

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	<p>15.75% VISA CLASSIC 14.75% VISA GOLD</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>15.75% VISA CLASSIC 14.75% VISA GOLD</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>15.75% VISA CLASSIC 14.75% VISA GOLD</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>
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	Up to \$25.00 for any payment not received by the due date.
Returned Payment	Up to \$25.00 for any payments returned unpaid.
Other Fees	
Duplicate Statement	\$5.00
Custom Photo Card	\$7.50

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

How Your West Suburban Bank VISA Account Works

Introduction

About your Account Agreement	This document together with Part 1 makes up the Account Agreement ("Agreement"). Any supplements or Amendments are also part of the Agreement.	When you use the Account (or when you sign or keep the card), you agree to the terms of the Agreement. Please read this agreement and keep it for your records.
Changing the Agreement	We may change this Agreement, subject to applicable law. We may do this in response to the business, legal or competitive environment.	Changes to some terms may require 45 days advance notice, and we will inform you in the notice if you have the right to reject a change.
Words we use in the Agreement	"We", "us", and "our" mean West Suburban Bank. "You" and "your" mean the person who applied for this Account and for whom we opened the Account. "You" and "your" also mean anyone who agrees to pay for this Account. You are the Primary Cardholder. You may request a card for an Additional Cardholder. "Card" means any card or other device that we issue to access your Account. A "charge" is any amount added to your Account, such as purchases, cash advances, checks that can access your credit card	account, balance transfers, fees and interest charges. A "Purchase" is a charge for goods or services. A "Cash Advance" is a charge to get cash or cash equivalents. A "Check that can access your credit card account" is a convenience check that can be written and is paid through your credit card account. Both Cash Advances and Checks that can access your credit card account may also be referred to as "Advances". "Balance transfer" is a charge to pay an amount you owe on another credit card account. To "pay by a certain date" means to send your payment so that we receive it and credit it to your Account by that date (see About your payments).

About using your card

Using the card	Your credit card account is a revolving loan account which may be accessible, up to the credit limit, as follows: <ol style="list-style-type: none">1. Purchases of goods and services ("Purchases") using the Card2. Balance Transfers ("Balance Transfers")3. Cash Advances ("Advances") from any Bank that accepts the Card4. Checks that can access your credit account ("Advances") You will owe for all amounts charged and borrowed by use of the Account, plus any interest charges, plus any other charges or fees as provided in this Account Agreement.	All amounts are payable in U.S. dollars. We have no responsibility for failure of a merchant, financial institution, or any other party to honor your Card. You may arrange for certain merchants to charge your Account at regular intervals. We are not required to tell these merchants about your Account status or changes to your card number or expiration date. You must notify the merchants directly if you want them to stop charging your Account. Keep your Card safe and don't let anyone else use it. If your card is lost or stolen or your Account is being used without your permission, contact us right away. You may not use your Account for illegal activities. All Cards remain the property of West Suburban Bank. The Cards must be destroyed, returned, or surrendered to us or our agent upon our request.
Promise to pay	You promise to pay all charges, including: <ul style="list-style-type: none">• charges you make, even if you do not present your card or sign for the transaction,• charges that other people make if you let them use your Account, and• charges that Additional Cardholders make or permit others to make.	
Credit limit	We assign a Credit Limit to your Account. The Credit Limit is shown on each billing statement. There is a \$500 per day cash out limit on ATM cash withdrawals. ATM cash out transactions are Cash Advances and subject to the terms disclosed in Part 1 of this Agreement. We may increase or reduce your Credit Limit. We may do so even if you pay on time and your Account is not in default.	You agree to manage your Account so that: <ul style="list-style-type: none">• your Account balance (including fees and interest) is not more than your Credit Limit We may approve charges that cause your Account balance to go over your Credit Limit. If we do this, we will not charge an overlimit fee. If we ask you to promptly pay the amount of your Account balance above your Credit Limit, you agree to do so. 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.

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.

About your payments

When you must pay

You must pay at least the Minimum Payment Due by the Payment Due Date. The Minimum Payment Due and Payment Due Date are shown on each billing statement.

Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received. For your payment to be considered on time, we must receive at least the

Minimum Payment Due in such time and manner by the Payment Due Date shown on your billing statement.

Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement's Closing Date.

How to make payments

Make payments to us in U.S. dollars with:

- a single check drawn on a U.S. bank, or
- a single negotiable instrument clearable through the U.S. banking system, such as a money order, or
- an electronic payment that can be cleared through the U.S. banking system.

When making a payment by mail:

- make a separate payment for each account,
- mail your payment to the address shown on the payment coupon on your billing statement.

If your payment meets the requirements in this section, we will credit it to your Account as of the day we receive it, as long as we receive it by the time disclosed in your billing statement. If we receive it after that time, we will credit the payment on the day after we receive it.

If your payment does not meet the above requirements, there may be a delay in crediting your Account. This may result in late fees and additional interest charges (see Rates and Fees Chart on page 1 of Part 1).

If we process a late payment, a partial payment, or a payment marked with any restrictive language, that will have no effect on our rights and will not change this Agreement.

How we apply payments and credits

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.

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.

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.

About your Minimum Payment Due

How we calculate your Minimum Payment Due

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:

In addition to the amount shown on the left, your minimum payment will include any amounts past due and any amount in excess of your credit limit, rounded up to the nearest dollar.

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% of the New Balance

About interest charges

When we charge interest

We charge interest beginning on the date of each transaction. You can avoid paying interest on Purchases as described below. However, you cannot avoid paying interest on Advances (Cash Advances and Checks that can access your credit card account) and Balance Transfers.

If you pay the New Balance on every statement by the Payment Due Date, we will not charge interest on Purchases.

Payments and credits posted after your Payment Due Date totaling less than the entire balance owing, will reduce the balance owing as of the date posted, but will not avoid interest charges.

Balance Subject to Interest Rate

How we calculate interest

The Annual Percentage Rate (APR) and the Daily Periodic Rate (DPR) will be determined separately for each billing cycle. For VISA CLASSIC Accounts, the Annual Percentage Rate will be the Prime Rate plus 10.50% per annum. For VISA GOLD Accounts, 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 0.0432% for VISA CLASSIC and 0.0404% for VISA Gold.

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.

EXAMPLE: Calculating Interest

Assume that you have a single interest rate of 15.75%, your ADB is \$2,250 and there are 30 days in the billing period.

The DPR is $15.75\% \div 365 \text{ days} = 0.0432\%$

The Interest is $\$2,250 \times 0.0432\% \times 30 \text{ days} = \29.16

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;
- 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.

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).

Other important information

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.
- balance transfer APR if you use it to transfer a balance from another creditor.

About Additional Cardholders

At your request, we may issue cards to Additional Cardholders. They do not have accounts with us but they can use your Account subject to the terms of this Agreement.

You are responsible for all use of your Account by Additional Cardholders and anyone you or they allow to use your Account. You must pay for all charges they make.

You authorize us to give Additional Cardholders information about your Account and to discuss it with them.

If you want to cancel an Additional Cardholder's right to use your Account (and cancel their card) you must tell us.

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 by you.

Special Service Fees

We may charge a fee if you request any special services, such as obtaining a card on an expedited basis. We will inform you of the fee in effect prior to when the applicable service is provided.

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 call us immediately at:

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

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

Changing your billing address

You must notify us immediately in writing before the mailing address to which we send billing statements changes.

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.

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.

Sending you notices

We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail.

We may contact you

From time to time, we may contact you about topics ranging from servicing to marketing offers to collecting amounts you owe. We may monitor and record phone calls between you (or any Additional Cardholders on your Account) and us. We do this to ensure the quality of customer service or when it is required by law. You can choose not to receive marketing offers from us. To do this, call us at 800-258-4009.

About Default	<p>We may consider your Account to be in default if</p> <ul style="list-style-type: none"> • you violate a provision of this Agreement • you give us false information • you file for bankruptcy • you default under another agreement you have with us • you become incapacitated or die, or • we believe you are unable or unwilling to pay your debts when due 	<p>If we consider your Account in default, we may</p> <ul style="list-style-type: none"> • suspend your ability to make charges • cancel or suspend any feature on your Account • require you to pay more than your Minimum Payment Due immediately, or • require you to pay your Account balance immediately
Collection costs	<p>To the extent permitted by law, you agree to pay all costs and disbursements, including attorneys' fees, incurred by us attempting to collect or enforce your indebtedness, whether or not suit is filed.</p>	
Credit reports	<p>You agree that we may obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources. You agree that we may use such information for any purposes, subject to applicable law.</p> <p>You agree that we may give information about your Account to credit reporting agencies. We may tell a credit reporting agency if you fail to comply with any</p>	<p>term of this Agreement. This may have a negative impact on your credit record.</p> <p>If you believe information we have given to a credit reporting agency is incorrect, write to us at: West Suburban Bank, ATTN: CBR Disputes, 101 N Lake St., Aurora, IL 60506. When you write to us, tell us your Account number and the specific information you believe is incorrect. We may request additional information from you.</p>
Assigning the Agreement	<p>We can assign your account and any of our rights under this Agreement without your consent or notice to you.</p>	
Cancelling or suspending your Account	<p>We may:</p> <ul style="list-style-type: none"> • cancel your Account, • suspend the ability to make charges, • revoke your Card <p>If we do any of these, you must still pay us for all charges under the terms of this Agreement.</p>	<p>We may do any of these things at our discretion, even if you pay on time and your Account is not in default.</p> <p>If your Account is cancelled, you must destroy your cards.</p> <p>You can cancel your Account by writing us, destroying 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 you.</p>
Joint and Several Liability	<p>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.</p>	
Unsecured	<p>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.</p>	
Disclaimer of Liability	<p>We offer the Card and related services in our own interest and disclaim any duty or responsibility other than those expressly set forth in this Agreement.</p>	
We do not waive our rights	<p>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.</p>	
Governing law	<p>Illinois law and federal law govern this Agreement and your Account 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. We are located in Illinois. We hold your Account in Illinois. We entered into this Agreement with you in Illinois.</p>	
Members of the Armed Forces and their dependents covered by the Military Lending Act.	<p>Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call (800) 540-9258 [option 6] to have this paragraph and general payment information provided to you orally.</p>	

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.