

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Funds from payroll checks you deposit may be available for immediate withdrawal. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them 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Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 6:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will 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 second business day after the day of your deposit. The first \$200 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, 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.

Safeguard exceptions. 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 computer or communications 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 seventh 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.

The first \$200.00 from a deposit will be available on the first business day after the day of your deposit. In addition, 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 no later than the fifth 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 fifth business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

NO MINIMUM BALANCE ACCOUNT

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

Fees:

A monthly maintenance fee of \$5.00 will be charged each statement cycle.

A debit activity fee of \$.50 will be charged for each check paid.

REGULAR CHECKING ACCOUNT

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

Minimum balance to avoid imposition of fees - A maintenance fee of \$9.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle.

Fees:

A debit activity fee of \$.50 will be charged for each check paid in excess of 30 during a statement cycle if the balance in the account falls below \$200.00 any day of the cycle.

SENIOR CHECKING ACCOUNT

You must be over the age of 60 years old to open this account.

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

Fees: Exempt

FREE CHECKING ACCOUNT

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

Additional features:

- Duplicate check format required.
- Check photocopies available at \$3.00 each.
- Canceled checks are not returned with monthly statement.

NOW ACCOUNT - PERSONAL

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.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Average daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees:

A debit activity fee of \$.50 will be charged for each check paid in excess of 30 during a statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

STATEMENT SAVINGS 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 quarter. Interest will be credited to your account every quarter.

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 maintenance fee of \$10.00 will be imposed each quarter if the average daily balance for the quarter falls below \$300.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by draft or similar order to third parties are limited to six per month.

Fees:

A debit activity fee of \$2.00 will be charged for each withdrawal in excess of six during a quarter.

This fee will apply if the minimum daily balance during the quarter is less than \$500.00.

MONEY MARKET DEPOSIT 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.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Average daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Money Market Deposit account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.

Fees:

An excessive draft fee of \$15.00 will be charged for each check or draft paid in excess of six during a statement cycle.

An excessive activity fee of \$15.00 will be charged for each debit transaction in excess of six during a statement cycle.

INVESTOR MONEY MARKET DEPOSIT 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.

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$30.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from an Investor Money Market Deposit account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.

Fees:

An excessive draft fee of \$17.00 will be charged for each check or draft paid in excess of six during a statement cycle.

An excessive activity fee of \$17.00 will be charged for each debit transaction in excess of six during a statement cycle.

PASSBOOK SAVINGS 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 quarter. Interest will be credited to your account every quarter.

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 \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$8.00 will be imposed every quarter if the average daily balance for the quarter falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Minors' accounts or IUTMA accounts are exempt from minimum balance requirements until minor reaches majority.

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 on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Passbook Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by draft or similar order to third parties are limited to six per month.

Fees:

A debit activity fee of \$2.00 will be charged for each withdrawal in excess of six during a quarter.

This fee will apply if the minimum daily balance during the quarter is less than \$500.00.

CHRISTMAS CLUB 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 not be compounded. Interest will be credited to your account annually.

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 \$1.00 to open this account.

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 on the business day you deposit noncash items (for example, checks).

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Checking Accounts (Demand Deposits)

Account balancing assistance.....	\$30.00 per hour minimum \$30.00
(No charge for first time with three months activity)	
Account research.....	\$40.00 per hour (minimum \$40.00 plus \$1.00 per copy)
Automatic transfer of funds from a checking account to a checking account to cover overdraft.....	\$10.00
Automatic transfer of funds from a savings account to a checking account to cover overdraft.....	\$10.00
Check printing.....	(fee depends on style and quantity of check ordered)
Nonsufficient funds (NSF) per returned item.....	\$35.00
Daily limit of six	
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdraft per item paid.....	\$35.00
Daily limit of six	
Per day charge for any account overdrawn.....	\$6.00
Stop payments - each.....	\$35.00
Dormant account fee for Demand Deposit account (checking).....	\$3.00
(This fee is charged each month the account remains dormant, and the balance in your account is under \$200.00.)	

A Demand Deposit account is dormant if for six months you have made no deposits or withdrawals to the accounts, and you have had no communication with us about your account(s).

Savings Accounts

Account closed within 90 days of opening.....	\$10.00
Lost passbooks reissued.....	\$5.00
Dormant account fee for Savings account.....	\$5.00
(This fee is charged each month the account remains dormant, and the balance in your account is under \$100.00.)	

A Savings account is dormant if for two years you have made no deposits or withdrawals to the account, and you have had no communication with us about your account(s).

Bank Check Fees

Cashier's check.....	\$6.00
Certified check.....	\$30.00

Miscellaneous

Collections.....	\$25.00
Garnishments/Levies.....	\$200.00 plus costs
IRA transfer.....	\$35.00
Levies.....	\$200.00 plus costs
License stickers.....	\$10.00
Telephone transfer	
Manual.....	\$5.00
Automated.....	N/C
Photocopies.....	\$15
Wire transfers	
Domestic - outgoing.....	\$30.00
Domestic - incoming.....	\$15.00
Foreign - outgoing.....	\$60.00
Foreign - incoming.....	\$20.00

Safe Deposit Boxes

3" x 5".....	\$30.00
5" x 5".....	\$45.00
3" x 10".....	\$50.00
5" x 10".....	\$75.00
10" x 10".....	\$140.00
Delinquent payment late charge.....	\$10.00 per month after first month
Lost key fee.....	\$50.00
Box drilling.....	\$200.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Legal Proceedings

In the event your account becomes involved in legal proceedings, we may restrict your use of it. If we are required to hire an attorney to represent us in any legal proceedings involving you and a third party, you will be required to reimburse us for all costs, charges, and expenses, including reasonable attorneys' fees incurred by us as a result of such proceedings. In the event of your death, we will not release funds on deposit until all legal documents we require are delivered to us.

Change in Terms

We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law.

Compliance

This agreement is subject to applicable federal laws and the laws of the state of Illinois and applies to accounts established primarily for personal, family, or household purposes.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

- NO MINIMUM BALANCE ACCOUNT
- REGULAR CHECKING ACCOUNT
- SENIOR CHECKING ACCOUNT
- FREE CHECKING ACCOUNT
- NOW ACCOUNT - PERSONAL

The interest rate for your account is _____%
 with an annual percentage yield of _____%.
 Your interest rate and annual percentage yield may change.

STATEMENT SAVINGS ACCOUNT

The interest rate for your account is _____%
 with an annual percentage yield of _____%.
 Your interest rate and annual percentage yield may change.

MONEY MARKET DEPOSIT ACCOUNT

Rate Information:

- **Tier 1** - If your average daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

- **Tier 2** - If your average daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

- **Tier 3** - If your average daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

INVESTOR MONEY MARKET DEPOSIT ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

- **Tier 2** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

No interest is paid on days when the balance in your account falls below \$10,000.00.

PASSBOOK SAVINGS ACCOUNT

The interest rate for your account is _____%
 with an annual percentage yield of _____%.
 Your interest rate and annual percentage yield may change.

CHRISTMAS CLUB ACCOUNT

The interest rate for your account is _____%
 with an annual percentage yield of _____%.
 Your interest rate and annual percentage yield may change.

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