

**Flexible Checking Accounts "THE ONLY CHECKING YOU'LL EVER NEED"**

West Suburban Bank offers the most flexible checking system available! This system can be anything you want it to be by simply maintaining the minimum balance you desire -- there's no need to choose among dozens of account types.

- \$2,500 - minimum to earn a competitive interest rate paid on collected funds monthly. There is no monthly service charge and no per check charge.
- \$500 - minimum for the full statement period. There is no monthly service charge and no per check charge.
- \$200 - minimum for the full statement period. There is no monthly service charge and you may write up to 15 checks free per statement period. Each check over 15 will be charged according to our Service Fee List.
- Under \$200 - anytime during the statement period will incur a fee as found on our Service Fee List. You may write up to 15 checks at no charge but each check over 15 will be charged according to our Service Fee List.

Check Support Service Fee (One transfer per day) - - - - -	\$5.00
Monthly Service Charge****	
Charge For Monthly Fee - - - - -	\$5.00
(Only charged if balance is less than \$200.00 any day of the statement period)	
<b>Charge is waived with monthly Direct Deposit, Automatic Payment or e-Statement. Charge is also waived for <u>Students</u> with annual proof of enrollment and <u>Seniors</u> (65 and over) who do not have monthly Direct Deposit, Automatic Payment or eStatement.</b>	
Charge per Check (First 15 checks are free per statement period) - - - - -	-\$0.25
(Only charged if daily balance is less than \$500.00 any day of the statement period)	
<b>Charge is waived with monthly Direct Deposit, Automatic Payment or e-Statement</b>	

**Money Market Accounts\*\*\*\*\***

Put your deposits to work earning a high interest rate in our Money Market Account. You can make deposits anytime and withdraw anytime in person or at the ATM. \*\*\*\*\*

Account Closed within 90 days of opening - - - - -	\$10.00
Monthly Service Charge	
Charge For Monthly Fee - - - - -	\$10.00
(Only charged if the daily balance is less than \$5,000.00 any day of the statement period)	
Charge for EFT/Check (First 6 are free per statement period) - - - - -	-\$5.00

**Investment Savings Accounts\*\*\*\*\* "THE ONLY SAVINGS YOU'LL EVER NEED"**

No matter where you are in life, it's never too early, or too late to start saving for the future. Start today with just a \$100 opening deposit.

Account Closed within 90 days of opening - - - - -	\$10.00
Monthly Service Charge	
Monthly Fee (Only charged if the daily balance is less than \$100.00 any day of the month) - -	-\$5.00
Excessive withdrawal (First 4 are free per calendar month) - - - - -	\$0.50

**Child Savings Accounts\*\*\*\*\***

Account closed within 90 days of opening - - - - -	\$10.00
Monthly Service Charge	
Monthly Fee (Only charged if the daily balance is less than \$25.00 any day of the month) - - -	\$5.00
Excessive withdrawal (First 4 are free per calendar month) - - - - -	\$0.50

**Vacation/Holiday Accounts\*\*\*\*\***

Account Closed within 90 days of opening - - - - -	\$10.00
Excessive Withdrawal (First 1 free per quarter) - - - - -	\$0.50

**Health Savings Accounts**

No Monthly Fees

**General Account Service Fees**
*(All fees are per item unless otherwise indicated)*

Account Reconciliation (Per hour-first ½ hour free) - - -	\$30.00
Balance Inquiry - - - - -	No Charge
Bank Reference Letter - - - - -	\$15.00
Cashier Check*** - - - - -	\$5.00
Check Cashing (Non-Customer) - - - - -	\$5.00
Check Copy Imaged (First 5 free per statement) - -	\$1.00
Check Supplies Deluxe Charge - - - - -	Varies
Coin Counting (Customers, Consumer only) - *No Charge	
*50¢ pieces totaling over \$25 in a day - -	10% of Total
Coin Counting (Non-Customer, Consumer only) - - - - -	
- - - - -	10% of Total
<b>Collections</b>	
Incoming (Sent out to another bank) - - - - -	\$20.00
Outgoing (Received from another bank) - - - - -	\$25.00
Daily Overdraft Fee***** (Per day) - - - - -	\$4.00
Deposit Item Return Fee - - - - -	\$8.00
Direct Deposit Verification - - - - -	No Charge
Dormant Account (Per month) - - - - -	\$5.00
<b>Faxes</b>	
Receiving (Per page) - - - - -	\$1.00
Sending (First page) - - - - -	\$2.00
Each Additional Page - - - - -	\$1.00
International - - - - -	Varies
Foreign Check Processing*** - - - - -	\$10.00
Foreign Check Special Collection*** - - - - -	\$85.00+
Garnishments, Levies and Citations- - - - -	\$100.00
(Per court order received. Other incurred expenses may be passed on)	
Hold Mail Request (Per month) - - - - -	\$5.00
Money Orders*** - - - - -	\$4.00
Night Depository Locking Bag (Per bag) - - - - -	\$50.00
Notary Service (Customers) - - - - -	No Charge
Notary Service (Non-Customers) - - - - -	\$5.00
NSF Charge** (\$129 Max charge per day) - - - - -	\$25.00
Photocopies (Per copy) - - - - -	\$0.20
Research Fee (Per hour) - - - - -	\$30.00
Rolled Coin (Per roll; first 3 free; consumer only) - - - - -	\$0.20
Signature Guarantee (By appointment) *** - - - - -	No Charge
Statement Reprint Request (Without images) - - - - -	\$2.00
Statement Printout of Current Activity - - - - -	\$2.00
Statement Reprint Request (With image checks) - - - - -	\$5.00
Stop Payment Charge (Valid for 6 months) - - - - -	\$25.00
Subpoena (Per hour) - - - - -	\$20.00
Subpoena (Per photocopy) - - - - -	\$0.25
<b>Telephone Transfer Requiring Assistance</b>	
With WSB Personnel - - - - -	\$5.00
With Telebanking - - - - -	No Charge
Temporary Checks (First four checks free) - - - - -	\$1.00
Verification of Deposit - - - - -	No Charge
<b>Wire Transfer and International Remittance Transfer***</b>	
Wire Transfer Fee (Incoming) - - - - -	\$15.00
Domestic Wire Transfer Fee (Outgoing) - - - - -	\$25.00
International Remittance Transfer (Outgoing) - - - - -	\$50.00

**Visa® Debit Card**

Initial Debit Card Issuance Fee - - - - -	No Charge
Replacement Card Fee - - - - -	\$10.00
Expedited Card Fee - - - - -	Varies
ISA Fee (Foreign Transaction Fee) - - - - -	2.5%
MyCard Photo Card (Per Card Order) - - - - -	\$7.50

**Automatic Teller Machine Fees**

ATM-WSB Owned (Per transaction) - - - - -	No Charge
ATM-Non-WSB Owned (Per transaction) **** - - - - -	\$1.00
Point-of Sale - - - - -	No Charge

**Safe Deposit Box**
*Available for Deposit Account Customers Only*

Rental Per Box Size	Annual Fee	Rental Per Box Size	Annual Fee
2" x 5"	\$20.00	6" x 10"	\$85.00
3" x 5"	\$30.00	10" x 10"	\$100.00
4" x 5"	\$35.00	10" x 15"	\$125.00
5" x 5"	\$45.00	Drilling Fee	\$150.00
3" x 10"	\$55.00	Late Payment Fee	\$5.00
5" x 10"	\$75.00	Lost Key Fee	\$25.00

\$5.00 discount for Automatic Debit from WSB account for annual rental fee

For special services, there will be additional service charges, which are determined on an individual basis.

\*\* A Non-Sufficient Funds charge will be assessed when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s). An NSF charge will be assessed only if the account is overdrawn by more than \$6.00. The maximum amount of NSF charges that may be charged in a single day is \$129.00.

\*\*\* Not available to Non-Customers

\*\*\*\* Waived for first 12 months after account opening

\*\*\*\*\* A daily overdraft fee will be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day.

\*\*\*\*\* Regulation D Limited Withdrawals – Six (6) Transactions per Calendar Month: Transfers and bill payments made using internet online banking, transfers made using telephone banking, overdraft transfers, transfers made by a Call Center Representative on your behalf, pre-authorized, automatic scheduled or recurring transfers, checks, drafts or check card transactions.