

Account Opening Disclosure

Notice regarding the terms of your West Suburban Bank Visa Credit Card account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.75% VISA BUSINESS This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.75% VISA BUSINESS This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.75% VISA BUSINESS 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 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 card account) and Balance Transfers on the transaction date.
Fees	
Annual Fee	None
Transaction Fees	
Cash Advance	Either \$10.00 or 4.00% of the amount of each advance, whichever is greater.
Balance Transfer	Either \$10.00 or 4.00% of the amount of each transfer, whichever is greater.
Penalty Fees	
Late Payment	\$29.00 for any payment not received by the due date.
Returned Payment	\$29.00 for any payments returned unpaid.
Other Fees	
Duplicate Statement	\$5.00

How We Will Calculate Your Balance: We use the Average Daily Balance method (including new transactions). 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 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 authorized cardholders, 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, Balance Transfers, 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. There is a \$500 per day cash out limit on ATM cash withdrawals. ATM cash out transactions are Cash Advances.

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 card 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.

MONTHLY STATEMENT: If you have a balance in your account, you will receive a statement monthly. Your due date will be a minimum of 25 days following the close of each billing cycle.

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. All minimum due amounts are in whole dollars (rounded up to the nearest dollar). The minimum payment will be:

If Your New Balance Is:	You Must Pay at Least:
Under \$20	The entire amount
\$20.00 - \$699.99	\$20.00
\$700.00 or more	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 up to the nearest dollar.

Allocation of your payments up to the required Minimum Payment will be at our discretion. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, except as otherwise required by law.

BALANCE SUBJECT TO INTEREST RATE- FINANCE CHARGES: The Annual Percentage Rate (APR) and the Daily Periodic Rate (DPR) will be determined separately for each billing cycle. The Annual Percentage Rate will be the Prime Rate plus 9.50% per annum. See "Determining the Prime Rate" section below. The effect of an increase of the APR will be an increase in interest charges. The DPR is 1/365th of an APR, rounded to one ten- thousandth of a percentage point. Based upon a Prime Rate of 5.25% as of the date of printing, the DPR used to compute Interest Charges would be 0.0404%. The APR will never exceed 24.99% per annum regardless of the Prime Rate. We calculate interest for a billing period by first figuring the interest on each balance, such as Purchases, Balance Transfers, and Cash Advances. We use the Average Daily Balance method (including new transactions) to figure interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance. Interest: The interest charged for a balance in a billing period, except for variations caused by rounding, equals: Average Daily Balance (ADB) x Daily Periodic Rate (DPR) x number of days the DPR was in effect. ADB: To get the ADB for a balance, we add up its daily balances. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero. DPR: A DPR is 1/365th of an APR, rounded to one ten- thousandth of a percentage point. Daily Balance: For each day a DPR is in effect, we figure the daily balance by: taking the beginning balance for the day, adding any new charges, subtracting any payments or credits; subtracting any unpaid interest charges; and making any appropriate adjustments. We add a new charge to a daily balance as of its transaction date. Beginning balance: For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, excluding unpaid interest charges. For the rest of the billing period, the beginning balance is the previous day's daily balance. When an APR changes, the new DPR

may come into effect during—not just at the beginning of—the billing period. The day an APR changes, the new DPR will be applied to the Average Daily Balance on that day. It is possible to have more than one DPR in a statement cycle.

Your due date will be a minimum of 25 days following the close of each billing cycle. To avoid an additional interest charge for Purchases, you should pay the New Balance in full each month by the Payment Due Date that appears on each statement. Payments and credits posted after your Payment Due 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. We charge interest beginning on the date of each transaction. You can avoid paying interest on Purchases as described above. However, you cannot avoid paying interest on Advances (Cash Advances and Checks that can access your credit card account) and Balance Transfers. All Cash Advances, Balance Transfers, and checks are subject to the daily periodic rate specified in your West Suburban Bank Account Agreement. Interest charges begin the day the Cash Advance is taken, Balance Transfer is made, or check is presented and continues until the payment is made. If you paid your entire new balance for Cash Advances, Balance Transfers, or checks, and there are no new Cash Advances, Balance Transfers, 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 average daily balance, as calculated above from the beginning of the billing period until the day your payment was credited to your account.

DETERMINING THE PRIME RATE: We use the Prime Rate as published in the Money Rates section (or successor section) of the Wall Street Journal. Rate changes to your account will be effective 15 calendar days after a change is published in the Wall Street Journal, assuming day 15 falls on a business day (Monday through Friday, excluding weekends and federal holidays). If day 15 falls on a non-business day, the rate change will be effective on the next business day. For example, if a rate change is published on the 15th of the month, your new rate will go into effect on the 30th (assuming the 30th is a business day). If the Wall Street Journal is no longer published, we may use the Prime Rate from another newspaper of general circulation. Or, we may choose to use a similar published rate.

If the Prime Rate increases, variable APR's (and corresponding DPR's) will increase. In that case, you may pay more interest and may have a higher minimum payment. When the Prime Rate changes, the resulting changes to variable APR's will go into effect 15 calendar days later (with an exception for day 15 being a non-business day as noted above).

CHECKS THAT CAN ACCESS YOUR CREDIT CARD ACCOUNT: Checks that can access your credit card account (including balance transfer checks) may be sent to you from time to time. The following terms will apply to checks that can access your credit card account. We will charge interest beginning on the date the check is presented. You cannot avoid paying interest on check transactions. We will charge a fee for each check transaction. This fee is \$10 or 4.00% of the transaction, whichever is greater. This fee is an interest charge. A check is not a card. You may not use these checks to pay this or any other account with us. If you use a check, we will apply the cash advance APR if you make it payable to a merchant, payable to cash, to you, or to a bank, brokerage or similar asset account, or to a mortgage or insurance provider. We will apply the balance transfer APR if you use it to transfer a balance from another creditor.

CHANGE OF ADDRESS: You will notify us of any address change in writing before the address change becomes effective. If you have more than one account, you need to notify us separately for each account. Write us at: West Suburban Bank, P.O. Box 1269, Lombard, IL 60148. You must also notify us immediately if you change the e-mail address to which we send notice that your billing statement is available online.

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.

BUSINESS PURPOSE: Cardholder warrants that it is a business, organized as a corporation, partnership, sole proprietorship, or organization, that the business is an enterprise, and that the Cards issued to employees will be used for business or commercial purposes and not for personal, family or household use.

AUTHORITY TO ENTER AGREEMENT, FINANCIAL STATEMENT: If you are a corporation, you will provide West Suburban Bank with corporate resolutions relating to this Agreement and with a certified current financial statement, and will provide West

Suburban Bank from time to time with any information relating to its financial condition as West Suburban Bank may reasonably request. If you are other than a corporation, you shall provide West Suburban Bank with such evidence and authority and statement of financial condition as West Suburban Bank may reasonably request.

LEGAL RESPONSIBILITY: 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.

USING VISA ACCOUNT UPDATER (VAU) SERVICE: If you give your credit card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, and your credit card number or expiration date changes, you should notify the merchant with your new credit card information. We subscribe to the Visa Account Updater Service (VAU Service) and provide updated credit card information to the VAU Service. If a merchant participates in the VAU Service, that merchant will receive the updated card information. Changes to your credit card number due to reported fraud will not be provided to the VAU Service. Because not all merchants subscribe to the VAU Service, we recommend you notify each merchant of your new credit card number and/or expiration date to ensure your payments continue uninterrupted.

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 your Card is lost or stolen, or if you are afraid someone may use it without permission, you must notify us at once, Call 1-877-224-1304 (toll free) or 1-571-325-3034 (from outside the U.S.) or write us immediately at West Suburban Bank, P.O. Box 1269, Lombard, IL 60148. Once you have notified us, do not use the Card if you should get it back. If your Card is used by an unauthorized person, you may be liable, but not for more than \$50.00. You will not be liable for any Purchases or Advances made after you have notified us of the loss or theft by phone at the number listed previously.

West Suburban Bank may define an unauthorized Visa Transaction as to exclude any Transaction allegedly conducted by:

- A business co-owner
- The Cardholder or person authorized by the Cardholder
- Any other person with an interest in or authority to transact business on the account

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 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 two complete billing cycles (but in no event later than 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.

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.