

# CONSUMER DEPOSITORY ACCOUNT DISCLOSURE

Changes to this Disclosure are underlined and are effective as of November 30, 2022.

## GENERAL ACCOUNT DISCLOSURE

This brochure contains a description of the consumer deposit accounts offered by Lisle Savings Bank along with the rules, regulations and conditions which relate to these accounts, combined with our Electronic Funds Transfer Disclosure, Funds Availability Policy, and Fee Schedule.

The opening of an account and/or the continued use of an existing account(s) after receipt of this disclosure constitutes your assent to all the rules and regulations pertaining to your account(s).

Variations from the rules, regulations and conditions may be permitted from time to time. The fact that we may permit variations does not waive our right to enforce these rules, regulations and conditions in the future.

The contents of this brochure shall supersede all other disclosures and agreements whether stated or implied.

## DEFINITIONS

A "banking day" shall mean any day Monday through Saturday except those legal holidays which are observed by Lisle Savings Bank.

The "depositor" shall mean the account holder or holders, both individually and collectively, (and the other individuals or entities if an account holder signs as a representative) in whose name or names a deposit account is recorded with Lisle Savings Bank.

The words "you" and "your" shall mean depositor.

The words "we", "us" and "our" shall mean Lisle Savings Bank.

## RULES AND GENERAL AGREEMENTS

### DEPOSITS

Lisle Savings Bank reserves the right to establish minimum deposit amounts, and to vary these amounts from time to time. In receiving and handling items for deposit or cashing, we are the agent of the owner of the item(s). Any non-cash items deposited to your account (including items drawn "on us") will be given provisional credit until collection of the item is final. If a deposit item is returned to us unpaid for any reason by the paying institution, we will reverse this credit.

We shall not be construed to have received items sent by mail or placed in any of our night depositories until we have processed these items. Items placed in the depository will be removed and provisionally credited the next banking day. During the period while such items are lodged in the depository, we shall be deemed a gratuitous bailee in respect to such items. These last rules are especially important for calculating your balance at any one time, for applying deadlines, and for determining any minimum or average balances.

### AVAILABLE BALANCE

An available balance consists of those funds which have been deposited into your account and have been collected by us. Funds shall be made available to you in accordance with the schedule set forth by Regulation CC, other applicable laws and/or any subsequent regulations or laws.

### DIRECT DEPOSITS

If, in connection with a direct deposit plan, we deposit any amount into your account(s) which should have been returned to the Federal Government or other source for any reason, you authorize us to deduct the amount of our liability to the Federal Government or other source from your account(s) without prior notice and at any time, except as prohibited by law. We may also use other legal remedy to recover the amount of our liability.

## RETURN OF DEPOSITS

We may decline at any time to receive deposits or may limit the amount of deposits from any person or entity. We may also elect to return to any depositor the available balance in an account or any part thereof. Notice to that effect shall be mailed to the address of the depositor as shown on our records and such available balance or part thereof shall thereupon be payable to the depositor on demand. Interest shall cease to accrue on any deposit from the date of the mailing of such notice.

## STOP PAYMENTS

To be effective, a stop payment request must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop payment request by the person who signed the particular item, and by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from the account than the person who signed the item in question. A written request for stop payment is effective for six (6) months, but renewal may be made in writing under certain conditions from time to time. A written release of the stop payment request may be made only by the person who initiated the stop payment. No stop payment request, renewal or revocation will be valid until the request is received by us in writing. If we are requested to stop payment on an item or items, you agree to hold us harmless for all expenses and costs incurred by us on account of refusing payment on the item(s) in question. You further agree not to hold us liable on account of payment contrary to your stop payment request if the payment occurs through inadvertence, accident or oversight, or if by reason of such payment other items drawn by you are returned insufficient or uncollected.

## NSF ITEMS, AUTOMATIC TRANSFERS, AND UNCOLLECTED ITEMS

An item(s) will be considered to be NSF if, when it is presented for payment, the amount of such item(s) exceeds the balance maintained in your account. We will, however, automatically transfer funds to cover an NSF item(s) from an associated transfer account provided you have executed a written transfer agreement authorizing us to do so and providing the available balance in the associated transfer account is sufficient to cover the NSF item(s) received. This transfer service must specifically be arranged for by the execution of a separate written transfer agreement and is not a service which is automatically provided unless such an agreement has been executed. We reserve the right to return any such item(s) presented for payment if the available balance in the associated pre-authorized transfer account would drop the balance below its minimum balance. The returning of any item(s) as NSF will automatically result in the termination of the transfer agreement. Reinstatement of the transfer agreement must be requested in writing from the Deposit Operations Department. Any NSF item(s) which cannot be paid will be returned, unpaid, and any applicable NSF per check fee will be assessed against your account.

**Because we may charge an NSF fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and representation of the item.** Items drawn against your account are cleared only against your available balance. Item(s) will not be cleared if they are drawn against the funds for which you have received only provisional credit. Any such item(s) received by us will be returned as "uncollected," and an "uncollected" per item check fee will be assessed against the account.

## OTHER RETURNS

We reserve the right to return items presented for payment which are not in conformance with applicable law and/or commercial standards and to charge your account(s) a "returned item" fee.

## CHECK CASHING

We generally will cash checks for customers who maintain an available balance or balances to cover the amount of the item presented for payment. If the check cashing request is made by an individual or entity who is not a depositor or who is a depositor without a sufficient available balance to cover the item presented, we may elect at our discretion to issue payment in another form, refuse to cash the item, or take any other action as we deem appropriate.

However, we reserve the right to require not less than seven (7) days notice in writing before cashing any item(s) presented, and any previous item(s) cashed shall not constitute a waiver of our right to require said notice in the future.

Subject to these conditions and to our establishing the absolute identity of the payee or the guarantee of payee's endorsement by another financial institution, we will pay on demand to you any item(s) bearing the appropriate authorized signature or signatures which are properly payable. We may require the endorsement of any payee or endorser of an item drawn on us to be guaranteed by the maker or by another financial institution when we in our sole judgement believe that we cannot establish the absolute identity of the payee or endorser.

#### STOLEN/LOST CHECKS

If you report to us that your checks have been stolen or lost, we will close your account and open a new account. Forged signature affidavits will not be issued without a police report.

#### ENDORSEMENTS

We reserve the right to refuse any item when the endorsement is not in compliance with Regulation CC, other applicable laws and/or any subsequent regulations or laws. Our refusal to accept such items or the return of such items by a paying institution will in no way cause us to be liable for any adverse consequences against you. It is your responsibility to ensure that any and all items presented by you are properly endorsed.

#### WITHDRAWALS — GENERALLY

Unless clearly indicated to the contrary, any signatory may withdraw any part of the available account balance at any time subsequent to the limits in the following paragraphs. Each signatory, until we receive actual notice of death, legal incapacity, or notice in writing to change the account, authorizes every other signatory to endorse any item payable to you or your order for deposit to your account or any other transaction with us.

We reserve the right at any time to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is greater in number than the frequency which may be permitted, which is for an amount less than any minimum withdrawal denomination, or which may reduce the balance of the account to an amount which is lower than the minimum balance requirement for the account type.

Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close your account. We will use the date a transaction is initiated to apply the frequency limitations. Withdrawals will be made from your available balance and we may, unless prohibited by law, refuse any withdrawal request against uncollected funds even if our general practice is to the contrary. Withdrawals may be made to you over the counter, through the mail, or otherwise as may comply with applicable laws and/or regulations, State or Federal, which are in effect at the time of the withdrawal request.

No transfer, pledge, garnishment, attachment, or other disposition of the available balance in your account(s) or any part thereof will be recognized by us until after we have received and accepted written notice.

We will not be required to permit withdrawals or deposits except during our business hours as they are determined by us from time to time.

#### RESERVATION TO REQUIRE NOTICE TO WITHDRAW

Under Federal Regulations which authorize your interest-bearing savings and money market account, this bank is required to reserve the right to require at least seven (7) days notice prior to withdrawal or transfer of any funds from this account. If this bank determines this exercise is right, it will do so on a seven (7) day basis, and the Accountholder's request for withdrawal or transfer of funds will constitute commencement of the notification period.

## POSTING OF CHECKS/DRAFTS

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 low dollar amounts prior to high dollar amounts. 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 low dollar items are paid first, you may have fewer NSF or overdraft fees, but the high dollar amounts, and perhaps more important items (such as rent or mortgage payments), might not be paid. We encourage you to keep 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. If an item is returned because the Available Balance (as defined above) in your account is not sufficient to cover the item, and the item is presented for payment again, we will charge an NSF fee each time it returns the item because it exceeds the Available Balance in your account. Because we may charge an NSF fee each time an item is presented, **we may charge you more than one fee for any given item as a result of a returned item and representation of the item.** When we charge an NSF fee, the charge reduces the Available Balance in your account. The amounts of the overdraft and NSF fees are in our Fee Schedule.

## ACCOUNTS FOR MINORS

If you open a joint account with a minor you understand that the minor has access to freely transaction the account and that you will be fully liable for all such transactions as if they were your own. You agree to hold the bank harmless and indemnified from and against any and all loss, costs, damage, and expense, including court costs and attorneys' fees, the bank may sustain which in any manner relate to the use of this joint account by the minor party. You understand and agree that you are responsible for any and all actions taken by the minor related to the account, through any banking channel whatsoever (including, but not limited to, online and mobile banking), and that you consent to such actions by opening this joint account.

## INACTIVE/DORMANT ACCOUNTS

A checking, money market or savings account shall be deemed to be inactive if there has not been any deposit or withdrawal activity for at least twelve (12) months.

We reserve the right to close inactive accounts after giving you a thirty (30) day notice. Once such notice has been delivered, we reserve the right to refuse activity in order to avoid closure of the account. If the notice is not deliverable to you for any reason, the account will not be closed. Your account will be closed and the balance remitted to the State of Illinois. However, if an account is considered dormant for the statutory period, we shall not be liable for any such remittance that may have an adverse consequence against you.

## STATEMENTS

If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed fourteen (14) days) after we send or make available to you your statement and items: (a) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure and (b) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after a reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within sixty (60) days of when we send or make available to you the statement and items. You must also report any other account problem (i.e. erroneous statement, missing signature, unauthorized endorsement, etc.) within this sixty (60) day period or lose your right to assert the problem against us.

## NOTICE

Notice from us to the person designated for receipt of notices, or, in the absence of such designation, to any one of the signatories listed in the name of the account, whether such notice is by mail to the address maintained with us for the account or otherwise, shall constitute notice to all persons having any interest in this account. We shall not be responsible for U.S. Post Office errors which result in delayed or nondelivery of such notices.

#### NO MAIL

At your written request, we will withhold mailing account statements or any other correspondence to the address of record. However, all correspondence that we hold in excess of ninety (90) days will be mailed, without notice, to the address of record.

#### LIABILITY

Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of your account and the schedule of fees and charges that may be imposed. You authorize us to deduct these charges directly from the account balance as accrued. If the account balance is insufficient to collect the full amount of the charges, we have the right to immediately collect any outstanding charges to the fullest extent possible from the account balance, and to collect the remainder from any subsequent deposits you may make to the account. You also agree to pay such additional reasonable charges we may impose for services you request which are not contemplated by this agreement. We have the right to review and alter our schedule of fees and charges at any time. Each of you also agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, together with the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

#### SET-OFF

You agree that we have the right to set-off against all or any part of the account balance any debt any of you may owe us to the extent of your right to withdraw or transfer from your account(s) without regard to the frequency or minimum amount limits. This right may be exercised at any time and without prior notice except as limited by law. This right applies even if one or more of you having the right of withdrawal is not obligated to us on the debt. This right applies to any debt we now own or hereafter acquire, and however it arises, so long as we in good faith can reduce the obligation to a definite amount.

This right of set-off does not apply to your account if: (a) it is an IRA or other tax-deferred retirement account; or (b) the debtor's right of withdrawal arises in a representative capacity; or (c) the right of set-off is expressly prohibited by law.

#### GARNISHMENT AND ATTACHMENT

You shall be liable for our charges for garnishment and/or attachment and for all other expenses that we may incur, including court costs and attorneys' fees, because of any garnishment or attachment of your account or other proceedings affecting your account. These expenses may be deducted from your account or we may use any other legal remedy to recover such expenses.

We will not raise any defense on your behalf and are under no duty to contact you regarding any legal process. You agree to hold us harmless from any liability resulting from our handling of any such legal process and waive any cause of action against us.

#### TAX PAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

It is our policy that no account will be opened without proper identification information (social security number or a Federal tax identification number). We will not be held liable for inaccurate identification numbers and we will not pay interest on any account should any discrepancy arise pertaining to an improper taxpayer identification number.

You shall hold us harmless for the enforcement of IRS backup withholding of interest or dividends.

#### BANK SECRECY ACT

All cash transactions at Lisle Savings Bank are subject to the reporting requirements of the Bank Secrecy Act.

#### HEIRS AND ASSIGNS

Your heirs, assigns, legal representatives and successors are subject to all the rules pertaining to your account(s).

#### HEADINGS

The headings contained in this brochure are for reference purposes only and shall not affect the meaning or interpretation hereof.

## AMENDMENTS

We may amend these rules including our Fee Schedule and service hours from time to time hereafter, upon giving a reasonable notice to you. Reasonable notice may consist of posting notice of such changes in our offices for a reasonable period of time, enclosing notice in the statement of your account, or separate notice by mail.

## ACCOUNT REFUSALS

Lisle Savings Bank reserves the right to refuse the opening of a new account and the right to close an existing account as described below. Multiple account inquiries, accounts for speculative purposes, account requests not in our designated market area, and inaccurate account information are examples of adequate reasons for refusal to open or to maintain an account.

## ACCOUNT CLOSURES

Your account can be terminated by either you or Lisle Savings Bank at any time. The termination will not release you from any fees or other charges incurred before termination or charges incurred in the process of closing the account or your liability on any outstanding checks or those in the process of collection. Account termination may be verbal or in writing. NSF or fraudulent activity, account dormancy, and accounts that we would generally refuse or close for the reasons stated in the Account Refusal Section above are examples of adequate reasons for account closure.

## ATM TRANSACTIONS

Please refer to our Electronic Funds Transfer Disclosure for full disclosure of terms and conditions regarding this service. The maintenance of related accounts, however, remains subject to the terms and conditions as outlined in this Consumer Depository Account Disclosure.

## INTERNET BANKING TRANSACTIONS

Upon your first log-in to LSB-Online, the Lisle Savings Bank Internet banking service (website), our EFT Disclosure will be presented for your review. You may print this disclosure if you wish. You will be required to accept the terms and conditions of this disclosure before you may access the system. Thereafter, you may review and print this disclosure at any time by clicking on the appropriate link on the website.

## CHECK 21/EXPEDITED RECREDIT

The Check Clearing for the 21st Century Act (known as "Check 21"), a federal law, became effective on October 28, 2004.

### **Substitute Checks and Your Rights**

**What is a substitute check?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**What are my rights regarding substitute checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do I make a claim for a refund?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact the Deposit Operations Department at (630) 852-3710. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim due to extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check and the amount of the check.

#### CHECKING ACCOUNT STRUCTURE

Under federal law, we are required to report our deposits a certain way for regulatory reporting purposes. Our checking accounts consist of a checking sub-account and a savings sub-account. Lisle Savings Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The savings sub-account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

#### DISCLOSURES REGARDING ELECTRONIC "WHOLESALE CREDIT" TRANSACTIONS SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

##### PROVISIONAL PAYMENT

Credit given by us to you with respect to an Automated Clearing House (ACH) credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making the payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

##### NOTICE OF RECEIPT OF ENTRY

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

##### CHOICE OF LAW

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Illinois, as provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

## OWNERSHIP STATUS ADDENDUM

### 1. INDIVIDUAL

The person named on the signature card hereby applies for an account in Lisle Savings Bank and for the issuance of evidence thereof. A specimen of the signatory's signature is shown on the aforementioned signature card, and Lisle Savings Bank is hereby authorized to act without further inquiry in accordance with writings bearing such signature. Lisle Savings Bank is authorized to supply any endorsement for the signatory on any check or other instrument tendered for this account, and Lisle Savings Bank is hereby relieved of any liability in connection with collection of such items which are handled by Lisle Savings Bank without negligence and shall not be liable for the acts of Lisle Savings Bank's agents, subagents or others for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account, may be charged to it.

### 2. JOINT - ONE SIGNATURE

The parties named on the signature card as joint tenants with right of survivorship, and not as tenants by the entirety, hereby apply for an account in Lisle Savings Bank and for the issuance of evidence thereof in their joint names described as aforesaid. Lisle Savings Bank is directed to act pursuant to any one or more of the joint tenants' signatures, as shown on the signature card in any manner in connection with this account and, without limiting the generality of the foregoing, to pay, without any liability for such payment, to anyone or the survivor or survivors at any time. It is agreed by the signatory parties with each other and by the parties with Lisle Savings Bank that any funds placed in or added to the account by any one of the parties are and shall be conclusively intended to be a gift and delivery at the time of such funds to the other signatory party or parties to the extent of his or their pro rata interest in the account. Lisle Savings Bank is authorized to accept checks and other instruments for credit to this account, whether payable to one or more of the parties, and to supply any needed endorsement. Lisle Savings Bank is relieved of any liability in connection with collection of all items handled by Lisle Savings Bank without negligence, and shall not be liable for acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to the account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

### 3. JOINT - ALL SIGNATURES

The parties named on the signature card as joint tenants with right of survivorship and not as tenants in common, and not as tenants by the entirety, hereby apply for an account in Lisle Savings Bank and for issuance of evidence thereof in their joint names described as aforesaid. Lisle Savings Bank is directed to act pursuant to writings bearing the joint tenants' signatures, as shown on the signature card, it being agreed that the signatures of all the joint tenants are required in all matters related to this account. It is agreed by the signatory parties with each other and by the parties with Lisle Savings Bank that any funds placed in or added to the account by any one of the parties are and shall be conclusively intended to be a gift and delivery at that time of such funds to the other signatory party or parties to the extent of his or their pro rata interest in the account. Lisle Savings Bank is authorized to accept checks and other instruments for credit to this account whether payable to one or more of the parties and to supply any needed endorsement. Lisle Savings Bank is relieved of any liability in connection with collection of all items handled by the bank without negligence, and shall not be liable for acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it. Upon the death of one of the signatories, Lisle Savings Bank is authorized to act without further inquiry in accordance with writings bearing the signature of the survivor or survivors, and any payment or delivery of the withdrawal value of this account or other rights relating thereto on a receipt or acquittance signed by the survivor or survivors shall be valid, sufficient release and discharge of said bank.



#### 4. CUSTODIAN

The individual as Custodian for the minor under the Illinois Uniform Transfers to Minors Act (as set out in the signature card) hereby applies for an account in Lisle Savings Bank and for issuance of evidence thereof in the name of the applicant described as aforesaid. A specimen of the signatory's signature is shown on the aforementioned signature card, and Lisle Savings Bank is hereby authorized to act without further inquiry in accordance with writings bearing such signature. Lisle Savings Bank is hereby authorized to supply any endorsement for the signatory on any check or other instrument tendered for this account, and Lisle Savings Bank is hereby relieved of any liability in connection with collection of such items which are handled by the bank without negligence, and shall not be liable for acts of Lisle Savings Bank's agents, subagents or others, or for any casualty. Such funds are not withdrawable until collected. Any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it. If you are a IUTMA custodian on an account, you agree that you will promptly notify us by writing to our Deposit Services Department at 1450 Maple Avenue, Lisle, IL 60532, as soon as the minor reaches the age of 21 or if the minor dies before reaching the age of 21. The terms of this account contract hereby are deemed to include the provisions of said Statute of this State as it now or hereafter may be amended.

#### 5. ONE TRUSTEE - ONE BENEFICIARY

The trustee named on the signature card hereby applies for an account in Lisle Savings Bank and for the issuance of evidence thereof. A specimen of the signatory's signature is shown on the aforementioned signature card, and Lisle Savings Bank is hereby authorized to act without further inquiry in accordance with writings bearing such signature. It is agreed that any funds placed in or added to this account by the undersigned, whether in his trustee or individual capacity, is and shall be conclusively intended to be a gift and delivery at that time of such funds to the trust estate. Lisle Savings Bank is authorized to supply any endorsement for the signatory on any check or other instrument tendered for this account, and Lisle Savings Bank is hereby relieved of any liability in connection with collection of such items which are handled by the bank without negligence, and shall not be liable for the acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

#### 6. ONE TRUSTEE - MULTIPLE BENEFICIARIES

The trustee named on the signature card hereby applies for an account in Lisle Savings Bank and for the issuance of evidence thereof. A specimen of the signatory's signature is shown on the aforementioned signature card, and Lisle Savings Bank is hereby authorized to act without further inquiry in accordance with writings bearing such signature. It is agreed that any funds placed in or added to this account by the undersigned, whether in his trustee or individual capacity, is and shall be conclusively intended to be a gift and delivery at that time of such funds to the trust estate. Lisle Savings Bank is authorized to supply any endorsement for the signatory on any check or other instrument tendered for this account, and Lisle Savings Bank is hereby relieved of any liability in connection with collection of such items which are handled by the bank without negligence, and shall not be liable for the acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

#### 7. CO-TRUSTEE - ONE BENEFICIARY

As co-trustees with right of survivorship, the parties named on the signature card hereby apply for an account in Lisle Savings Bank and for the issuance of evidence thereof in their names as described as aforesaid. Lisle Savings Bank is directed to act pursuant to any one or more of the trustees' signatures, as shown on the aforementioned signature card, in any manner in connection with this account and to pay, without any liability for such payment, to any one or the surviving of said trustees at any or on the signature of a duly appointed successor trustee. It is agreed by the signatory parties with each other and by the parties with Lisle Savings Bank that any funds placed in or added to the account by any one of the parties, whether in his trustee or individual capacity, is and shall be conclusively intended to be a gift and delivery at that time of such funds to the trust estate. Lisle Savings Bank is authorized to accept

checks and other instruments for credit to this account, whether payable to one or more of the parties, and to supply any needed endorsement. Lisle Savings Bank is relieved of any liability in connection with collection of all items handled by the bank without negligence, and shall not be liable for acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

#### 8. CO-TRUSTEE - MULTIPLE BENEFICIARIES

As co-trustees with right of survivorship, the parties named on the signature card hereby apply for an account in Lisle Savings Bank and for the issuance of evidence thereof in their names as described as aforesaid. Lisle Savings Bank is directed to act pursuant to any one or more of the trustees' signatures, as shown on the aforementioned signature card, in any manner in connection with this account and to pay, without any liability for such payment, to any one or the surviving of said trustees at any or on the signature of a duly appointed successor trustee. It is agreed by the signatory parties with each other and by the parties with Lisle Savings Bank that any funds placed in or added to the account by any one of the parties, whether in his trustee or individual capacity, is and shall be conclusively intended to be a gift and delivery at that time of such funds to the trust estate. Lisle Savings Bank is authorized to accept checks and other instruments for credit to this account, whether payable to one or more of the parties, and to supply any needed endorsement. Lisle Savings Bank is relieved of any liability in connection with collection of all items handled by the bank without negligence, and shall not be liable for acts of Lisle Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

#### 9. VOLUNTARY ASSOCIATION

The organization named on the signature card hereby applies for an account in Lisle Savings Bank and for issuance of evidence thereof. Specimens of the signatures of those authorized to make withdrawals from said account and to act in connection therewith are indicated on the aforementioned signature card, and Lisle Savings Bank is authorized to act upon the request of said organization bearing the number of signatures as indicated on the signature card of such signatures including, but without limiting the generality of the foregoing, the pledging of this account in whole or in part as security for any loan made by Lisle Savings Bank to said organization, until Lisle Savings Bank receives written notice of the authorization of others to sign for it together with specimen signatures of such person or persons. Lisle Savings Bank is authorized to supply any endorsement for the organization on any check or other instrument tendered for this account and is hereby relieved of any liability in connection with the collection of such items which are handled by the bank without negligence, and shall not be liable for the acts of Lisle Savings Bank's agents, subagents or others for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

#### 10. IRA

The person named on the signature card hereby applies for an account in Lisle Savings Bank and for the issuance of evidence thereof. In consideration of Lisle Savings Bank's acceptance of this application, the individual named on the signature card hereby certifies that the funds which are offered to Lisle Savings Bank concurrently herewith for placement in an account and any funds which later may be placed in the same account are funds properly within its custody which may be lawfully invested in or placed in the same account in said bank in accordance with authority duly vested in Lisle Savings Bank as fiduciary, all as described above. A specimen signature of the Trustee is shown on the aforementioned signature card, and Lisle Savings Bank is hereby authorized to act without further inquiry in accordance with writings bearing such signature or the signature of any duly authorized agent of the Trustee. Lisle Savings Bank is authorized to supply any endorsement for the undersigned on any check or other instrument tendered for this account and is hereby relieved of any liability in connection with collection of such items when handled by Lisle Savings Bank without negligence and shall not be liable for the acts of Lisle

Savings Bank's agents, subagents or others or for any casualty. Withdrawals may not be made on account of such items until collected, and any amount not collected may be charged back to this account, including expense incurred, and any other outside expense incurred relative to this account may be charged to it.

Please refer to the Deposit Rates brochure for specific information regarding minimum balances, account maintenance fees, interest rates, frequency of compounding and crediting of interest and other account information. The terms described in that disclosure are incorporated with and made a part of this disclosure, which together constitute the agreement between Lisle Savings Bank and the depositor.

## ELECTRONIC FUNDS TRANSFER DISCLOSURE

The purpose of this Disclosure Statement is to make you aware of your rights and responsibilities with regard to your use of our Electronic Funds Transfer Services, including Internet Banking, Mobile Banking, Telephone Banking and Debit/ATM cards.

### SERVICES OFFERED

If you specifically authorize us to electronically accept deposits or honor withdrawals, we will provide such services.

**Deposits.** You can arrange to have certain recurring payments automatically deposited to certain accounts. Examples of this service include the direct deposit of Social Security payments, other government payments and the direct deposit of your wages or salary.

**Withdrawals.** You can arrange to have certain recurring payments automatically paid from certain accounts. One example of this is the payment of life insurance premiums.

**Debit/ATM Account Access.** If you have been issued a Debit/ATM card ("card"), you also have access to the account and can make deposits and withdrawals to/from your account. Please refer to the section "Types of Transfers" for detailed information.

**Internet/Mobile/Telephone Account Access.** You may access your account(s) by computer through the Internet or electronic devices by logging into our website, [www.LSB.bank](http://www.LSB.bank). Telephone Banking access can be made by calling (866) 465-4753. Indicated in the "Types of Transfers" section are the types of electronic funds transfers available through our Internet, Mobile or Telephone banking services, some of which may not apply to your account(s).

### UNAUTHORIZED ACCESS

Tell us AT ONCE if you believe your card, PIN or password has been lost, stolen or compromised 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. If you tell us within 2 business days, you can lose no more than \$50 if someone used your card, PIN or password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, PIN or password, and we can prove we could have stopped someone from gaining access to your account and/or PIN/password 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, PIN or password or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**Additional Limits on Liability for Debit MasterCard®.** You will not be liable for any unauthorized transactions using your MasterCard® debit card if:

- You can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss or theft.
- Upon becoming aware of a loss or theft you promptly report the loss or theft to us.

#### HOW TO NOTIFY US

If you believe that your Debit/ATM card has been lost or stolen or that someone has accessed your accounts through Internet Banking, Mobile Banking or Telephone Banking, call (866) 465-4753 or write our Deposit Operations Department at 1450 Maple Avenue, Lisle, IL 60532. 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.

#### BUSINESS DAYS

Our business days are Monday through Saturday. Holidays are not included.

#### CHARGES

Preauthorized deposits and withdrawals are provided without charge. However, you are responsible for the charges, if any, ordinarily associated with your account as described in our Fee Schedule or Deposit Rates Brochure as amended from time to time.

You may make up to four (4) transfers, inquiries or withdrawals each month using ATMs not operated by Lisle Savings Bank without incurring a charge from us. 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. All Lisle Savings Bank charges will be applied according to the Lisle Savings Bank Fee Schedule which is in effect at the time of the transaction.

There are no charges for transactions/transfers you make using our Internet, Mobile or Telephone Banking services. Other charges, however, such as NSF or returned check fees, for example, may apply as outlined in our current Fee Schedule.

#### TYPES OF TRANSFERS

You may effect the following types of transactions using the available balance of your account(s):

##### **Debit/ATM**

- You may withdraw cash from your checking, savings or money market account by using your card.
- You may make deposits to your checking, savings or money market account by using your card.
- You may make transfers of funds between your checking, savings and money market accounts by using your card.
- You may pay for purchases at places that have agreed to accept your card.

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

##### **Internet/Mobile/Telephone**

- Transfer funds between deposit accounts.
- Get information about your deposit and loan account balances.
- Make payments from your deposit account(s) to your loan account(s) with us.
- Make payments from checking to third parties through our Bill Pay service (does not apply to Telephone Banking). You must be pre-approved for this service.

Your check can also result in an electronic funds transfer. This can happen in several ways. For example:

- You can purchase goods or pay for services and authorize a merchant or service provider to convert your check into an electronic funds transfer.
- At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an electronic funds transfer.
- Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign.

## LIMITATIONS

Generally, there are no limitations on the number of transfers or withdrawals you may make from an ATM terminal or the number of purchase transactions you may make.

There is a \$500 per card maximum daily limit on withdrawals by ATM from Monday through Sunday. In addition to the \$500 per card maximum daily withdrawal limit, you also have up to \$1,000 in point-of-sale transactions for the purchase of goods or services using your debit card (\$200 using your ATM card) each day.

All deposits made through an ATM are accepted conditionally subject to verification of the deposit envelopes. Funds deposited into ATMs we do not own will not be available for immediate withdrawal.

Please note that federal regulations limit the number of preauthorized electronic transfers from a savings or money market account each statement cycle to six.

## ACCOUNT INFORMATION DISCLOSURE

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

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

## DOCUMENTATION OF TRANSFERS

(a) Terminal transfers. You can get a receipt at the time you make any 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.

(b) 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 to find out whether or not the deposit has been made.

(c) Periodic Statements. You will get a monthly account statement on a checking and money market account. Savings accounts will receive monthly statements if activity has posted to the account, otherwise a quarterly statement will be issued.

## STOP PAYMENTS AND NOTICE OF VARYING AMOUNTS

(a) Your 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's how:

Call us or write us in time for us to receive your request three 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 14 days after you call. We will charge you our normal fee for each stop payment order you give according to our current Fee Schedule.

(b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay should tell you 10 days before each payment when it will be made and how much it will be. If you wish to verify a preauthorized transfer, you may call us.

(c) Your liability for Failure to Stop Payment. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## 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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.

- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

#### CHANGE IN TERMS

We may change the terms of this agreement governing electronic fund transfers by giving you written notice of the change by mail at least 21 days prior to the effective date of the change. However, if the change is made for security purposes, we can make a change without giving you prior notice.

#### ERROR-RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone our Deposit Operations Department at (630) 852-3710 or write to us at Lisle Savings Bank, Deposit Operations Department, 1450 Maple Avenue, Lisle, IL 60532 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.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

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

We will tell you the results of our investigation within 10 business days after we hear from you (20 days for a new account) and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question (90 days for a new account, a foreign initiated or POS transaction). If we decide to do this, we will recredit your 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 in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of documents that we used in our investigation.

## FUNDS AVAILABILITY POLICY

#### YOUR ABILITY TO WITHDRAW FUNDS

Like most financial institutions, our policy is to delay the availability of funds that you deposit into your account on certain types of deposits. During the delay, you may not withdraw the funds, and we will not use the funds to pay checks that you have written.

#### DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay ("hold") is counted in business days from the day of your deposit; Saturdays, Sundays and federal holidays are not business days. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day that we are open.

The length of the delay varies by the type of deposit and is explained below.

#### IMMEDIATE AVAILABILITY

Funds from the following deposits are available on the same business day as the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Funds from electronic deposits to your account will be available on the day we receive your deposit.
- Checks drawn on us.
- Wire Transfers.

- Cash.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Home Loan Bank checks, Federal Reserve Bank checks, money orders, and traveler's checks, if these are payable to you.
- Nonpersonal checks that are payable to you (e.g. payroll checks).

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 made available no later than the second business day after the date of deposit.

#### LATER AVAILABILITY

For check deposits which require a hold, the first \$225 from the deposit is available on the **first** business day after the day of your deposit. Funds from all other check deposits will be available on the **second** business day after the day of your deposit.

#### ATM DEPOSITS

Funds from any deposits (including cash) made at an Automated Teller Machine not owned and operated by Lisle Savings Bank will be available no later than the **fifth** business day following the day of your deposit. All of our proprietary ATMs will have our name displayed on the ATM screen. Please visit our website at [LSB.bank/locations](http://LSB.bank/locations) or call us at (630) 852-3710 for a complete listing of the locations of our proprietary ATMs.

#### LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We have reasonable cause to believe a check you deposited will not be paid.
- The redeposit of a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- You deposit checks totaling more than \$5,525 on any one day.
- There is an emergency, such as failure of communications or computer 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.

#### HOLDS ON OTHER FUNDS

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 and would then not be available for withdrawal until the time periods that were described previously in this disclosure for the type of check that you cashed.

#### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

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

Funds from deposits of cash, wire transfers, and the first \$5,525 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. The excess over \$5,525 will be available on the **ninth** business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 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.

CUSTOMER RESPONSIBILITY

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 have deposited that are returned to us unpaid and for any other problems involving your deposit.

FOR MORE INFORMATION

If you would like more information on this policy or a particular deposit, please contact Deposit Operations at (630) 852-3710 during our lobby hours.

FEE SCHEDULE

DEPOSIT OPERATIONS DEPARTMENT

General Services, per item:

Stop payment fee . . . . . \$ 32.00

Checks and EFT debits returned for any reason per presentment:

If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft or fee per presentment. Fees for NSF or overdrafts created by check,

in-person withdrawal, other electronic means, or bank fees are shown on your monthly statement as:

- Paid Non Sufficient Funds Charge
- Returned Nonsufficient Funds Charge
- ACH Return Charge
- Paid ACH Non Suff Funds Charge
- Return Check NSF
- Return Check UCF

. . . . . \$ 32.00

Preauthorized Overdraft transfer . . . . . \$ 5.00

Collection Item (general) . . . . . 1% of amount  
\$30 minimum

Money Market/Savings preauthorized transfers in excess of six per statement cycle . . . \$12.50 each

Fees for Money Market/Savings preauthorized transfers in excess of six per statement cycle are shown on your monthly statement as:

- Reg D Charge

Account closed within 30 days of opening . . . . . \$ 25.00

Research Services and Copy Fees:

Account Research/Reconciliation per hour, minimum one hour . . . . . \$ 30.00

Garnishment, levy, court order, citation, subpoena, etc. . . . . \$100.00 plus Attorneys' Fees

DEPOSIT SERVICES DEPARTMENT

VISA Gift Card . . . . . \$ 2.95

Wire Transfers - per wire

Incoming wire . . . . . \$ 5.00

Outgoing domestic wire . . . . . \$ 20.00

Outgoing foreign wire . . . . . \$ 45.00

General Services, per item:

Notary Public

Customer . . . . . Complimentary

Signature Guarantee

Customer . . . . . Complimentary

Checks

New checks and reorders, based on style and quantity . . . . . Variable\*

\* Subtract check order cost from account register at time of order.



TELLER

Checks and Money Orders:

Cashier's Check (\$500.00 minimum)	
Reissuance fee for unclaimed property	\$ 25.00
Money Order	\$ 2.00

Coin Counting (Lobby hours only)

Customer	Complimentary
Non-customer	5% of total

LISLE SAVINGS BANK DEBIT/ATM CARD

Transactions at a Lisle Savings Bank ATM.	No Charge
Point of sale (POS) transactions	No Charge
An ATM Service Charge will be shown on your monthly statement for transactions (including inquiries and funds transfers) at non Lisle Savings Bank ATMs in excess of four per statement cycle, per transaction	\$ 1.00
Cirrus® transactions, per transaction	\$ 1.50
Replacement Debit/ATM Card	\$ 5.00

SAFE DEPOSIT BOX

Annual Rental:

3" x 5" x 21"	\$ 50.00
3" x 10" x 21"	\$ 75.00
5" x 10" x 21"	\$ 100.00
10" x 10" x 21"	\$ 150.00
Refundable key deposit	\$ 20.00

Safe Deposit Box Fees:

Lost Key (loss of key deposit)	\$ 20.00
Box drilling	\$ 150.00
Box drilling storage fee per month	\$ 5.00
Box closed within 6 months of opening	\$ 25.00
Box inventory	\$ 15.00
Late payment	10% of annual rental

Safe Deposit Boxes are rented only to deposit or loan customers. No insurance coverage is provided on box contents by the FDIC or Lisle Savings Bank.