IMPORTANT INFORMATION

In Case of Errors or Question about Your Electronic Transactions

Telephone us at (847) 432-7800 or write us at 1835 First Street, Highland Park 60035, Attn: Operations Support, 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 you the FIRST statement on which the error or problem 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 there is an error or why you need more information.
3) Tell us the date and dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation.

Information Regarding Your Visa-Branded Debit Card

Non-Visa Debit Transactions processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card ("card") on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled are STAR and ACCEL/Exchange Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction your "card" include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point of sale terminal. Examples of types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transaction. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit card transaction are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa network that typically authenticates transaction by use of a personal identification number (PIN) but that is not generally known for having a card program.

To report lost or stolen Visa debit cards after regular banking hours, please call 1-800-554-8969

Member FDIC **Equal Housing Lender**

THIS FORM WILL ASSIST YOU IN BALANCING YOUR CHECKBOOK

Checks Outstanding
Not Charged to Your Account

Check #	$	

Checks Outstanding
Not Charged to Your Account

Check #	$	

Deposits Outstanding
Not Charged to Your Account

$	

1. Ending Balance
Shown on this statement $_____

2. Add (+)
Deposits made but not shown on this statement $_____

Subtotal $_____

3. Subtract (-) Total of checks outstanding $_____

Balance $_____

Your Register Balance $_____

4. Add (+) interest earned from this statement $_____

5. Subtract (-) Misc. charges from this statement $_____

6. New Checkbook Balance $ _____

This balance should agree with the balance line on your statement

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