

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 performed the transaction. 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. We sort items for processing first by transaction type in the following order: 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.

Overdraft Policy. 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.

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.

Revocation. You have the right to revoke the agreement within seven (7) calendar days after it has been signed. Upon revocation, you will be entitled to a full refund of the amount paid, with no adjustment for administrative charges. Accounts revoked by the customer may not receive any accrued interest. Revocation must be sent in writing to West Suburban Bank.

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. In order to ensure that your HSA contributions & distributions are allocated and reported correctly to the IRS, you have thirty (30) days from the date the statement is mailed to contact us regarding any changes that may need to be made. 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 they are held by us at your request, or because you failed 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 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. This does not preempt our right to charge the service fee in the future.

Minimum Balance. The minimum balance to open the account is \$100.00. There is no minimum balance to obtain the stated interest rate and annual percentage yield.

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.

Health Savings Account. You agree to abide by the provisions and amendments of the Health Savings Custodial Account Agreement (IRS Form 5305-C) provided to you separately.

INDIVIDUAL RETIREMENT ACCOUNT – PASSBOOK DISCLOSURES

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

Definition. A Individual Retirement Passbook Account is an account that allows deposits and distributions, pays interest, 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 maintain the specified minimum balance, your account will earn an interest rate established by the Bank, which may be changed at our discretion. Interest is credited and compounded annually (for terms of less than twelve (12) months. Interest is credited and compounded at maturity). The Annual Percentage Yield assumes that interest will remain on deposit until maturity and a withdrawal will reduce earnings. Fees/penalties will reduce earnings. 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. All deposits made to this account shall represent funds contributed to an Individual Retirement Account established in accordance with the provisions of the Employee Retirement Income Security Act of 1974 pursuant to 26 USC 408 for the benefit of the owner. You may make deposits in any amount (up to the maximum allowable IRS limit) 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 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. If for any reason final payment is not received as determined by the Bank, interest paid on such items may be reversed by the Bank. Deposits may be accepted for the calendar year from January 1st of that year, until April 15th of the following calendar year. Deposits to SEPs may be accepted for the calendar year from January 1st of that year, until October 15th of the following calendar year.

Withdrawal. By opening a Passbook, you are contracting to keep the funds on deposit for a fixed period of time. The term of the Passbook is disclosed on the Direction to Invest. The Bank makes no express or implied agreement to pay a Passbook before its stated maturity. In the event of withdrawal of all or any

portion of a Passbook before its stated maturity date, an early withdrawal penalty may be imposed. 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. The amount of the early withdrawal penalty is equal to one-hundred eighty (180) days interest, as calculated using the rate your passbook is contracted to earn at the time of withdrawal. No penalty will be imposed for early withdrawal if an owner of the Passbook is declared legally incompetent, supported by proper documentation. If an owner of the Passbook dies, no penalty will be assessed. Customers over 59 ½ are allowed one (1) penalty-free withdrawal per year, on the anniversary date. Customers over 70 ½ are allowed to make penalty free withdrawals with the exception of account closing.

Negotiability. Passbooks are not issued in negotiable form and are not subject to check, draft or similar order. Ownership of the Passbook may only be transferred to another party in accordance with applicable rules and regulations that allow transfers in two limited circumstances, death or incompetence.

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 Passbooks are automatically renewable. They will renew at each maturity date for a period of time equal to the original term of, and with the same terms as, the original Passbook. The interest rate for the renewal period will be the rate offered by the Bank on the maturity date for new Passbooks that have similar terms as the original Passbook, unless noted otherwise on our account disclosures. You can prevent an automatic renewal by giving the Bank written instructions to the contrary on or before the maturity date or within ten (10) days after the maturity date.

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

Revocation. You have the right to revoke the agreement within seven (7) calendar days after it has been signed. Upon revocation, you will be entitled to a full refund of the amount paid, with no adjustment for administrative charges. Accounts revoked by the customer may not receive any accrued interest. Revocation must be sent in writing to the office that maintains the account.

Minimum Balance. The minimum balance to open the account is \$100.00. There is no minimum balance to earn the stated interest rate and annual percentage yield.

INDIVIDUAL RETIREMENT ACCOUNT – CERTIFICATE OF DEPOSIT DISCLOSURES

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

Definition. A Individual Retirement Certificate of Deposit Account 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 is credited and compounded annually (for terms of less than twelve (12) months. Interest is credited and compounded at maturity). The Annual Percentage Yield assumes that interest will remain on deposit until maturity and a withdrawal will reduce earnings. Fees/penalties will reduce earnings. 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. All deposits made to this account shall represent funds contributed to an Individual Retirement Account established in accordance with the provisions of the Employee Retirement Income Security Act of 1974 pursuant to 26 USC 408 for the benefit of the owner. You may make deposits in any amount (up to the maximum allowable IRS limit) 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 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. If for any reason final payment is not received as determined by the Bank, interest paid on such items may be reversed by the Bank. Deposits may be accepted for the calendar year from January 1st of that year, until April 15th of the following calendar year. You may not add funds to an existing account.

Withdrawal. By opening a Certificate, you are contracting to keep the funds on deposit for a fixed period of time. The term of the Certificate is disclosed on the Direction to Invest. The Bank makes no express or implied agreement to pay a Certificate before its stated maturity. In the event of withdrawal of all or any portion of a Certificate before its stated maturity date, an early withdrawal penalty may be imposed. 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. The amount of the early withdrawal penalty is equal to one-hundred eighty (180) days interest, as calculated using the rate your Certificate is contracted to earn at the time of withdrawal. No penalty will be imposed for early withdrawal if an owner of the Certificate is declared legally incompetent, supported by proper documentation. If an owner of the Certificate dies, no penalty will be assessed. Customers over 59 ½ are allowed one (1) penalty-free withdrawal per year, on the anniversary date. Customers over 70 ½ are allowed to make penalty free withdrawals with the exception of account closing.

Negotiability. Certificates are generally not issued in negotiable form and are not subject to check, draft or similar order. Ownership of the Certificate may only be transferred to another party in accordance with applicable rules and regulations that allow transfers in two limited circumstances, death or incompetence.

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

Renewal. The Certificates are 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 as, the original Certificate, unless noted otherwise on our 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) days after the maturity date.

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.

Revocation. You have the right to revoke the agreement within seven (7) calendar days after it has been signed. Upon revocation, you will be entitled to a full refund of the amount paid, with no adjustment for administrative charges. Accounts revoked by the customer may not receive any accrued interest. Revocation must be sent in writing to the office that maintains the account.

Minimum Balance. The minimum balance to open the account is \$1,000.00. There is no minimum balance to earn the stated interest rate and annual percentage yield.

CERTIFICATE OF DEPOSIT ACCOUNT DISCLOSURES

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

Definition. A 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 and compounded annually back in the Certificate of Deposit or 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 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 and maintain the account is \$2,500.00. There is no minimum balance to earn the stated interest rate and annual percentage yield. Any withdrawal that reduces the balance to below \$2,500.00 may require the account to be closed.

MONEY MARKET ACCOUNT DISCLOSURES

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

Definition. A 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, 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 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 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. 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.

Overdraft Policy. 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.

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 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. This 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 the minimum balance, the account may incur an additional dormant charge as indicated on the Service Fee List.

CHECKING ACCOUNT DISCLOSURES

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

Definition. A Checking Account is an account which allows deposits and withdrawals, pays interest subject to certain conditions, 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. You can avoid per check charges, as stated on our Service Fee List, by maintaining a \$500.00 daily balance or authorizing at least monthly, an Automated Clearing House (ACH) credit or debit. 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, 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. 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. 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.

Overdraft Honor Service. In our ongoing effort to provide excellent customer service, we will approve your reasonable overdrafts up to \$500.00 as long as your account is in good standing*. We retain the right to do so at our discretion and not as an obligation to you.

OverdraftHonor™ will pay checks that are presented against your account and does not include in person check cashing, ATM withdrawals, debit card or other electronic transactions. Check transactions will generally be honored up to a maximum of \$500.00 beyond the current available balance per account. A NSF Charge and an additional daily overdraft fee (for each day that your account is overdrawn, beginning on the 4th consecutive day), as set forth in our Service Fee List, will be assessed to your account, without limitation. Our fees will be added to any outstanding overdraft account balance you may have and will increase the amount you owe the bank. We reserve the right to lower the OverdraftHonor™ limit as circumstances warrant.

Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have excessive overdrafts. If we do pay any presented NSF item, we are not obligated to provide prior written notice of our decision to refuse payment of any additional NSF item(s).

You agree to pay us overdraft and applicable fees for overdrafts created by check. You and all signers on your account are responsible for paying any overdraft amounts. You agree to do so immediately and without notice or demand from us. If you do not want OverdraftHonor™ associated with your account, and want to have us return all NSF items unpaid, contact us immediately at (630) 652-2000. Your account may be charged all fees associated with NSF items, including the daily overdraft fee if applicable, whether the item is returned or paid.

*Eligible Account Type: Checking Accounts in good standing, which may include any or all of the following criteria: (1) Your account has been open at least sixty (60) days. (2) You are making regular deposits consistent with your past practices. (3) You are depositing \$500.00 or more in your account in the past 30-day period. (4) You are not in default on any loan obligation to WSB. (5) You are not subject to any legal or administrative order or levy.

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. Upon request the monthly fee will be waived for Senior Citizens aged 65 or older and students with proof of full-time enrollment. 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. 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. Minimum balance to avoid monthly service fee is \$200.00. Minimum balance to avoid per check charge is \$500.00.

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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