall accrue daily on the account. Cash, on-us checks and government items deposited in person to one of our employees will begin to accrue on the day the deposits are credited. All other deposits will begin to accrue from the second banking day after deposits are credited (e.g., if you make a deposit on banking day Monday, interest will begin to accrue on banking day Wednesday). Interest accrues to the day before the withdrawal. Interest is credited and compounded monthly. If you close your account before interest is credited, you may not receive the accrued interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected principal balance in the account each day. Interest will be credited to your account monthly and will be reflected on your monthly statement. Interest will be computed for actual days on a 365 (or if appropriate 366) day basis. We reserve the right not to pay interest on any deposit which is returned to us unpaid by the financial institution on which it is drawn. No interest adjustment will be made if the amount of the adjustment is less than \$1.00.

Deposits. You can make additional deposits in any amount at any time in the form of cash, checks, or other instruments acceptable to us. Deposits may be made in person or sent to us by mail. A deposit will not be credited, however, unless and until it is received by us and entered upon our books and records. Deposits made to your account or items received by the Bank after 3:00 PM CT (1:00 PM CT on Saturday's) on a banking day, or at any time on a non-banking day, may be held by the Bank for safekeeping and treated as having been deposited or received as of the next banking day. Please refer to the Funds Availability section. The Bank, or its collection agent, may send items directly or indirectly to any bank or other institution for collection or payment. You waive demand, presentment, notice of dishonor and protest for any item deposited to the account.

Withdrawals. You may withdraw funds at any time from the account by writing checks or on forms furnished and approved by the Bank. You may make up to six (6) withdrawals a month by check (inclearing), six (6) withdrawals electronically or a combination of both totaling no more than six (6) during a statement period at no charge. Withdrawals that exceed six (6) will be charged per our Service Fee List. Notice of withdrawal may be given by mail, messenger, standing order, or by appearance in person at the offices or premises of the Bank. The Bank may act upon the direction of any of the Depositors, if there is more than one (1), and may act on instructions of anyone identified as the Depositor (or one of the Depositors). Payment may be made by check or in cash to the Depositor (or one of the Depositors) by draft or electronic transfer to the third party, subject to statutory limitations, or by transfer to any other account of the Depositor with the Bank or affiliate of the Bank. When an account is closed within ninety (90) days after the date of opening, a service charge according to the Service Fee List is applicable to reimburse the Bank for the cost of opening the account. Federal regulations state that only six (6) preauthorized transfers, automatic transfers or checks may be debited from your money market account during each calendar month. Telebank 24, telephoning bank personnel, Online Banking transactions and automatic debits, (e.g. electronic life insurance deduction, etc.) are considered to be preauthorized or automatic transfers and are included in this limit. If the activity occurs more than three (3) times in a 12 month period, your account will be converted to a more suitable account, subject to the terms & conditions of that account.

Your liability on any item shall not be released by the Bank's certification of the item. The Bank may pay any item drawn on the account which contains your signature whether or not the form of the signature is the same as that shown on the signature card given to the Bank. Any withdrawal that reduces the amount in an account to zero may automatically close that account after thirty (30) days. We are not liable for any check, withdrawal or other order after an account is closed. Any checks presented after your account has been closed will be returned unpaid.

Checks. You agree not to predate checks or write them for more than you have available for withdrawal in your account. You agree that the Bank will not be liable to you for charging your account before the indicated date on a properly payable, but postdated check. We reserve the right to pay any postdated item when presented. The Bank maintains the option to either pay or dishonor any stale check upon presentment to the Bank. We reserve the right to impose a service fee for cashing checks if the person cashing the check is not a customer of the Bank. The amount of the service fee will be indicated in our Service Fee List.

Return of Checks Unpaid. All checks and withdrawals on your account may be returned by us unpaid for any reason that checks are normally returned. Such reasons include but are not limited to insufficient funds, uncollected funds or litigation. We may pay items which cause your account to be overdrawn, but have no obligation to do so. Also, you agree that all parties on an account are liable for any overdraft regardless of who signed the check.

If any of your accounts are overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance, and you agree that the over-draft and any overdraft/insufficient available funds fee may be repaid out of any subsequent deposit to your account or set off against such deposit, including without limitation deposits of Social Security, Supplemental Security Income or other government benefits. If you do not have sufficient collected funds in your account, an NSF Charge found on our Service Fee List may be charged if an overdraft is created by Check, in-person withdrawal or other electronic means as applicable. A daily overdraft fee may be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day. We may pay the item or refuse it at our discretion. One-time debit card transactions and ATM withdrawals that overdraft the account will not be permitted. This in no way should be construed as an application for credit. You are expected to make up any deficiency in your account immediately, including any fees. We sort items for processing first by transaction type in the following order: ATM withdrawals, debit card transactions, preauthorized debit transactions, telephone-initiated transfers, other electronic transactions and paper-based checks or drafts. Within transaction types, items are processed in order of dollar amount from lowest to highest.

Notice of Withdrawal. The Bank may at any time require at least seven (7) days prior written notice of your intent to withdraw funds from the account. The notice period may also be applicable to items drawn by you but not finally paid by the Bank. Presentment of an item or any request for an electronic funds transfer does not constitute notice of your intent to withdraw. The Bank may refuse to pay and may return unpaid any such request or item and shall not incur liability of any kind for doing so.

Statements. The Bank will send you a statement of your account monthly. However, the Bank reserves the right to combine like titled accounts onto one (1) statement. You have thirty (30) days from the time the Bank mails your statement to notify the Bank of any forgeries, unauthorized signatures, alterations, or errors not involving electronic transfers. If you do not notify us by then, you waive all claims you may have against us regarding these problems. We shall send

the statement as well as any other communication to your most current address appearing in our records (if a joint account, to the address you select). Should a statement remain unclaimed or undeliverable for whatever cause, we may discontinue sending statements until we are instructed otherwise by you. If a statement is held by us at your request, or because you fail to provide us with a current address, they will be deemed delivered to you when they are prepared (for held statements), mailed (for return mail), or otherwise made available to you. Additional disclosures may be found on your statement.

Service Charges. Service charges are shown on the Service Fee List associated with this agreement and may be changed at the Bank's discretion. You agree to pay the monthly fees and service charges promptly, if applicable, and authorize us to charge your account for these amounts. See our Service Fee List for account fees and charges. The bank reserves the right to periodically waive any or all services charges. Our so doing, does not preempt our right to charge the service fee in the future.

Minimum Balance. Minimum balance to open the account is \$100.00. Minimum balance required on the account to obtain the stated interest rate and annual percentage yield is \$2,500.00. Minimum balance to avoid the monthly fee, as stated on the Service Fee List, is \$5,000.00. Balances greater than \$2,500.00 and less than \$10,000.00 will earn the Flexible Checking Account interest rate for those days.

Inactive Accounts. If two (2) years go by and you have not made a deposit or withdrawal from your account, your account will be considered dormant. If the balance in the account is below the \$5,000.00 minimum balance, the account may incur an additional dormant charge as indicated on the Service Fee List.

BUSINESS CHECKING ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES APPLY TO ALL TYPES OF BUSINESS CHECKING ACCOUNTS; EXCEPTIONS APPLY ONLY WHERE INDICATED:

Definition. A Business Checking Account is an account which allows deposits, withdrawals and provides you with the right to draw checks or drafts against deposits in the account.

Interest. Your interest rate and annual percentage yield are not based on any index and may change at our discretion. Your collected daily balance determines whether or not your account earns interest. If you maintain the specified minimum balance, your account will earn an interest rate established by the Bank, which may be changed at our discretion. There is no floor or ceiling on interest rate changes. You will earn no interest for the period your account balance is uncollected or below the specified minimum. Interest shall accrue daily on the account. Cash, on-us checks and government items deposited in person to one of our employees will begin to accrue on the day the deposits are credited. All other deposits will begin to accrue from the second banking day after deposits are credited (e.g., if you make a deposit on banking day Monday, interest will begin to accrue on banking day Wednesday). Interest accrues to the day before the withdrawal. Interest is credited and compounded monthly. If you close your account before interest is credited, you may not receive the accrued interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected principal balance in the account each day. Interest will be credited to your account monthly and will be reflected on your monthly statement. Interest will be computed for actual days on a 365 (or if appropriate 366) day basis. We reserve the right not to pay interest on any deposit which is returned to us unpaid by the financial institution on which it is drawn. No interest adjustment will be made if the amount of the adjustment is less than \$1.00.

Deposits. You can make additional deposits in any amount at any time in the form of cash, checks, or other instruments acceptable to us. Deposits may be made in person or sent to us by mail. A deposit will not be credited, however, unless and until it is received by us and entered upon our books and records. Deposits made to your account or items received by the Bank after 3:00 PM CT (1:00 PM CT on Saturday's) on a banking day, or at any time on a non-banking day, may be held by the Bank for safekeeping and treated as having been deposited or received as of the next banking day. Please refer to the Funds Availability section. The Bank, or its collection agent, may send items directly or indirectly to any bank or other institution for collection or payment. You waive demand, presentment, notice of dishonor and protest for any item deposited to the account.

Withdrawals. You may withdraw funds at any time from the account by writing checks or on forms furnished and approved by the Bank. There is no charge for the first 15 checks that are drawn/clear against your account. Notice of withdrawal may be given by mail, messenger, standing order, or by appearance in person at the offices or premises of the Bank. The Bank may act upon the direction of any of the Depositors, if there is more than one (1), and may act on instructions of anyone identified as the Depositor (or one of the Depositors). Payment may be made by check or in cash to the Depositor (or one of the Depositors) by draft or electronic transfer to the third party or by transfer to any other account of the Depositor with the Bank or affiliate of the Bank. Your liability on any item shall not be released by the Bank's certification of the item. The Bank may pay any item drawn on the account which contains your signature whether or not the form of the signature is the same as that shown on the signature card given to the Bank. Any withdrawal that reduces the amount in an account to zero may automatically close that account after thirty (30) days. We are not liable for any check, withdrawal or other order after an account is closed. Any checks presented after your account has been closed will be returned unpaid.

Checks. You must use an acceptable check form. You agree not to predate checks or write them for more than you have available for withdrawal in your account. You agree that the Bank will not be liable to you for charging your account before the indicated date on a properly payable but postdated check. We reserve the right to pay any postdated item when presented. The Bank maintains the option to either pay or dishonor any stale check upon presentment to the Bank. We reserve the right to impose a service fee for cashing checks if the person cashing the check is not a customer of the bank. The amount of the service fee will be indicated in our Service Fee List.

Return of Checks Unpaid. All checks and withdrawals on your account may be returned by us unpaid for any reason that checks are normally returned. Such reasons include but are not limited to insufficient funds, uncollected funds or litigation. We may pay items which cause your account to be overdrawn, but have no obligation to do so. Also, you agree that all parties on an account are liable for any overdraft regardless of who signed the check.

If any of your accounts are overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance, and you agree that the overdraft and any overdraft/insufficient available funds fee may be repaid out of any subsequent deposit to your account or set off against such deposit, including without limitation deposits of Social Security, Supplemental Security Income or other government benefits. If you do not have sufficient collected funds in your account, an NSF Charge found on our Service Fee List may be charged if an overdraft is created by Check, in-person withdrawal or other electronic means as applicable. A daily overdraft fee may be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day. We may pay the item or refuse it at our discretion. One-time debit card transactions and ATM withdrawals that overdraw the account will not be permitted. This in no way should be construed as an application for credit. You are expected to make up any deficiency in your account immediately, including any fees. We sort items for processing first by transaction type in the following order: ATM withdrawals, debit card transactions, preauthorized debit transactions, telephone-initiated transfers, other electronic transactions and paper-based checks or drafts. Within transaction types, items are processed in order of dollar amount from lowest to highest.

Notice of Withdrawal.

The Bank may at any time require seven (7) days prior written notice of your intent to withdraw funds from an interest bearing account. The notice period may also be applicable to items drawn by you but not finally paid by the Bank. Presentment of an item or any request for an electronic funds transfer does not constitute notice of your intent to withdraw. The Bank may refuse to pay and may return unpaid any such request or item and shall not incur liability of any kind for doing so.

Statements. Each month the Bank will send you a statement of your account. You have thirty (30) days from the time the Bank mails your statement to notify the Bank of any forgeries, unauthorized signatures, alterations, or errors not involving electronic transfers. If you do not notify us by then, you waive all claims you may have against us regarding these problems. We shall send the statement as well as any other communication to your most current address appearing in our records (if a joint account, to the address you select). Should a statement remain unclaimed or undeliverable for whatever cause, we may discontinue sending statements until we are instructed otherwise by you. If a statement is held by us at your request, or because you fail to provide us with a current address, they will be deemed delivered to you when they are prepared (for held statements), mailed (for return mail), or otherwise made available to you. Additional disclosures and any changes in terms may be found on your statement.

Service Charges. Service charges are shown on the Service Fee List associated with this agreement and may be changed at the Bank's discretion. You agree to pay the monthly fees and service charges promptly, if applicable, and authorize us to charge your account for these amounts. See our Service Fee List for account fees and charges. The bank reserves the right to periodically waive any or all services charges. Our so doing, does not preempt our right to charge the service fee in the future. If applicable, Earnings Credit may offset any fees based on balance carried in the account.

Minimum Balance. Minimum balance to open the account is \$100.00. Minimum balance required to obtain the stated interest rate and annual percentage yield is \$2,500.00 for Small Organization and Sole Proprietorship accounts.

Inactive Accounts. If six (6) months go by and you have not made a deposit or withdrawal from your account, your account will be considered dormant. If the balance in the account is below the \$200.00 minimum balance, the account may incur an additional dormant charge as indicated on the Service Fee List.

Conclusion

West Suburban Bank appreciates your banking business. These Terms and Agreements are intended to keep our customers informed of the deposit options available at the Bank as well as customer responsibilities. Additionally, these Terms and Agreements present the Bank's responsibilities in guaranteeing a high level of personal and professional service for your accounts. For further information regarding your account or other available services at the Bank, please contact the location nearest you for assistance. Thank you.

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