

WEST SUBURBAN BANK VISA
Disclosure for Flex Line Advances

Interest and Fee Information	
APR for Flex Line Advances	<p>4.99% 6 Month Term</p> <p>7.99% 12 Month Term</p> <p>Promotion offers with fixed APRs and varying durations may be available from time to time on some accounts.</p>
Use by Date	At our discretion, we may make Flex Line Advance available to you from time to time through your Online Access portal. If eligible and approved, the requested funds will be deposited electronically via ACH into your eligible West Suburban Bank account within approximately two days.
Fee	There is no transaction fee. The fixed interest rate applies over the specified payment period.
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 and Flex Line Advances if you pay your entire account balance by the due date each month.

When We Charge Interest: We charge interest beginning on the date of each transaction. You can avoid paying interest on Purchases and Flex Line Advances if you pay the entire new account balance on every statement by the Payment Due Date.

How We Calculate Your Minimum Payment Due: For each Flex Line Advance taken, the required monthly payment amount consists of the principal balance divided equally amongst the payment period plus the interest assessed on the outstanding advance balance. The Flex Line Advance payments due each month will be in addition to the Minimum Payment Due currently outlined in your Account Agreement.

Note: Flex Line Advance offers are made at our discretion. Flex Line Advance transactions do not earn rewards.

