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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party

check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Here is an example of how this can occur - assume for this example the following:

- (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than \$5.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions (\$120 - \$80 = \$40) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase (\$120 - \$50 = \$70). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$35 according to our overdraft fee policy. You will be charged this \$35 fee according to

our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

How you can help avoid holds or overdrafts caused by temporary holds:

- 1) Use PIN-based transactions instead (except if our system is "offline" these normally debit your account immediately).
- 2) Setup a transfer from another account for Overdraft Protection to cover any insufficient funds items that may occur due to a hold. This is less expensive than incurring an NSF or Overdraft fee.
- 3) Keep careful track of your balance.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) 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.

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. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) 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 this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (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 the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item,

and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of loss, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (To see fees related to dormant accounts, please refer to separate Schedule of Fees for Consumer Accounts.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not

have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S, OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks by mail. You should indorse the check being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the check is credited to the correct account. You should use the pre-encoded checking deposit slips found behind your checks in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the check should be credited, we may apply it to any account or any loan balance you have with us or we may return the check to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

CHECK STORAGE AND COPIES - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than

the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 60 days of our notice to you.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., a Debit Mastercard) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible

for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

For your protection, if we determine that security on your account has been compromised, we will require that your affected account be closed immediately.

CHECKING/NOW ACCOUNT ORGANIZATION - We have organized your Checking/NOW account(s) in a nontraditional way. Your Checking/NOW account consists of two sub-accounts. One of these is a transaction sub-account (e.g., a checking sub-account). You will transact business on this sub-account. The other is a non-transaction sub-account (e.g., a savings sub-account as classified under Federal Reserve Board Regulation D). You cannot directly access the non-transaction sub-account, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between sub-accounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your Checking/NOW account operates, but this organization makes us more efficient and helps to keep costs down.

ARBITRATION CLAUSE

Any controversy or claim arising out of or relating to any and all of the bank's products or services shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association and shall take place in Chicago, Illinois. Judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

The dispute shall be heard and determined by three arbitrators. Each party to the dispute shall appoint one arbitrator within ten days after notice that the dispute has been submitted to the American Arbitration Association for resolution. The party-appointed arbitrators shall select a third arbitrator from the American Arbitration Association's National Panel of Arbitrators who shall act as the chairperson of the panel. If the party-appointed arbitrators fail to appoint a third arbitrator within twenty days after the filing of the demand for arbitration, or if either party fails to appoint an arbitrator as required herein, the American Arbitration Association shall appoint arbitrators within ten days after notification to do so.

The law as applied by the United States Circuit Court for the Seventh Circuit shall govern as to any question of federal law. Any question of state law will be governed by the internal laws of Illinois without regard to its conflict of laws doctrine. To the fullest extent permissible under law, each side will bear its own attorneys' fees; that is, the arbitrators will not have authority to award attorneys' fees notwithstanding a statutory section at issue in the dispute that authorizes the award of attorneys' fees to the prevailing party. Both parties waive the award of punitive damages.

WAIVER OF CLASS ACTION CLAUSE

You agree that the transactions of each depositor of this bank arises from a unique relationship between the bank and its depositor such that damages that may arise as a result of a violation or alleged violation of this agreement or the laws and regulations governing this agreement are not the same for all depositors and therefore not appropriate for class action treatment. YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST THIS BANK EITHER AS A MEMBER OF A PUTATIVE CLASS OR AS LEAD PLAINTIFF IN ANY DISPUTE AGAINST THE BANK.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or statement savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Debit Mastercard® and personal identification number, to:

- get cash withdrawals from checking, statement savings, or statement money market account(s)
- you may not exceed your daily withdrawal limit, as disclosed at card issuance
- transfer funds between checking, statement savings, or statement money market account(s)
- get information about:
 - the account balance of your checking, statement savings, or statement money market accounts

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

Types of Debit Mastercard Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$5,000.00 in transactions per day

Limitations on Services. Some of these services may not be available at all ATM or POS terminals. We reserve the right to restrict or to revoke use of your Debit Mastercard for one or more types of Accounts or transactions. The Card and PIN shall remain our property, and may be canceled at any time without notice and must be surrendered or destroyed upon request. We may also terminate ATM, POS, and Debit Mastercard services at any time. We also reserve the right to limit the amount and/or frequency of withdrawals or transfers, and we may change those limits and impose other limits or restrictions on your use of the Card. At our discretion, we may not authorize subsequent ATM, POS, or Debit Mastercard transactions or pay items drawn on your Account due to outstanding Card transactions which have not been posted to your Accounts. We may allow, at our sole discretion, transactions which exceed your available Account balance. If there is a negative balance in your Account, you agree to pay the overdraft and any overdraft charges.

We must authorize Debit Mastercard access to each Account. You can ask us at any time to add or remove Accounts. You can access only one Account of each type with your Debit Mastercard.

Cross-Border Transaction Fees (International Transaction Fees). If you effect a transaction with your Debit Mastercard in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment on all cross-border transactions regardless of whether there is a currency conversion. As a result, an International Transaction fee is passed along to you. The International Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Internet Banking

You may access your accounts at www.emaquettebank.com by registering for online banking and using your username and password to access your eligible accounts. You may:

- Transfer from checking to savings
- Transfer from statement savings to checking
- Inquire on checking, savings, IRAs, certificate of deposit and loans
- Use for online bill payments
- Obtain electronic statements (online statements)

Fees and Charges:

Refer to the "Schedule of Fees for Consumer Accounts" located at www.emaquettebank.com/Privacy-Disclosures/ for additional information relating to fees.

Mobile Banking - You may access your account by web-enabled cell phone by using our mobile application and using your username and password. You may download the Marquette Bank application with Apple or Android devices through their applicable app stores.

You may use the mobile banking app to perform the following functions:

- Transfer funds between eligible accounts
- Make your loan payment from your Marquette Bank account
- Remotely deposit your checks (additional agreement required)

Fees and Charges:

- Marquette Bank does not charge a fee for this service.
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Refer to the "Schedule of Fees for Consumer Accounts" located at: www.emaquettebank.com/Privacy-Disclosures/ for additional information related to fees.

Telephone Banking - You may use our automated banking services on our telephone automated system or speak to a telephone banker to get your account information, transfer funds between your accounts with us, or pay qualifying Marquette Bank loans. You must have a valid deposit or loan account and a valid password or PIN to use the automated system.

Fees and Charges: Refer to the "Schedule of Fees for Consumer Accounts" located at www.emaquettebank.com/Privacy-Disclosures/ for additional information relating to fees.

Transaction Limitations on Frequency and Amount for Internet Banking, Mobile Banking, and Telephone Banking - As required by federal regulations, certain transfer and withdrawal limitations apply to Savings and Money Market accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. Withdrawals or transfers from Savings and Money Market accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited.

Out-of-Network ATM Fees. When you use an out-of-network ATM (not owned by us or not part of our surcharge-free ATM networks), you will be charged a fee and you may also be charged an additional fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). **Fees and Charges:** Refer to the "Schedule of Fees" located at: www.emaquettebank.com/Privacy-Disclosures/ for additional info relating to fees.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** 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 1-888-254-9500 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking, statement savings or statement money market account(s).

For passbook accounts, if the only possible electronic transfers to your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook. No electronic debit activity is allowed through passbook accounts.

PREAUTHORIZED PAYMENTS

- **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 the telephone number or address listed in this disclosure in time for us to receive your request 3 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 \$35.00 for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments 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 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S 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 you have an overdraft line and the transfer would go over the credit limit.
- (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 that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

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

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, 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 periods.

• *Additional Limits on Liability for Debit Mastercard.* You will not be liable for any unauthorized transactions using your Debit Mastercard if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, 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 determine whether an error occurred 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 credit 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

MARQUETTE BANK
ELECTRONIC RESOLUTION CENTER
10000 WEST 151ST STREET
ORLAND PARK, ILLINOIS 60462

Phone: 1-888-254-9500

Business Days: Monday through Friday
Saturday, Sunday, and Federal Holidays Excluded

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

FUNDS AVAILABILITY DISCLOSURE

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. 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 5:00 P.M. Central Time (cutoff times may be later on some days or at some locations), 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 5:00 P.M. Central Time or on a day we

are not open, we will consider that the deposit was made on the next business day we are open.

Any deposit made through the mail will be considered deposited on the business day the deposit is received in the bank. Any deposit made to the night depository will be considered deposited the day it is removed from the night depository.

CASH WITHDRAWAL LIMITATION

For case-by-case delays, we place certain limitations on withdrawals in cash. In general, \$200 of a deposit is available for withdrawal in cash on the day of deposit. Any remaining funds will be available for withdrawal in cash on the second business day after the day of your deposit.

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 deposit, however, will be available on the day of your deposit.

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.

Funds from electronic direct deposits to 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, certified or teller checks, or share drafts; traveler's checks; U.S. Postal Service money orders; Federal Reserve or Federal Home Loan Bank checks, 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. The excess over \$5,000 will be available no later than 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 no later than the ninth business day after the day of your deposit.

MARQUETTE BANK OWNED ATMS

Marquette Bank ATMs and non-Marquette Bank ATMs do not accept deposits.

The following is a listing of Marquette Bank owned ATMs:

Chicago Locations

- **Archer Drive-Up** - 3521 S. Archer Ave.
- **Bridgeport Drive-Up** - 615 W. 31st St.
- **Cermak Bank Lobby** - 3030 W. Cermak Rd.
- **Gas Express Inside** - 501 W. 31st St.
- **Kedzie Drive-Up** - 5400 S. Kedzie Ave.
- **63rd & Western Bank Lobby** - 6316 S. Western Ave.
- **Pulaski 24-Hour Walk-Up** - 6155 S. Pulaski Rd.
- **Pulaski Drive-Up** - 6155 S. Pulaski Rd.

Suburb Locations:

- **Bolingbrook Drive-Up** - 234 Bolingbrook Dr.
- **Bridgeview Drive-Up** - 8020 S. Harlem Ave.
- **Evergreen Park 24-Hour Walk-Up** - 9858 S. Western Ave.
- **Evergreen Park Drive-Up** - 9335 S. Kedzie Ave.
- **Hickory Hills Drive-Up** - 7945 W. 95th St.
- **Irving Park 24-Hour Walk-Up** - 1628 W. Irving Park Rd.
- **Lemont Drive-Up** - 15730 W. 127th St.
- **New Lenox Drive-Up** - 2570 E. Lincoln Highway
- **Oak Forest Drive-Up** - 5700 W. 159th St.
- **Oak Lawn Drive-Up** - 8855 S. Ridgeland
- **Oak Lawn Drive-Up** - 10350 S. Cicero Ave.
- **Orland Park Drive-Up** - 9533 W. 143rd St.
- **Orland Park Drive-Up** - 7560 W. 159th St.
- **Orland Park Drive-Up** - 17865 Wolf Rd.
- **Palos Hills Drive-Up** - 7610 W. 111th St.
- **Romeoville Drive-Up** - 1876 W. Airport Rd.

• **Summit Drive-Up** - 7447 W. 63rd St.

Over 55,000 FREE ATMs worldwide

Find a free ATM near work or home at:

www.emarquettebank.com/FreeATMs

TRUTH-IN-SAVINGS DISCLOSURE

RESTART CHECKING ACCOUNT

Features:

Free Online Statements

No checks for a twelve month-period

Must have Direct Deposit

Debit Card issued after Direct Deposit is set-up

Overdraft Privilege (see separate Overdraft Privilege Policy)

Rate Information - No interest is earned on this account.

Minimum balance to open the account - The minimum opening deposit is \$20.00.

Minimum Balance to avoid imposition of fees - There is no daily balance minimum balance requirement.

Online Statements - Regular periodic account statements are received and available online through Online Banking. (Valid email address required.)

Fees - \$5.00 per month maintenance fee for this account. There is a \$3.00 monthly fee for paper statements. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

GOLD MONEY MARKET ACCOUNT

Features:

Free Online Statements

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$2,500.00.

Minimum balance to avoid imposition of fees - \$2,500.00

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance requirement of \$2,500.00, you will not receive interest for only those days where the balance is below the minimum balance requirement.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Money Market accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Money Markets accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a money market account over six (6) during the month or statement cycle will be assessed the per item fee.

Fees - A balance requirement fee of \$22.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle. A withdrawal fee of \$20.00 per item will be assessed for any debit transaction in excess of six (6) during the month or statement cycle. There is a \$3.00 monthly charge for paper statements. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

EVERYDAY CHECKING

Features:

- Online Banking/ Mobile banking
- Debit Card
- Debit Card alerts
- Unlimited check writing
- Free Online Statements
- Access to over 55,000 free ATM's worldwide

- FunRewards Debit Card Rewards (see separate terms and conditions available at: www.emaquettebank.com/FunRewards)
- Checking Referral Rewards (offered through ReferLive™ Refer-A-Friend Checking Account Offer program administered by CustomerStream, Inc. on behalf of Marquette Bank. See separate terms and conditions at www.referlive.com/MarquetteBank)
- Overdraft Privilege (see separate Overdraft Privilege Disclosure)

Rate Information - No interest is earned on this account.

Minimum balance to open the account - The minimum opening deposit is \$20.00.

Minimum Balance/terms to avoid imposition of fee - \$50.00 or

- Maintain a monthly direct deposit of \$250 (or more) or
- Make 10 signature (non-pin) debit card transactions each statement cycle

Fees - A balance requirement fee of \$7.00 will be imposed every statement cycle if the minimum balance is not met, or the specified criteria was not met.

There is a \$3.00 monthly fee for paper statements.

Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

FUNREWARDS CHECKING ACCOUNT

Features:

- Online Banking/ Mobile banking
- Debit Card
- Debit Card alerts
- Unlimited check writing
- Free Online Statements
- Access to over 55,000 free ATM's worldwide
- FunRewards App Rewards powered by BaZing (see separate BaZing Benefit Supplemental Guide. Program is administered by StrategyCorps on behalf of Marquette Bank and a complete description of all benefits and services are available at www.bazing.com)
- FunRewards Debit Card Rewards (see separate terms and conditions available at: www.emaquettebank.com/FunRewards)
- Checking Referral Rewards (offered through ReferLive™ Refer-A-Friend Checking Account Offer program administered by CustomerStream, Inc. on behalf of Marquette Bank. See separate terms and conditions at www.referlive.com/MarquetteBank)
- Overdraft Privilege (see separate Overdraft Privilege Disclosure)

Rate Information - No interest is earned on this account.

Minimum balance to open the account - The minimum opening deposit is \$20.00.

Minimum balance to avoid imposition of fees - There is no daily balance minimum balance requirement.

Fees - A \$6.00 FunRewards monthly fee is charged.

There is a \$3.00 monthly fee for paper statements.

Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

FUNREWARDS CHECKING WITH INTEREST

Features:

- Online Banking/ Mobile banking
- Debit Card
- Debit Card alerts
- Unlimited check writing
- Free Online Statements
- Access to over 55,000 free ATM's worldwide
- Free Paper Statements
- For those better than 55, access to the Marquette Club
- Free FunRewards App Rewards powered by BaZing (see separate BaZing Benefit Supplemental Guide. Program is administered by StrategyCorps on behalf of Marquette Bank and a complete description of all benefits and services are available at www.bazing.com)
- FunRewards Debit Card Rewards (see separate terms and conditions available at: www.emaquettebank.com/FunRewards)
- Checking Referral Rewards (offered through ReferLive™ Refer-A-Friend Checking Account Offer program administered by CustomerStream, Inc. on behalf of Marquette Bank. See separate terms and conditions at www.referlive.com/MarquetteBank)
- Overdraft Privilege (see separate Overdraft Privilege Disclosure)

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$1,500.00

Minimum balance to avoid imposition of fees - Minimum daily balance of \$1,500.00 is required to avoid the fee.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance requirement of \$1,500, you will not receive interest for only those days where the balance is below the minimum balance requirement

Fees - A balance requirement fee of \$8.00 will be imposed every statement cycle if the balance falls below \$1,500.00 any day of the statement cycle.

Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

HEALTH SAVINGS ACCOUNT

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$10.00.

Minimum balance to avoid imposition of fees - There is no daily minimum balance requirement.

Minimum balance to obtain the annual percentage yield disclosed - There is no daily minimum balance requirement.

Fees: Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

YOUNGMARQ PASSBOOK/STATEMENT SAVINGS ACCOUNT

Eligibility Requirements - Minors under the age of 21.

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

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 daily minimum balance requirement.

Minimum balance to obtain the annual percentage yield disclosed - There is no daily minimum balance requirement.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Savings accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Savings accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a savings account over six (6)

during the month or statement cycle will be assessed the per item fee. For **Passbook Savings Account:** You may not make any pre-authorized telephone, automatic, telephone or data transmissions debits from this account. Pre-authorized ACH or automatic credits are permitted.

Fees: A withdrawal fee of \$12.00 per item fee will be charged for any debit transaction in excess of six (6) during the month or statement cycle. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

VALUEMARQ PASSBOOK/STATEMENT SAVINGS ACCOUNT

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$100.00.

Minimum balance to avoid imposition of fees - Daily minimum balance of \$100.00.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance requirement of \$100.00, you will not receive interest for only those days where the balance is below the minimum balance requirement.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Savings accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Savings accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a savings account over six (6) during the month or statement cycle will be assessed the per item fee. For **Passbook Savings Account:** You may not make any pre-authorized telephone, automatic, telephone or data transmissions debits from this account. Pre-authorized ACH or automatic credits are permitted.

Fees: A balance requirement fee of \$5.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. A withdrawal fee of \$12.00 per item fee will be charged for any debit transaction in excess of six (6) during the month or statement cycle. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

PASSBOOK/STATEMENT SAVINGS ACCOUNT

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$300.00.

Minimum balance to avoid imposition of fees - Daily minimum balance of \$300.00.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance requirement of \$300.00, you will not receive interest for only those days where the balance is below the minimum balance requirement.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Savings accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Savings accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a savings account over six (6) during the month or statement cycle will be assessed the per item fee. For **Passbook Savings Account:** You may not make any pre-authorized telephone, automatic, telephone or data transmissions debits from this account. Pre-authorized ACH or automatic credits are permitted.

Fees: A balance requirement fee of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month. A withdrawal fee of \$12.00 per item fee will be charged for any debit transaction in excess of six (6) during the month or statement cycle. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

PLATINUM PASSBOOK/STATEMENT SAVINGS ACCOUNT

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$5,000.00.

Minimum balance to avoid imposition of fees - Daily minimum balance of \$5,000.00.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance requirement of \$5,000.00, you will not receive interest for only those days where the balance is below the minimum balance requirement.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Savings accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts. Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Savings accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a savings account over six (6) during the month or statement cycle will be assessed the per item fee. For **Passbook Savings Account:** You may not make any pre-authorized telephone, automatic, telephone or data transmissions debits from this account. Pre-authorized ACH or automatic credits are permitted.

Fees: A balance requirement fee of \$22.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the month. A withdrawal fee of \$12.00 per item fee will be charged for any debit transaction in excess of six (6) during the month or statement cycle. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

RESTART SAVINGS ACCOUNT

Features:

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

Frequency of rate changes - We may change the interest rate on your account daily.

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.

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).

Minimum balance to open the account - The minimum opening deposit is \$20.00.

Minimum balance to avoid imposition of fees - Daily minimum balance of \$50.00.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum balance of \$50.00 any day during the period, you will not earn interest for that day.

Transaction limitations:

As required by federal regulations, certain transfer and withdrawal limitations apply to Savings accounts. Federal Regulation restricts the number of transfers and/or third party withdrawals from interest bearing money market and savings accounts.

Withdrawals or transfers, including, for example, those made by check, draft, debit card, POS transactions, ACH, wire, Marquette Bank Online Banking, Marquette Bank Mobile Banking, or similar mode are limited to a combined total of six (6) per month or statement cycle. If you exceed the regulation transfer and withdrawal limit, in addition to the per item fee disclosed below, your account may be closed or your funds transferred to a non-interest bearing checking account. Withdrawals or transfers from Savings accounts are unlimited when made in person at the Bank, at an ATM, by messenger, or by mailing a request or calling by telephone to have a check payable to you mailed to you. Transfers to repay loans at the Bank are also unlimited. These are not subject to the Regulation D transfer and withdrawal limitations. However, any withdrawal (debit) from a savings account over six (6) during the month or statement cycle will be assessed the per item fee. For **Passbook Savings Account:** You may not make any pre-authorized telephone, automatic, telephone or data transmissions debits from this account. Pre-authorized ACH or automatic credits are permitted.

Fees: A balance requirement fee of \$2.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month. A withdrawal fee of \$12.00 per item fee will be charged for any debit transaction in excess of six (6) during the month or statement cycle. Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

HOLIDAY STATEMENT SAVINGS ACCOUNT

Features:

Paper Statements Free of Charge

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

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will accrue daily. Interest will be credited to your account in October.

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

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).

Minimum balance to open the account - The minimum opening deposit is \$3.00.

Minimum balance to avoid imposition of fees - There is no daily minimum balance requirement.

Transaction limitations - Unlimited deposits.

Only one withdrawal permitted-annually. In the event any additional withdrawal is made other than October 31st a fee of \$20.00 will be assessed for each withdrawal and charged prior to disbursement on October 31st.

A deposit must be made again to your account prior to January 15th of the next calendar year to remain open. If no deposit, then the account will be closed.

Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

IRA INVESTMENT 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 daily.

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

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

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

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).

Minimum balance to open the account - The minimum opening deposit is \$125.00.

Minimum balance to avoid imposition of fees - There is no daily minimum balance requirement.

Minimum balance to obtain the annual percentage yield disclosed - There is no daily minimum balance requirement.

Transaction limitations:

You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic, telephone, or computer transfer or similar order to third parties.

Fees: Fees may reduce earnings. Refer to separate Schedule of Fees for Consumer Accounts for a list of all fees charged by the bank.

CERTIFICATE OF DEPOSIT - STATEMENT/PASSBOOK

IRA CERTIFICATE OF DEPOSIT - STATEMENT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency:

☐ Interest will not be compounded (for certificates with a term of less than one year).

☐ Unless otherwise paid, interest will be compounded quarterly (for certificates with a term of one year or more).

Crediting frequency - Interest will be credited to your account at maturity (for certificates with a term of less than one year) or quarterly (for certificates with a term of one year or more). Alternatively, you may choose to have interest paid to you by check or to another account monthly rather than credited to this account.

Minimum balance to open the account - The minimum opening deposit is \$500.00. Individual Retirement Accounts (IRAs) can be opened with a minimum of \$500.00.

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:

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

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

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

- If your account has an original maturity of 89 days or less:
The penalty we may impose is the greater of:
 - 7 days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit.
 - all interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of three months to less than one year:
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of one year or more:
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- If you close the account before interest is paid, you may not receive the accrued interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we 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. Certain exceptions may apply. 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 ten calendar days after maturity to withdraw the funds without a penalty.

YOUR ACCOUNT

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

☐ **RESTART CHECKING ACCOUNT**

☐ **GOLD MONEY MARKET ACCOUNT**

Rate Information:

- **Tier 1** - If your 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 _____%.
- **Tier 2** - If your daily balance is more than \$24,999.99, 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 _____%.
- **Tier 3** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

☐ **EVERYDAY CHECKING**

☐ **FUNREWARDS CHECKING**

☐ **FUNREWARDS CHECKING WITH INTEREST**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **HEALTH SAVINGS ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **YOUNGMARQ PASSBOOK/STATEMENT SAVINGS ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **VALUEMARQ PASSBOOK/STATEMENT SAVINGS ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **PASSBOOK/STATEMENT SAVINGS ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **PLATINUM PASSBOOK/STATEMENT SAVINGS ACCOUNT**

Rate Information:

- **Tier 1** - If your daily balance is more than \$4,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

☐ **RESTART SAVINGS ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **HOLIDAY STATEMENT SAVINGS**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ **IRA INVESTMENT ACCOUNT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

☐ _____ **CERTIFICATE OF DEPOSIT -**

STATEMENT/PASSBOOK

☐ _____ **IRA CERTIFICATE OF DEPOSIT - STATEMENT**

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