

CONSUMER ACCOUNT AGREEMENT

WELCOME TO OUR BANK. Your account is now open and ready to use. The signature card you signed shows you own the account. When you signed it you promised to be bound by this agreement and the rules and regulations in it. We promise to follow them too. If there's a conflict between this agreement and something said by one of our employees, we'll follow the agreement. You agree to this method of settling any differences. Your continued use of this account with us after receipt of this brochure indicates you agree to these rules and terms.

DEPOSITS - You may make deposits in person, by mail, or by use of our 24-hour (night) depositories. Deposits received at our 24-hour (night) depositories are not deemed received by us until removed and recorded by us. We agree to remove night deposits received by the next business day. If you have an ATM/debit card, you may make deposits through one of the automated teller machines ("ATMs") designated to receive deposits. By separate agreement you may authorize us to accept deposits directly from your employer, your pension plan, the government or other third parties. If there are special fees for collecting your deposit, you agree to pay them. All checks for deposit should be endorsed by all parties to whom they are payable. We may supply or guarantee your missing endorsement on items deposited to your account and you agree to hold us harmless for doing so. We have the right to refuse any items not properly endorsed or otherwise unacceptable to us. We reserve the right to require third party endorsements to be verified or guaranteed.

WITHDRAWALS - Money may be withdrawn from your account in several ways:

1. If you have an ATM/debit card, you may withdraw funds from your account through one of the Automated Teller Machines and point-of-sale terminals within the guidelines contained in the Electronic Fund Transfers Section of this Brochure and your STAR® agreement.

2. You may request us to issue an Official Check to you. This request must be in writing, signed by the owners of the account and may be sent by mail, presented in person or by messenger. You agree to pay the service fee for the check as shown in the Consumer Deposit Account Information and Fee and Service Charge Schedule.

3. If you have a Savings or Insured Money Market account, you may make withdrawals by presenting a withdrawal slip in person. Savings and Insured Money Market accounts have restrictions on the number of withdrawals made before incurring a service charge, as shown in the Consumer Deposit Account Information and Fee and Service Charge Schedule.

Pursuant to federal regulations, we reserve the right to require you to give written notice to us seven days prior to any withdrawal from any interest bearing account. If we do require this prior notice, we will require it on all accounts of the same type.

PERSONAL CHECKING AND CHECKING WITH INTEREST ACCOUNTS

1. You may write a check. The signature must be exactly as it appears on the signature card on file with us. If we have your Power of Attorney on file, the person with authority to sign for you may sign a check.

2. We may at your request and upon your signing the proper authorization, make a specific payment each month from one of your accounts to another of your accounts with us.

3. By separate agreement you may authorize us to regularly pay funds from your account to third parties (such as insurance companies to pay your insurance premium).

You may only use check forms we authorize to be printed for you. You are responsible for complying with endorsement standards, and we will not be responsible for restrictions or other matters not contained in permitted endorsement space. Checks should not be post-dated.

MONEY MARKET AND SAVINGS ACCOUNTS

In accordance with federal regulations, you may make up to three check, draft, or point-of-sale withdrawals, to the extent these services are available, from your Savings and Money Market accounts each statement cycle. Check, draft, or point-of-sale withdrawals will be further limited when you make more than three automatic, pre-authorized, or telephonic transfers or withdrawals to a third party, so that no more than a total of six restricted transfers or withdrawals from any one account may be made per statement cycle. A charge will be assessed for each check, draft, and point-of-sale withdrawal that exceeds these restrictions. (See Consumer Deposit Account Information and Fee and Service Charge Schedule for current fees.)

Continued excessive check writing or point-of-sale withdrawals may cause us to close your account. The signature on all checks must be exactly as it appears on the signature card on file with us. If we have your Power of Attorney on file, the person with authority to sign for you may sign the check.

OVERDRAFTS

If you write a check or if any other item is going to be charged to your account for more money than you have available in your account, you will be overdrawn. We may, at our discretion, return the check or the item. The charge for each check or item returned or each check paid on an overdrawn account is listed in our Consumer Deposit Account Information and Fee and Service Charge Schedule.

STATEMENTS - You must examine your statements and items with reasonable promptness after we send or make them available to you. If you find an unauthorized signature or alteration, you must notify us promptly and in any event not later than 60 days from when we send or make your statement and items available to you. If you do not satisfy both of these requirements, then: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. **Individual Account** - is owned by one person. **Joint Account - With Survivorship (And Not As Tenants In Common)** - is owned by two or more persons. Each of you intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **Joint Account - No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **Revocable Trust or Pay-On-Death Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and other Organizational Accounts** - We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization.

INACTIVE ACCOUNTS - If your account remains inactive for a period of five years, and we are unable to locate you, Illinois law requires us to turn your funds over to the State as abandoned property. We may stop sending you statements if your checking account is inactive for more than one year or your Insured Money Market or Savings account is inactive for more than three years, or you do not respond to our notices or calls to you, or your statements are returned by the post office.

CUSTOMER IDENTIFICATION - If we seem extra cautious when cashing checks or returning cash, it is because of the recent increase in fraudulent, stolen and forged checks being circulated.

When we ask for more positive identification, please don't be offended. It is for your protection as well as ours. Also, please wait to endorse your checks in the teller's presence. If your check is already signed, we will probably ask you to re-endorse it in front of us.

We will greatly appreciate your cooperation and understanding as these are the regulations our tellers have been instructed to follow.

STOPPING A CHECK. (Does not apply to savings account.) If you don't want us to pay a check you've written, you can order us to stop payment. You can notify us by mail or phone. Phone notification will only be accepted during regular bookkeeping department hours. Your stop order takes effect when our bookkeeper records it on your account. Your written order will be effective for 6 months. If your stop order is by phone, you must confirm it in writing. If you don't, we'll remove it after 14 days. Your stop order MUST include your account number, the exact number and date of your check, the exact name of the payee, and the exact amount. We can not be responsible for stop orders with incorrect information. We charge your account for a stop payment. If this is a joint account, we'll accept a stop payment order from any owner regardless of who signed the check. We cannot accept a stop order on any blank checks or checks payable to cash or bearer. Stop payment orders on electronic debits have other regulations shown in the Electronic Fund Transfer Section of this Brochure.

POSTDATED CHECK. The bank will not be liable for prematurely honoring any postdated check.

CHECK CASHING. Requests to cash checks based on an account relationship will generally require a balance equal to the amount of the check being cashed.

CHARGEBACKS. If we cash a check for you or accept it for deposit to your account and it is returned to us unpaid, we will charge your account for the unpaid check as well as a deposit item returned fee. The unpaid check will be mailed to you at the address shown on our records.

TAXPAYER IDENTIFICATION NUMBER. You promise to give us the proper taxpayer identification number (social security number for individual or joint accounts) for the first person listed on the account title. We will not pay interest if you have not supplied us with your taxpayer identification number.

CLOSING THE ACCOUNT - You have the right to close your account at any time. We also have the right to close your account at any time. If we close your account, we will advise you and mail you a check for the balance.

We may also switch your account to one we believe is more suited to your needs instead of closing your account, if you repeatedly violate the requirements of your existing account. For example, because of excessive withdrawals in an Insured Money Market account, we may switch you to an account that will give you more flexibility but pay lower interest. We will advise you of the change.

IF YOU OWE US MONEY - If any of the account owners owe us money, to pay the debt we can use funds from any account in which that account owner has an interest.

LEGAL CLAIMS - If your account becomes involved in legal proceedings such as garnishment, tax levy, citation, attachment, bankruptcy, or injunction, your use of it may be restricted and a fee may be charged to your account as listed in the Consumer Deposit Account Information and Fee and Service Charge Schedule. If we must appear or answer in legal proceedings involving your account, you also agree to pay our costs and expenses and an attorneys' fees charge, even if we use an attorney employed by us full time. You agree to indemnify us from any legal claims involving your account if we have followed your instructions or we have acted properly in handling your account.

DISCLOSURE OF ACCOUNT INFORMATION - We may disclose information about any of your accounts to handle transfers to or from your account, to verify your account's con-

dition or status to a third party such as a credit reporting agency, a merchant or a payee of one of your checks, to comply with government regulations and court orders, or to report account information to those you have authorized to receive it or given us as a reference.

NOTICES - Notices to you are considered effective when mailed to your address in our records or posted in our lobby. Notices to us are deemed effective when received. Notice to or by any one joint account owner is effective to all.

SERVICE CHARGES - A number of service charges may apply to your account. You should refer to our current Consumer Deposit Account Information and Fee and Service Charge Schedule for this information. You agree to pay all service charges applicable to your account for its use and authorize us to deduct or charge any of your accounts with us for those charges. We reserve the right to waive service charges in our sole discretion.

NON-TRANSFERABILITY - This account may not be transferred or assigned without our prior written consent.

CHANGES IN TERMS - We may amend this Agreement and our Consumer Deposit Account Information and Fee and Service Charge Schedule at any time without prior notice to you if a change is favorable to you. If any change is adverse to you, we will send you written notice at least 30 calendar days in advance. If you continue to use the account or keep the account open after the effective date of any change, you will be deemed to have agreed to the change.

GENERAL - This Agreement is subject to the provisions of applicable federal and state laws and regulations. Other agreements such as our STAR® ATM/debit card, Preauthorized Credit or Payment Agreements may affect your account. You should refer to these agreements and accompanying disclosures for further information regarding your account.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Direct Deposits - You may make arrangements for certain direct deposits to be accepted into your Checking or Savings accounts.

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from your Checking or Savings accounts.

ATM Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your ATM/debit card and personal identification number (P.I.N.), to:

- make deposits to checking account(s) with an ATM/debit card
- make deposits to savings account(s) with an ATM/debit card
- get cash withdrawals from checking account(s) with an ATM/debit card
- get cash withdrawals from savings account(s) with an ATM/debit card
- transfer funds from savings to checking account(s) with an ATM/debit card
- transfer funds from checking to savings account(s) with an ATM/debit card
- get information about:
 - the account balance of your checking accounts
 - with an ATM card
 - with a debit card
 - the account balance of your savings accounts
 - with an ATM card
 - with a debit card

Limitations on cash withdrawal amounts will be determined at the time your ATM card is issued. Generally, our cash withdrawal limit is \$300.00 unless otherwise disclosed. ATM withdrawal fees may vary by account type. Refer to our Special Services Fees Schedule section for a detail of these fees.

Some of these services may not be available at all terminals.

Please also see **Limitations on Frequency of Transfers** section regarding limitations that apply to ATM transfers.

ATM/Debit Card Transactions - You may access your Checking account to purchase goods (in person) and pay for services (in person).

Debit Card Transactions - Dollar Limitation

- Using your debit card:

- You may not exceed the lesser of your available checking/savings account balance or \$500 in transactions per day.

Please also see **Limitations on Frequency of Transfers** section regarding limitations that apply to debit card transactions.

Limitations on Frequency of Transfers

- Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or ATM/debit card (to third parties only) transfer are limited to six per statement cycle with no more than three by check or similar order to third parties.

CHARGES FOR ELECTRONIC FUND TRANSFERS

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized withdrawals from any type of account. Except as indicated elsewhere, we do not charge for electronic fund transfers.

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

RIGHT TO DOCUMENTATION

- **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (312)-225-2323 to find out whether or not the deposit has been made. If the only possible transfers to or from your account are direct deposits, you will get a periodic statement from us.
- **Periodic Statements.** You will get a monthly account statement from us for your Checking accounts. You will get a quarterly account statement from us for your Savings accounts. You will get a monthly account statement from us on your Savings or Checking account with any electronic fund transfer activity.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

- **Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at any of the telephone numbers or addresses listed in this brochure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you a fee for each stop payment order you give, (as indicated in the Consumer Deposit Disclosure).

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- (6) There may be other exceptions in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers;
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) in order to comply with government agency or court orders;
- (4) in order to advise third parties of accounts closed for misuse; or
- (5) if you give us written permission

UNAUTHORIZED TRANSFERS

Tell us **AT ONCE** if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you believe your card and/or code has been lost or stolen or that someone has

transferred or may transfer money from your account without your permission, call or write us at any of the telephone numbers or addresses listed in this brochure.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at any of the telephone numbers or addresses listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the **FIRST** statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

PACIFIC GLOBAL BANK 2323 S. WENTWORTH AVE. CHICAGO, IL 60616 Business Days: Monday through Friday Excluding Federal Holidays Phone: (312) 225-2323 MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

FUNDS AVAILABILITY DISCLOSURE

This policy statement does not apply to Savings Accounts, Certificates of Deposit or Money Market Accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 3:00 p.m. on a business day that we are open (2:00 p.m. at an ATM), we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. (2:00 p.m. at an ATM), or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we may not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.
- We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 11th business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the 11th business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the 2nd business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

The ATMs we own or operate are located at 2323 S. Wentworth Ave., Chicago, Illinois 60616 2156A S. Archer Ave., Chicago, IL 60616 and 3233 S. Ashland Ave., Chicago, Illinois 60608

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING

Minimum balance to open the account - You must deposit \$200.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle.

ECONOMY CHECKING

Minimum balance to open the account - You must deposit \$50.00 to open this account. **Minimum balance to avoid imposition of fees** - There is no minimum balance required, however \$.40 per check will be imposed every statement cycle.

GLOBAL FREE CHECKING

Minimum balance to open the account - You must deposit \$50.00 to open this account. **Minimum balance to avoid imposition of fees** - There is no minimum balance required.

INTEREST CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$800.00 to open this account.

Minimum balance to avoid imposition of fees - A Minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$800.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned at the disclosed annual percentage yield only on those days the \$800.00 minimum balance requirement is met.

Daily collected balance computation method - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

VIP CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit a combined balance of \$15,000.00 to open this account. The combined balance is computed by adding the balance of your Money Market, Savings, (excluding IRAs) and Certificate of Deposit Accounts.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$10.00 will be imposed every statement cycle if the combined balance falls below \$15,000.00 any

day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned on all balances.

Daily collected balance computation method - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

STUDENT CHECKING

Minimum balance to open the account - You must deposit \$50.00 to open this account. **Minimum balance to avoid imposition of fees** - There is no minimum balance required, however, parents must maintain a depository relationship with the bank.

Account offered to students up to age 22.

SENIOR CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - There is no minimum balance required. **Minimum balance to obtain the annual percentage yield disclosed** - Interest will be earned on all balances.

Daily collected balance computation method - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

PASSBOOK AND STATEMENT SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded and credited to your account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$300.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned at the disclosed annual percentage yield only on those days the \$300.00 minimum balance requirement is met.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fee - An excess debit fee of \$1.00 will be charged for each preauthorized transfer or for each withdrawal in excess of six per month.

GLOBAL PREMIER SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded daily and credited to your account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$50.00 to open this account. **Minimum balance to avoid imposition of fees** - A minimum balance of \$10.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned at the disclosed Global Premier Savings annual percentage yield only on those days the \$15,000.00 balance requirement is met. A Regular Savings annual percentage yield will be earned on those days the balance is below \$15,000.00.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the

account each day.

Accrual of Interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fee - An excess debit fee of \$1.00 will be charged for each preauthorized transfer or for each withdrawal in excess of six per month.

VIP SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded and credited to your account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$15,000.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned on all balances.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

IRA SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded and credited to your account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - There is no minimum balance required. **Minimum balance to obtain the annual percentage yield disclosed** - Interest will be earned on all balances.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

CHILDREN'S SAVINGS (Uniform Transfer to Minors Acct.)

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded and credited to your account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10.00 to open this account. **Minimum balance to avoid imposition of fees** - There is no minimum balance required.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned on all balances.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - Interest will be earned at the disclosed annual percentage yield only on those days the \$2,000.00 minimum balance requirement is met.

Daily collected balance computation method - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone, or ATM (to third parties only) transfers are limited to six per statement cycle with no more than three by check, draft, debit card, or similar order to third parties.

Fees - An excess debit fee of \$5.00 will be charged for each preauthorized transfer or for each check in excess of three, during a statement cycle.

CERTIFICATE OF DEPOSIT

Rate Information - Your interest rate and annual percentage yield may change.

Compounding and crediting frequency - Interest will be compounded daily and credited to your account quarterly or at maturity.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account. You must deposit \$100,000.00 to open a Jumbo Certificate of Deposit.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity.

Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can withdraw interest credited to your account at any time during the term of the deposit after it is credited to your account.

Automatically renewable time account - This account will automatically renew at the time of maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without a penalty.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 30 days through 6 months:
 - The fee we may impose will equal to 30 days of interest on the amount withdrawn subject to penalty.
 - all interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of over 6 months through 36 months:
 - The fee we may impose will equal to 90 days of interest on the amount withdrawn subject to penalty.
 - all interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of over 36 months through 60 months:
 - The fee we may impose will equal to 6 months of interest on the amount withdrawn subject to penalty.
 - all interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of over 60 months:
 - The fee we may impose will equal to 9 months of interest on the amount withdrawn subject to penalty.
 - all interest on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

IMPORTANT INFORMATION

ABOUT YOUR

DEPOSIT ACCOUNT

Effective May 15, 2006

TERMS & CONDITIONS

TRUTH IN SAVINGS DISCLOSURE

ELECTRONIC FUNDS TRANSFER

FUNDS AVAILABILITY



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3233 S. Ashland Ave • Chicago, IL 60608-6241 • (773) 249-3233



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