

# TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**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. 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 and the laws of the state in which the account was opened (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.

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. 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 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 also be liable for our costs to collect the deficit 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 including, but 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.

**LEGAL CLAIMS** - The Bank may restrict your use of your Account if it is subject to any legal proceedings such as a tax levy, garnishment, citation to discover assets, attachment, bankruptcy proceeding or injunction. As provided in our Service Charge Schedule, the Bank may assess a fee against any Account subject to legal proceedings. You agree to pay our costs, expenses and reasonable attorneys' fees (including the costs of any attorney employed by us) if the Bank must respond to any legal claim or appear in any legal proceeding involving your Account. You also agree to indemnify the Bank from any legal claim or proceeding involving your Account if we followed your instructions or if we acted properly in handling your Account.

**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"). 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.

**CHARGEBACKS** - The Bank may charge you for any item cashed against or credited to your Account for which we do not receive final payment. We may mail any unpaid items to you at the most recent address listed in our records. The Bank may charge you for each chargeback (returned deposit item) as provided in our Service Charge Schedule. If a claim is made for any reason against any item after it has been paid, the Bank may withhold the amount of the item from your Account until a final determination of the claim is made.

You agree to indemnify and hold the Bank harmless against any losses resulting from non-payment of any item cashed against or deposited into your Account and against all losses due to any pre-authorized credit to your Account that is not received by the Bank. These losses include, but are not limited to, all related costs, expenses and reasonable attorneys' fees (including the cost of any attorney employed by us).

## **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.

**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. 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. In addition, we may place limitations on the account until your identity is verified.

**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. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Waivers** - Even if we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account, or we may at our option reclassify your account 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.

**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 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 reserve the right to refuse some forms of ownership on any or all of our accounts. 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 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 all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (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. These Earnings are set out in separate Business Deposit Account Schedules. 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** - 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. 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, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated 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 statement cycle (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. 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. We may, from time to time, add new account products to which your account may be converted, at our option, upon notice to you, all of which will be governed by the Account Disclosure. Notice from us to any one 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 30 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. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such 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 such 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.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account

you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. This means that all account owners have not yet signed the signature card, or that some other account opening requirement has not been completed. We may give you a duplicate signature card so that you can obtain all of the necessary signatures and return it to us. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**AUTHORIZED SIGNER (Individual Accounts only)** - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**CONVENIENCE DEPOSITOR (Individual Accounts only) (Illinois only)** - A single individual is the owner. The convenience depositor is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**RESTRICTIVE LEGENDS** - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

**INACTIVE ACCOUNTS** - If one (1) year goes by without a transaction to a money market or checking account, or if three (3) years go by without a transaction to a savings account, the Bank will consider the account as dormant. If three (3) months go by without a transaction to a checking account, the account will be considered inactive. A monthly \$10.00 inactive fee will apply to all checking accounts.

If an account has not been used for five (5) years, and the Bank is unable to contact the account holder, the Bank will be required by state law to turn the funds on deposit over to the State as abandoned property.

If an account has not been used for **three (3) years** with the last known address in the State of Indiana, and the Bank is unable to contact the account holder, the Bank will be required by Indiana state law to turn the funds on deposit over to the State of Indiana as abandoned property. If such an account has not been used for **five (5) years** but the last known address on the account is in any state other than Indiana, the Bank will be required by Illinois state law to surrender the abandoned property to the State of Illinois.

**PAYMENT ORDER OF ITEMS** - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in numerical sequence. Lower item numbers are paid first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. By paying items in numerical sequence, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**CHECK PROCESSING** - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. 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.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**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 for which Fedwire is used, 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. 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.

**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.

**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.

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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 (such as U.S. Treasury (Social Security), Veterans Administration, and payroll) 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 savings account(s).
- **Electronic check conversion.** You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check by other means such as by mail or drop box.
- **Electronic returned check charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings and money market accounts.

**Bank by Phone Telephone Transfers - types of transfers** - You may access your account by telephone 24 hours a day at (708) 499-2700 or (888) 372-5900 in Will and Grundy counties and Northwest Indiana using your personal identification number (PIN), a touch-tone phone, your account numbers and your social security number, to:

- transfer funds from checking to checking, savings, or money market
- transfer funds from savings to checking, savings, or money market
- transfer funds from money market to money market, checking, or savings
- get information since the last statement date about:
  - account balance of checking accounts
  - payment of a specific check
  - checking account history
  - account balance of savings accounts
  - savings account history

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

**ATM Transfers - STAR, Cirrus®, and Jeanie® Networks - types of transfers and dollar limitations** - You may access your account(s) by automatic teller machine (ATM) using your STAR ATM card and personal identification number (PIN) or your Debit MasterCard® and personal identification number (PIN), to:

- make deposits
- new Opportunity Checking and Second Chance Banking Deposits not accepted at ATM
- get cash withdrawals
  - Simply Checking, Standard Checking, e-Checking, My Green Checking, Standard Savings, Premium Savings you may withdraw no more than \$500.00 per day unless you have been specifically advised that a higher limit is applicable
  - New Opportunity Checking and Second Chance Banking - you may withdraw no more than \$300.00 per day unless you have been specifically advised that a higher limit is applicable
  - transfer funds between linked accounts
- account inquiries:
  - get account balance

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

**ATM Charges For All Accounts:**

* Usage at ATMs we own or operate	Unlimited uses .....	free
* Usage at STAR ATMs we do not own or operate	First two transactions	
	Simply Checking, Standard Checking, New Opportunity Checking, Second Chance Banking, Standard Savings and Premium Savings .....	free
	Additional transactions .....	\$1.00
	e-Checking and My Green Checking .....	free
* Usage at non-STAR ATMs we do not own or operate	Each transaction .....	\$1.00
* Replacement of lost card .....		\$5.00
* Replacement of lost PIN .....		\$5.00

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

**Types of Debit MasterCard® Transactions** - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**Debit Card Transactions - dollar limitations** - Using your debit card:

- Simply Checking, Standard Checking, e-Checking, My Green Checking, Standard Savings, Premium Savings - you may not exceed \$1,500.00 in POS transactions per day.
- New Opportunity Checking and Second Chance Banking - you may not exceed \$600.00 in POS transactions per day.

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

**International Transactions and Travel - Debit Card Fraud Protection** - All Standard Bank Debit Cards include our free service designed to block all international transactions. Due to an increase in fraudulent Debit Card activity origination in foreign countries, no international transactions will be approved on your Standard Bank Debit Card unless pre-authorized by you, the Cardholder. For Standard Bank to enable your Debit Card to work outside of the United States, please notify us prior to using your card internationally.

**Before Your International Transaction Can Be Approved:**

- Notify us when you plan to travel outside of the United States and let us know your travel date and destinations so we may "unblock" your card.

- Call us if you want to make an international purchase or payment and let us know the dates you need the card "unblocked".

**Currency Conversion and Cross-Border Transaction Fees.** If you effect a transaction with your Debit MasterCard®-branded card 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 of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .8%. The Cross-Border 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.

**Online Banking Computer Transfers - types of transfers -** You may access your account(s) by computer through the internet by logging onto our website at [www.standardbanks.com](http://www.standardbanks.com) and using your selected password, to:

- transfer funds between linked accounts
- make payments from checking to third parties (Bill Payment)
- account inquiries:
  - get account balance

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

**Limitations on Frequency of Transfers.** In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.
- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by draft or similar order to third parties are limited to six per monthly statement cycle.

#### FEES

Except as otherwise provided herein or in separate schedules:

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account. (Except that the item counts as a check or a debit for the purposes of checking account fees.)

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a 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 in addition to any fees that we may charge as indicated elsewhere).

#### 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 866-499-BANK (2265) to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your active checking and active money market accounts. If your checking or money market account has had no activity for three consecutive months, you will receive a quarterly statement.

You will get a monthly account statement from us for your active savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly or monthly if combined with a checking, NOW, or money market account. If your account has not had any activity for 12 consecutive months, you will receive an annual statement.

#### 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 brochure 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 \$32.90 for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 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 available 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) If your account or your funds have been tied up with legal proceedings or other action.
- (7) If there are unusual circumstances of which the Bank is aware, and the Bank believes that there is a problem with your account or its use.
- (8) If the Bank has not received the deposit or withdrawal from the original source.
- (9) If incomplete or inaccurate information has been forwarded by the third party or the necessary authorizations have been revoked by law.
- (10) If the Bank has not received proper authorizations or notices.
- (11) 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 any of your accounts become delinquent, overdrawn, or are closed for misuse, information may be released to third parties involved in collection, adjustment settlement, or reporting of accounts; or
- (5) if you give the Bank your 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 MasterCard®-branded debit card, when used for point-of-sale transactions.* You will not be liable for any unauthorized transactions using your MasterCard®-branded debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by MasterCard.

• **(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 brochure. You should also call the number or write to the address listed in this brochure 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 brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

We will 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 provisionally 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 each of you already has 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.

In a case where the account is reimbursed, if it is later determined that there was no error, and the funds have been withdrawn, you are responsible for reimbursing the Bank.

STANDARD BANK AND TRUST CO.  
CUSTOMER SERVICE

7800 WEST 95TH STREET  
HICKORY HILLS, ILLINOIS 60457

Business Days: Monday, Tuesday, Wednesday, Thursday and Friday

Excluding Federal Holidays

Phone: 866-499-BANK (2265)

MORE DETAILED INFORMATION IS AVAILABLE

ON REQUEST

## 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.

## YOUR ABILITY TO WITHDRAW FUNDS

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

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. 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 closing 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 closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Same-Day Availability

Funds from electronic direct deposits and cash deposits to your account will be available on the day we receive the deposit.

### Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

U.S. Treasury checks that are payable to you.

Wire transfers.

Checks drawn on Standard Bank and Trust Company.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

State and local government checks that are payable to you if you use a special deposit slip available at any branch.

Cashier's, certified, and teller's checks that are payable to you if you use a special deposit slip available at any branch.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

### Other Check Deposits Subject to Second-Day Availability

The first \$200 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

**Foreign Items.** If you deposit a check drawn on a bank outside the United States (including Canadian financial institutions) and not payable through a US branch or bank, we will make these funds available when we receive notification of payment, which may take up to 45 days or longer.

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

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

### 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 cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit

meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

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

#### DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first \$200 of a deposit will be available on the first business day after the day of deposit. Checks drawn on STANDARD BANK & TRUST CO. will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

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

You may find where ATMs we own or operate are by calling Customer Service at 866-499-BANK (2265) or by visiting our website at [www.standardbanks.com](http://www.standardbanks.com).

#### LONGER DELAYS MAY APPLY

**Safeguard exceptions.** 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.

## TRUTH-IN-SAVINGS DISCLOSURE

### e-CHECKING ACCOUNT

**Minimum balance to open the account** - A minimum balance of \$100.00 is required to open this account.

**Electronic Statements** - Regular periodic account statements are received and available online through Online Banking.

**ATM Withdrawal Surcharge Refunds** - To receive up to \$6.00 in ATM withdrawal fee refunds nationwide, you must meet the following qualifications each cycle:

- Have at least six or more signature-based (non-PIN) point of sale (POS) purchases post and clear with your debit card.

- Receive and review Electronic Statements via the free online banking service (valid email address is required).

ATM withdrawal fees are credited after qualifications are met.

### STANDARD CHECKING ACCOUNT

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

**Minimum balance or activity to avoid imposition of fees** - A maintenance fee of \$7.00 will be imposed every statement cycle unless the balance in the account remains at least \$500.00 everyday of the cycle or you receive one Direct Deposit to your account or you make at least six signature-based (non-PIN) point of sale (POS) purchases with your debit card.

### SIMPLY CHECKING ACCOUNT

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

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

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

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

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

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

**Minimum balance to avoid imposition of fees** - A maintenance fee of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. A maintenance fee of \$7.00 will be imposed every statement cycle if the balance in the account is greater than \$999.99 but falls below \$2,500.00 any day of the cycle. No maintenance fee will be imposed if the balance in the account is more than \$2,499.99 every day of the cycle.

**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).

### MY GREEN CHECKING ACCOUNT

**Minimum balance to open the account** - A minimum balance of \$100.00 is required to open this account.

**Electronic Statements** - Regular periodic account statements are received and available online through Online Banking.

**Eligibility Requirements to Receive Higher Interest and ATM Surcharge Refunds** - To receive a higher Annual Percentage Yield (APY) and up to \$12.00 in ATM withdrawal fee refunds nationwide, you must meet the following requirements each monthly qualification cycle:

- Have at least 12 or more signature-based (non-PIN) point of sale (POS) purchases post and clear with your debit card.

- Have at least one Direct Deposit post and clear to your account.

- Receive Electronic Statements via the free online banking service (valid email address is required).

ATM withdrawal fees are credited after qualifications are met.

**Tiered Variable Rate information** - Each cycle the qualifications are met:

- An interest rate of 2.221% with an Annual Percentage Yield (APY) of 2.25% will be paid on balances up to \$25,000.00

- An interest rate of 0.305% will be paid on the portion of account balances greater than \$25,000.00. The Annual Percentage Yield (APY) for this Tier will range from 2.25% to 0.31% depending on the balance in the account.

Each cycle the qualifications are not met:

- Your account will still function as a free checking account.

- You will earn an interest rate of 0.045% with an Annual Percentage Yield (APY) of 0.05% on the entire balance in your account.

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

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

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

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

**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).

### NEW OPPORTUNITY CHECKING ACCOUNT

**Minimum balance to open the account** - A minimum balance of \$100.00 is required to open this account.

**Electronic Statements** - Regular periodic account statements are received and available online through Online Banking.

Monthly Service Charge is \$9.95

- \$2.00 discount if direct deposit posts monthly to account

- \$3.00 monthly handling fee for paper statements

- Receive electronic statements via the free online banking service (valid email address is required)

### SECOND CHANCE BANKING ACCOUNT

**Minimum balance to open the account** - A minimum balance of \$100.00 is required to open this account.

**Electronic Statements** - Regular periodic account statements are received and available online through Online Banking.

Monthly Service Charge is \$9.95

- \$2.00 discount if direct deposit posts monthly to account

- \$3.00 monthly handling fee for paper statements

- Receive electronic statements via the free online banking service (valid email address is required)

- Checks are not available with account

### SIMPLY MONEY MARKET ACCOUNT

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

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

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

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

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

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

**Minimum balance to avoid imposition of fees** - A maintenance fee of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

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

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

**Transaction limitations:**

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

**Fees:**

An excessive withdrawal fee of \$10.00 will be charged for each debit transaction in excess of six during a statement cycle.

**SAVINGS ACCOUNTS**

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

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

**Determination of rate** - At our discretion, we may change the interest rate on your account. Accounts without a combined checking account may receive a lower interest rate.

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

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

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

**Minimum balance to avoid imposition of fees -**

- **My Green Savings** - A maintenance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle. These fees do not apply to minor UTMA accounts age 18 and under. A higher interest rate may be paid on My Green Savings if the eligibility requirements are met on a combined My Green Checking Account.
- **Passbook Savings** - A maintenance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle. These fees do not apply to minor UTMA accounts age 18 and under.
- **Standard Savings** - A maintenance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle. These fees do not apply to minor UTMA accounts age 18 and under.
- **Premium Savings** - A maintenance fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. These fees do not apply to minor UTMA accounts age 18 and under.
- **Kids Club** - **Minimum balance to open the account** - You must deposit \$10.00 to open this account. Available to minors 12 years of age and under.
- **Christmas Club** - No minimum balance required.

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

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

**Transaction limitations:**

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

**Fees:**

An excessive withdrawal fee of \$10.00 will be charged for each debit transaction in excess of six during a statement cycle regardless of your balance.

**HEALTH SAVINGS ACCOUNT**

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

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

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

**Compounding and crediting frequency** - Interest will be compounded every 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).

**RESERVE MANAGEMENT ACCOUNT**

Reserve Management accounts are composed of two separate subaccounts: (1) either a negotiable order of withdrawal ("NOW") subaccount or business checking subaccount, and (2) a savings subaccount. At various times during a statement cycle and based on various circumstances, funds may be transferred by the Bank between the subaccounts. All such transfers will be in accordance with the provisions of Federal Reserve Regulation D and other applicable law.

**Overdraft Protection Sweep** - With our consent, certain savings accounts which are titled the same as the checking account may be established for use in covering overdrafts on most of our checking accounts. You authorize us to transfer funds from your designated funding account to cover overdrafts as provided in this section. If we allow you to use a designated funding account for Overdraft Protection, subject to the following limitations, we will pay any item which constitutes and creates an overdraft in your account and we will automatically transfer sufficient funds from your designated funding account (in multiples of \$100.00 increments) to cover the overdraft. If the balance in your designated funding account is less than the amount necessary to cover an overdraft, you accept the risk that we may transfer the maximum available in

your designated funding account and also return your item(s) unpaid due to insufficient funds. If more than one item is presented for payment at the same time and the sum of the items so presented would create an overdraft if all of the items were paid and the available balance in your designated funding account is not sufficient to cover the overdraft which would be created by payment of all the items, you agree that we may pay any of the items we choose. We will not be responsible for any loss you may incur due to the transfer of funds, the method used to pay checks, the failure to transfer funds, or a mistake in the transfer of funds in connection with an overdraft. You further understand and agree that we are not obligated to link more than one checking account to a designated funding account for the purpose of Overdraft Protection. Should you request the linkage of your checking account to a designated funding account, you agree not to use the service until you receive our notice confirming the relationship between the two accounts for the purpose of Overdraft Protection.

You agree to pay our standard transfer fee for Overdraft Protection Sweep then in effect for each overdraft which results in a transfer of funds from a designated funding account. This transfer fee also applies should you make a withdrawal with your MasterCard® ATM or Debit Card from your checking account or any other action you initiate or have authorized which creates an overdraft and thus initiates a transfer from your funding account. In the event we decline, for any reason whatsoever, to make a transfer from your designated funding account and return a check or other item unpaid due to insufficient funds or in our sole discretion, pay the check thereby creating an overdraft in your checking account, you agree to pay our standard overdraft, nonsufficient funds, and/or returned item fee then in effect. Should a situation arise whereby we transfer the remaining balance in your designated funding account which does not cover all the items presented against your checking account, you agree to pay both our standard transfer fee and overdraft, nonsufficient funds, or returned item fee then in effect, as applicable.

You agree that under Regulation D of the Federal Reserve Board, no more than six (6) transfers, including transfers to cover overdrafts, may be made from your savings account per statement cycle. Also, funds available for covering an overdraft will not include deposits to be posted to your savings account on that same day.

In the event you cancel your Overdraft Protection Sweep, you agree that you will thereafter pay our standard overdraft, nonsufficient funds, or returned item fee, as applicable, in effect for each item presented for payment against your account which we, in our sole discretion, return unpaid due to insufficient funds or pay, thereby creating an overdraft in your account.

**COMMON FEATURES**

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

Check printing.....	(fee depends on style and quantity of check ordered)
Money orders.....	\$3.00
Cashier's checks.....	\$5.00
Garnishments / Levies / Citations, etc.....	\$100.00 plus legal costs
Deposited checks returned unpaid (non-business accounts) - each item.....	\$10.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdraft - each overdraft paid.....	\$32.90, plus \$8.00 per day after 5 days
Returned NSF fee - each item.....	\$32.90, plus \$8.00 per day after 5 days
Overdraft protection sweep fee.....	\$5.00
Returned uncollected funds fee.....	\$32.90
Account activity printout.....	\$6.00
Special statement cutoff.....	\$6.00
Account research.....	\$25.00 per hour, \$25.00 minimum
Account balancing assistance.....	\$25.00 per hour, \$25.00 minimum
Hold statements.....	\$2.00 per month
Balance inquiry.....	\$2.00
Telephone transfer.....	\$5.00
Subpoenas and other legal actions.....	\$50.00 plus \$0.30/copy plus legal costs
Stop payments - each.....	\$32.90
Verification of Deposits.....	\$10.00 each
Counter Checks.....	\$1.00 each
Account closed within six months of opening.....	\$20.00
Inactive fee.....	\$10.00
Photocopies.....	\$1.00 each
Fax copies.....	\$2.00 each
Collections	
Incoming.....	\$20.00
Outgoing.....	\$20.00
Domestic wire transfers	
Incoming.....	\$15.00
Outgoing.....	\$20.00
Foreign wire transfers	
Incoming.....	\$20.00
Outgoing.....	\$50.00

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

**Check Cashing Services for Non-Customers**

- The current service charge for cashing a customer’s check, drawn on the Bank, for a non-customer, is one and a half percent (1.5%) of the amount of the check, subject to a minimum charge of \$7.00.
- This charge is paid by the non-customer, unless the Bank customer has requested that this charge be deducted from the customer’s account.
- Checks drawn on the Bank will require the approval of the Bank customer issuing the check, before cashing the item for a non-customer.
- Identification is required to cash a check for a non-Bank customer (driver’s license and credit card or work identification).
- Standard Bank is a member of the Thumbprint Signature Program.

**YOUR ACCOUNT**

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. Information on accounts can be found on pages 6, 7 and 8.

- |   |   |
|---|---|
| <input type="checkbox"/> e-Checking Account               | <input type="checkbox"/> My Green Savings |
| <input type="checkbox"/> Standard Checking Account        | <input type="checkbox"/> Passbook Savings |
| <input type="checkbox"/> Simply Checking Account          | <input type="checkbox"/> Standard Savings |
| <input type="checkbox"/> New Opportunity Checking Account | <input type="checkbox"/> Premium Savings  |
| <input type="checkbox"/> Second Chance Banking Account    | <input type="checkbox"/> Kids Club        |
| <input type="checkbox"/> Simply Money Market Account      | <input type="checkbox"/> Christmas Club   |
| <input type="checkbox"/> Health Savings Account           |   |

**Rate Information:**

- **Tier 1** - If your daily balance is \$100,000.00 or more, the (initial or starting) 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 between \$50,000.00 and \$99,999.99, the (initial or starting) 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 between \$25,000.00 and \$49,999.99, the (initial or starting) 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 between \$10,000.00 and \$24,999.99, the (initial or starting) interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 5** - If your daily balance is between \$5,000.00 and \$9,999.99, the (initial or starting) interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 6** - If your daily balance is between \$1,000.00 and \$4,999.99, the (initial or starting) interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- **Tier 7** - If your daily balance is less than \$1,000.00, the (initial or starting) interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**My Green Checking Account**

**Variable Rate Information (if requirements are met):**

- **Tier 1** - If your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance in your account will be 2.221% with an annual percentage yield (APY) of 2.25%.
- **Tier 2** - If your daily balance is greater than \$25,000.00 the interest rate paid on the portion of the balance over \$25,000.00 will be 0.305%. The annual percentage yield (APY) for this tier will range from 2.25% to 0.31%, depending on the balance in the account.

**(if requirements are not met)**

The interest rate is 0.045% with an annual percentage yield (APY) of 0.50% on the entire balance.



[www.standardbanks.com](http://www.standardbanks.com)

For ATM locations, Branch locations, and Branch hours, please visit our website, or simply call Standard Bank toll-free at **866-499-BANK (2265)**.

OR

Bank-by-Phone is available 24 hours a day, 7 days a week, just dial: **800-499-2720**.

