

**WEST SUBURBAN BANK VISA
ACCOUNT-OPENING DISCLOSURE**

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

13.75% VISA CLASSIC
12.75% VISA GOLD

This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

13.75% VISA CLASSIC
12.75% VISA GOLD

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

13.75% VISA CLASSIC
12.75% VISA GOLD

This APR will vary with the market based on the Prime Rate.

Paying Interest

Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases or Balance Transfers if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances (including checks that can access your credit account) on the transaction date.

For Credit Card Tips from the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>

Fees

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Cash Advance Foreign Transaction 	<p>Either \$10.00 or 3.00% of the amount of each advance, whichever is greater.</p> <p>1.50% of each transaction on the converted U.S. Dollar amount.</p> <p>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 as shown below (in U.S. Dollars).</p> <p>\$1.25 assessed on international ATM cash transactions where an access fee has not been imposed.</p> <p>\$0.50 assessed on international ATM cash transactions where an access fee has been imposed.</p>
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Check 	<p>Up to \$25.00 for any payment not received by the due date.</p> <p>Up to \$25.00 for any payments returned unpaid.</p>
Other Fees <ul style="list-style-type: none"> Duplicate Statement Replacement Card 	<p>\$5.00</p> <p>\$5.00</p>

How We Will Calculate Your Balance: We use a method called “daily balance”. See your Account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

Prime Rate: The APR may vary monthly based on changes in the Prime Rate announced and published from time to time in The Wall Street Journal. See your Account Agreement for more details.

ACCOUNT AGREEMENT

The following is your account agreement. Please read it and keep it for your records. The Agreement covers your Visa Credit Card (herein referred to as the “Card”) and your credit card account with West Suburban Bank. When you, and your joint account holders, apply for, sign, use or permit others to use the Card, you will be bound by this agreement. Authorized users on your account will be bound by this agreement to the extent of their purchases and advances. You do not have to sign the Agreement, but you must sign the card in order to use it. Use of the card constitutes your agreement to the following terms and conditions:

OWNERSHIP OF THE CARD: All Cards remain the property of West Suburban Bank. The Cards must be returned or surrendered to us or our agent upon our request.

CREDIT LIMIT: You will be advised of the credit limit for your credit card. You agree not to allow your outstanding balance to exceed your credit limit. However, if your credit limit should be exceeded, we will still charge you for all Purchases, Balance Transfers, and Advances without giving up any of our rights. West Suburban Bank also reserves the right to increase or decrease your credit limit.

PURCHASES, BALANCE TRANSFERS, AND ADVANCES: Your credit card account is a revolving loan account which may be accessible, up to the credit limit, as follows:

1. Purchases of goods and services (“Purchases”) using the Card
2. Balance Transfers (“Balance Transfers”)
3. Cash Advances (“Advances”) from any Bank that accepts the Card
4. Checks that can access your credit account (“Advances”)

You will owe for all amounts charged and borrowed by use of the Card, plus any interest charges, plus any other charges or fees as provided for in this Account Agreement and the Account Opening Disclosure. All amounts are payable in U.S. dollars. We have no responsibility for the failure of a merchant, financial institution, or any other party to honor your Card.

FOREIGN TRANSACTIONS: If you use your Card for transactions in foreign countries and/or foreign currencies, the transactions will be assessed an international transaction fee as shown on the “Interest Rates and Interest Charges” Table provided at the beginning of this disclosure 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 US 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. See the “Interest Rates and Interest Charges” Table provided at the beginning of this disclosure for the VISA Cash Disbursement Fees.

MONTHLY STATEMENT: If you have a balance in your account, you will receive a statement monthly. Your payment is due 25 days after the cycle closing date on your statement.

MINIMUM PAYMENTS: You may pay off your total balance each month. If you elect not to pay off your new balance in full, you may pay in monthly installments, but you must pay at least the minimum payment due on the statement. The minimum payment will be:

If Your New Balance Is:

\$20.00 or less
\$20.01 - 666.00
\$666.01 or more

You Must Pay at Least:

The entire amount
\$20.00
3.00% of the New Balance

In addition to the above amount, your minimum payment will include any amounts past due and any amount in excess of your credit limit, rounded down to the nearest dollar. Payments to your account will be applied in the following order: interest charges, other charges, billed and unpaid Advances (Cash Advances and checks that can access your credit account), and then to Balance Transfers and Purchases. Any excess will be applied to unbilled transactions in the order in which they are posted to the account (provided that if Cash Advances, checks that access your credit account, and Purchases or Balance Transfers are posted to the account on the same day, any excess would be applied first to the Cash Advances and checks and then to Purchases and Balance Transfers) and then to unbilled interest charges, rounded down to the nearest dollar. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BALANCE SUBJECT TO INTEREST RATE: We calculate interest charges on your account by applying the periodic rate to the daily balance of your account. To determine the daily balance, we use the beginning balance of your account each day, add any new Purchases and Balance Transfers, or Cash Advances (including any checks that can access your credit account), and subtract any payments, credits, and unpaid interest charges or other charges or fees. The resulting dollar amount is the daily balance. To avoid an additional interest charge for Purchases and Balance Transfers, you should pay the new balance in full each month within twenty-five (25) days of the Statement Closing Date that appears on each statement. Payments and credits posted more than twenty-five days (25) days after your Statement Closing Date or totaling less than the entire balance owing will reduce the balance owing as of the date posted, but will not avoid interest charges. All Cash Advances (including checks that can access your credit account) will be included in the daily balance as of the transaction date of each Cash Advance or check; there is no time period within which payment may be made in order to avoid interest charges on Cash Advances or checks. The actual periodic rates and annual percentage rates may vary monthly based on changes in the Prime Rate announced and published from time to time in *The Wall Street Journal* and in effect on the first day of each month.

The Annual Percentage Rate and the Periodic Rate will be determined separately for each billing cycle. For VISA GOLD accounts, the Annual Percentage Rate will be the Prime Rate plus 5% per annum. For VISA CLASSIC accounts, the Annual Percentage Rate will be the Prime Rate plus 6% per annum. The "Prime Rate", as used herein, means the Prime Rate as announced and published from time to time in *The Wall Street Journal* and in effect on the first day of each month. In the event that more than one Prime Rate is published in *The Wall Street Journal* as of the first day of any month, the highest Prime Rate published will be used. The periodic Rates used to compute Interest Charges will be equal to $1/365$ to the Annual Percentage Rate in effect for the billing cycle.

Based upon a Prime Rate of 3.25 % as of the date of printing, the Periodic Rates used to compute Interest Charges would be 1.0625% per month for VISA GOLD accounts and 1.1458% per month for VISA CLASSIC accounts, and the corresponding Annual Percentage Rates would be 12.75% for VISA GOLD and 13.75% for VISA CLASSIC accounts. The actual Periodic Rates and Annual Percentage Rates will vary based upon changes in the Prime Rate. Increases or decreases in the Periodic Rates and the corresponding Annual Percentage Rates will take effect on the first day of each billing cycle, based upon the Prime Rate in effect on the first day of the month in which the billing occurs. The APR will never exceed 18.5% per annum regardless of the Prime Rate. VISA CLASSIC accounts will not fall below 13.75% and VISA GOLD accounts will not fall below 12.75% per annum, regardless of the Prime Rate. The effect of an increase of the Annual Percentage Rate will be an increase in Interest Charges

CHECKS THAT CAN ACCESS YOUR CREDIT CARD ACCOUNT: Per your request you can obtain checks that can access your credit card account. Checks may not be used to make a payment on your account balance. If you use a check, it will be posted to your account as a Cash Advance and is subject to the same terms as Cash Advances. You have no grace period in which to repay your balance for Cash Advances or for checks that can access your credit account before an interest charge will be imposed. All Cash Advances and checks are subject to the daily periodic rate specified in this Account Agreement. Interest charges begin the day the Cash Advance is taken or check is presented and continues until the payment is made. If you paid your entire new balance for Cash Advances or checks and there are no new Cash Advances or there is no new check usage during the billing period, a final interest charge will be shown on your next statement. This interest charge is based on the daily balance, as calculated above from the beginning of the billing period until the day your payment was credited to your account.

CHANGE OF ADDRESS: You will notify us of any address change in writing before the address change becomes effective.

ASSIGNMENT: We can assign your account and any of our rights under this Agreement without your consent or notice to you.

COLLATERAL: Your revolving account is unsecured, except to the extent that you may have expressly given us a security interest pursuant to the terms of another document executed by you. Notwithstanding the terms of any other document you may have executed, the indebtedness incurred under this Agreement shall not be secured by a consensual security interest in property used as your dwelling.

ENTIRE BALANCE DUE: If you fail to make a required payment when due or break any other promise under this Agreement, we can declare the entire balance of your account due and payable at once without notice on demand. We can also do this if you make any false or misleading statements on your application, if you die, if a bankruptcy petition is filed by or against you as a debtor, or if we reasonably believe the chances of your making payments are impaired.

COLLECTION COSTS: To the extent permitted by applicable law, you agree to pay all costs and disbursements, including attorney's fees, incurred by us in attempting to collect or enforce your indebtedness whether or not suit is filed.

OTHERS USING YOUR ACCOUNT: You promise to pay for all Purchases and Advances made by anyone you authorize to use your account, whether or not you notify us that they will be using it. If someone else is authorized to use your credit card account and you want to end that person's privilege, you must let us know in writing, and if he or she has a Card, you must return that Card cut in half, with your written notice. Any credit extended to any minor who is a member of your family by use of the Card will be conclusively presumed to be for necessity of life and consented to by you.

CANCELLATION: We can cancel your account, refuse to allow further transactions, or revoke your Card at any time. You may cancel your account by writing us, returning all Cards and paying off your balance in full. Cancellation of your account will not affect your liability to us for credit we have extended to you.

JOINT AND SEVERAL LIABILITY: You and each person whose signature appears on your application will be jointly and severally liable to us for all obligations under this agreement. We may collect from or sue any one or more of you without giving up any of our rights against the others. This Agreement is also binding upon your heirs, personal representatives, successors and assigns.

CHANGE OF TERMS: We can change the terms of this Agreement at any time provided we send you notice (at your address shown on our records) of the change at least 45 days prior to the effective date of the change.

LOST OR STOLEN CARD: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at:

West Suburban Bank, P.O. Box 1269, Lombard, IL 60148 or call us at (800) 258-4009.

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.00.

DISCLAIMER OF LIABILITY: We offer the Card and related services in our own interests and disclaim any duty or responsibility other than those expressly set forth in this Agreement.

APPLICABLE LAW: This Agreement will be governed by the law of Illinois, regardless of where Purchases, Balance Transfers, or Advances are made. At our election, venue for all disputes will be the Circuit Court of DuPage County, Illinois or any other legal forum of our choice. You agree not to use the Card for any illegal transactions.

WAIVER: You hereby waive diligence, demand, presentment, notice, protest, notice of dishonor, and other similar legal procedures which otherwise may be applicable to us. No delay on our part in exercising any right or remedy shall operate as a waiver thereof, and no single or partial exercise by us of any right or remedy shall preclude other or further exercise thereof or the exercise of any other right or remedy.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

West Suburban Bank/Visa
P. O. Box 1269, Lombard, IL 60148

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

West Suburban Bank/VISA
P.O. Box 1269
Lombard, IL 60148

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.