

VISA® Consumer Debit Card Disclosure Statement

This disclosure statement is made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Fund Transfer Act and is supplemented by other agreements you may have with us. The following disclosure applies only to consumer accounts- demand deposit, savings deposit, or other asset accounts owned by a natural person established primarily for personal, family, or household purposes. In this disclosure statement, the words "you" and "your" mean each consumer as defined in the Electronic Fund Transfer Act who signed the application for a VISA® Debit Card, to whom such a card is issued, who gave authorization to us or a third party for any electronic fund transfer service, and/or who is an authorized signer on an Account wherein given balance levels may cause or not cause electronic fund transfers to be made. The word "Account" means your consumer account, whether one or more at our Bank. "Card" means the VISA® Debit Card authorized by us for use in effectuating electronic fund transfers.

Available Transfers and Limitations

Functions. You may choose to use your Card for the following functions at any terminal around the world that is authorized to accept the Card. However, some of these functions may not be available at all terminals.

1. Withdraw cash from your Account, subject to our funds availability policy.
2. Make deposits to your Account at West Suburban Bank ATM machines.
3. Pay for purchases at merchants that have agreed to accept debit cards.
4. Inquire about the balance of your Account.
5. Make transfers between Accounts at our Bank.
6. Make payments on certain indebtedness.
7. Secure cash advances at any financial institution where the VISA® logo is displayed.

Limitations. The minimum limits are listed below. Higher limits are available upon request.

1. ATM cash withdrawals, including surcharge fees, are limited to \$520.00 per day. ATM activity is limited to six (6) ATM transactions per day, which consists of any combination of withdrawals, deposits, inquiries, and/or transfers.
2. You may transact with your Card for up to \$2,500.00 per 24 hour period (midnight to midnight) or fifteen (15) transactions, whichever is first, for all PIN & signature based transactions.
3. As with any banking transaction, we may limit withdrawals to current available balances according to our funds availability policy. All deposits are accepted on a provisional basis, subject to collection through normal banking procedures.
4. Your Card may not be used for illegal transactions such as, but not limited to, gambling facilitated through the Internet.

Preauthorization Holds. When you use your Card at a point-of-sale location to obtain goods and services or cash, the merchant may attempt to obtain preauthorization from us for the transaction. We place a three (3) calendar day hold on your Account for the amount of the preauthorization request (which may vary in some cases from the amount of the actual purchase, depending on the merchant's request). If the preauthorization request varies from the amount of the actual transaction, payment of the transaction may not remove the hold, which may remain on the Account for three (3) calendar days. This hold may affect the availability of funds from your Account to pay checks or for other electronic fund transfers. We will not be liable for damages for wrongful dishonor if any item is not paid because of the hold.

Documentation of Transfers

Terminal Transfers. Each time you use your Card to effectuate a transfer to or from your Account using a terminal, you will receive a receipt at the time of the transaction.

Periodic Statements. You will receive a monthly statement of your Account showing all Account activity during the cycle period, including electronic fund transfers. However, if there have been no electronic fund transfers during such month, we reserve the right to send you quarterly statements.

Foreign Transactions

A Foreign Transaction fee is a fee, which will be applied to transactions that take place outside of the United States, even if the currency used is U.S. Dollars. If a transaction is in a foreign currency, VISA® will convert the transaction into U.S. Dollars by using their own currency conversion procedures. The exchange rate will be determined in one of two ways. Either the rate will come from the range of rates available in the wholesale currency markets for the applicable central processing date (which may be different from the rate VISA® itself receives) or a government-mandated rate in effect on that date. The exchange rate used may differ from the rate on the date of your transaction. For VISA® transactions: If you use your Card for transactions in foreign countries and/or foreign currencies, the transactions will be assessed an international transaction fee of 2.50% on the converted U.S. dollar amount.

For MasterCard/Cirrus transactions: If you conduct a transaction with your Card in a country outside the USA, Puerto Rico or the U.S. Virgin Islands using the Cirrus/Star Network, there will be a currency conversion assessment of .20% for performing the currency conversion (if non-US denomination) and a Cross Border Assessment charge of .80% on all cross-border transactions.

Charges

Per Transaction (Proprietary Machine). There is no per transaction charge for use of your Card. However, your Account will be charged an amount equal to the amount that would be charged had the Card-activated transaction been accomplished by use of a check or regular deposit. You should refer to your account disclosure.

Per Transaction (Non-Proprietary Machine). Withdrawals or Account inquiries may be charged according to your Account disclosure. The originating bank and the network used to process the transaction may charge an additional fee.

Other Charges: Replacement Card request will incur a \$10.00 charge. Custom Photo Cards will incur a \$7.50 charge.

Right to Stop Payment

You may not place a stop payment on any transaction made with your Card.

Use of Card, PIN and Terminals

You are the only authorized user of your Card and PIN. You are not to give your Card or PIN to anyone else. The PIN is provided for your protection and identification, and you should not reveal it to anyone. Disclosure of your PIN to any party makes that person thereafter an authorized user of your Card.

Amendment

We may add or delete services or amend this Agreement at any time. We will give you at least twenty one (21) days notice of any adverse amendment to you at your most recent address as shown in our records. The amendment will be effective unless you return your Card to us and terminate this agreement with us before the end of the twenty one (21) -day period.

General

(a) The construction and enforcement of this Agreement shall be governed by the laws of the United States and the State of Illinois, (b) any provision of the Agreement that may be prohibited by law shall be ineffective only to the extent of such prohibition, (c) to the extent permitted by law, you will pay reasonable costs including attorneys' fees in the event of suit enforcing this Agreement, (d) this agreement is binding upon your heirs, personal representatives, and successors and if more than one, jointly and severally.

Your Liability for Unauthorized Transfers

Notification. Notify us AT ONCE if you believe your Card and/or PIN has been stolen, lost or misappropriated. Telephoning is the best way to reduce your potential losses. You may risk losing all the money in your Account plus any amount accessible through check support service through an unauthorized transfer.

Timeframe.

1. If you believe your Card and/or PIN has been stolen, lost or misappropriated, and you tell us within two (2) business days after learning of such, you can lose no more than \$50.00 if someone effectuates a transfer using your Card without your authorization.
2. If you DO NOT tell us within two (2) banking days after you learn of the loss, theft or misappropriation of your Card and/or PIN if you had told us, you could lose as much as \$500.00.

3. Furthermore, if your Account statement shows a transfer that you did not make and/or authorize, TELL US AT ONCE. If you DO NOT tell us within sixty (60) days after the Account statement was mailed to you, you may not receive any money you lost after such sixty (60) if we can prove that we could have stopped someone from taking the money if you had told us in time.
4. If a good reason (such as hospital stay) keeps you from informing us on an unauthorized transfer, we may extend relevant time periods.

Contact for Notification. If you believe your Card and/or PIN has been lost, stolen or misappropriated, or that someone has transferred or may transfer money from your Account without your authorization, NOTIFY US AT ONCE at: 1-800-258-4009 or write to: West Suburban Bank, P.O. Box 9122, Lombard, IL 60148.

Error Resolution Procedures

Notification. If you think that your account statement or receipt is wrong, or if you need more information about an electronic fund transfer, telephone us at: 1-800-258-4009 or write to: West Suburban Bank, P.O. Box 9122, Lombard, IL 60148. We must hear from you no later than sixty (60) days from receipt of your first Account statement on which a problem or error appeared. You must give us the following information:

1. Your name and Account Number.
2. Description of the error in the transfer you are questioning and detailed explanation of why you believe it is an error or why you need more information.
3. The exact dollar amount of the suspected error.

If you tell us orally, we may require that you also send us your complaint of question in writing within ten (10) banking days.

Our Investigation.

1. We will inform you of the results of our investigation within ten (10) banking days after we hear from you. However, if we need more time to make a determination, we may take up to forty-five (45) calendar days to investigate. If we opt to take forty-five (45) days, we will credit your Account within ten (10) banking days (5 days for debit check card) for the amount you think is in error, so that you will have use of such money during our investigation. For new accounts, we may take up to (20) banking days to credit your account for the amount in error.
 - In case of foreign-initiated transfers or point-of-sale transactions (such as VISA® Debit Card transactions), the applicable time periods in this paragraph shall be ninety (90) days in place of forty-five (45) days to investigate if a recredit is given.
 - If the error involves a new Account, a claim made within thirty (30) calendar days after an Account is opened, the applicable time periods in this paragraph shall be ninety (90) days in place of forty-five (45) days to investigate if a recredit is given.
2. If we ask you to mail a written complaint or question and we do not receive it within ten (10) days of such request, we may not recredit your Account. Furthermore, in certain circumstances we may hold fifty dollars (\$50.00) from the amount recredited.
3. We will transmit the results of our examination and investigation to you within three (3) business days after concluding our investigation. You may ask for copies of the documents upon which we relied in making our determination.
4. If we determine there was no error and we had previously recredited your Account, we may debit such amount upon transmitting the requested documentation, information or clarification to you.
5. If we determine an error has been made, we shall correct the error within one (1) business day after our determination.

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 exceptions. For instance, we will not be liable:

1. If, through no fault of ours, you do not have enough money in your Account to make the transfer.
2. If the funds on deposit are under some restraint due to some legal process or other encumbrance restricting the transfer.
3. If the terminal where you are attempting 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. If you have reported your Card and/or PIN as lost or stolen.
7. If your Card is canceled.
8. In case of any error or malfunction which was not intentional on our part and resulted in a good faith error.
9. If a merchant or financial institution fails to accept the Card.
10. Other exceptions stated in our agreement with you.

Using Visa Account Updater (VAU) Service

If you give your debit card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, and your debit card number or expiration date changes, you should notify the merchant with your new debit card information. We subscribe to the Visa Account Updater Service (VAU Service) and provide updated debit card information to the VAU Service. If a merchant participates in the VAU Service, that merchant will receive the updated card information. Changes to your debit card number due to reported fraud will not be provided to the VAU Service. Because not all merchants subscribe to the VAU Service, we recommend you notify each merchant of your new debit card number and/or expiration date to ensure your payments continue uninterrupted.

Disclosure of Account Information to a Third Party

Information will be disclosed to third parties about your Account or the transfers you make under the following conditions:

1. When it is necessary for completing requested transfers.
2. In order to verify the existence and condition of your Account for a third party, such as credit bureau or merchant.
3. In order to comply with government agency or court orders and subpoenas.
4. If you give us your written permission.
5. As otherwise required or permitted by law or government regulation.

Banking/Business Days

Our banking/business days are Monday through Saturday, excluding Federal Holidays observed by the Bank (New Years Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas Day). Transactions received by a teller prior to the end of our banking day, Monday – Saturday, will be posted as of that banking day. The cutoff time for deposits made using your Debit Card at a West Suburban Bank® ATM or WSB XPRESS ITM is 5:00 PM CT Monday – Saturday. Transactions received on Sunday or a Federal Holiday will be posted as of the next banking day.

Cancellation

We are not, under any circumstances, obligated to reissue a lost or stolen Card. We may, without prior notice, cancel or invalidate your Card(s) at any time, and may at our option cancel this Agreement. If we cancel your Card(s), you remain liable for whatever you owe us as a result of the use of your Card(s). You may cancel your Card(s) by cutting it in half and returning the pieces to your local West Suburban Bank® branch office or by mailing the pieces to:

West Suburban Bank®
P.O. Box 9122
Lombard, IL 60148

