

Flexible Checking Accounts

West Suburban Bank offers the most flexible checking system available! This system can be anything you want it to be by simply maintaining the minimum balance you desire -- there's no need to choose among dozens of account types.

- \$2,500 - minimum to earn a competitive interest rate paid on collected funds monthly. There is no monthly service charge if the \$2,500 minimum is maintained for the full statement month.
- \$200 - minimum for the full statement period. There is no monthly service charge.
- Under \$200 - anytime during the statement period will incur a fee as listed below.

Check Support Service Fee (One transfer per day) \$5.00

Monthly Service Charge

Charge For Monthly Fee \$5.00

(Only charged if balance is less than \$200.00 any day of the statement period)

Charge is waived with monthly Direct Deposit, Automatic Payment or e-Statements. Charge is also waived for Students with annual proof of enrollment and Seniors (65 and over) who do not have monthly Direct Deposit, Automatic Payment or eStatement.

Money Market Accounts

Put your deposits to work earning a high interest rate in our Money Market Account. You can make deposits anytime and withdraw anytime in person or at the ATM.

Account Closed within 90 days of opening \$10.00

Monthly Service Charge

Charge For Monthly Fee \$10.00

(Only charged if the daily balance is less than \$5,000.00 any day of the statement period)

Charge for EFT/Check (First 6 are free per statement period) \$5.00

Investment Savings Accounts

No matter where you are in life, it's never too early, or too late to start saving for the future.

Start today with just a \$100 opening deposit.

Account Closed within 90 days of opening \$10.00

Monthly Service Charge

Monthly Fee (Only charged if the daily balance is less than \$100.00 any day of the month) \$5.00

Excessive withdrawal (First 4 are free per calendar month) \$0.50

Child Savings Accounts

Account closed within 90 days of opening \$10.00

Monthly Service Charge

Monthly Fee (Only charged if the daily balance is less than \$25.00 any day of the month) \$5.00

Excessive withdrawal (First 4 are free per calendar month) \$0.50

Vacation/Holiday Accounts

Account Closed within 90 days of opening \$10.00

Excessive Withdrawal (First 1 free per quarter) \$0.50

Health Savings Accounts

No Monthly Fees

General Account Service Fees
(All fees are per item unless otherwise indicated)

Account Reconciliation (Per hour-first ½ hour free)	\$30.00
Balance Inquiry	No Charge
Bank Reference Letter	\$15.00
Cashier Check ¹	\$5.00
Check Cashing (Non-Customer)	\$5.00
Check Copy Imaged (First 5 free per statement).....	\$1.00
Check Supplies Deluxe Charge	Varies
Coin Counting (Customers, Consumer only) .	No Charge*
*50¢ pieces totaling over \$25 in a day 10% of Total	
Coin Counting (Non-Customer, Consumer only) ...	10% of Total
Collections	
Incoming (Sent out to another bank).....	\$20.00
Outgoing (Received from another bank).....	\$25.00
Daily Overdraft Fee ² (Per day).....	\$4.00
Deposit Item Return Fee	\$8.00
Direct Deposit Verification	No Charge
Dormant Account (Per month)	\$5.00
Foreign Check Processing ¹	\$10.00
Foreign Check Special Collection ¹	\$85.00+
Garnishments, Levies and Citations	\$100.00
(Per court order received. Other incurred expenses may be passed on)	
Hold Mail Request (Per month).....	\$5.00
Money Orders ¹	\$4.00
Monthly Paper Statement Fee ³	\$3.00
Monthly eStatement Fee ³	No Charge
Night Depository Locking Bag (Per bag)	\$50.00
Notary Service (Customers)	No Charge
Notary Service (Non-Customers)	\$5.00
NSF Charge ⁴ (\$129 Max charge per day)	\$25.00
Photocopies (Per copy)	\$0.20
Research Fee (Per hour)	\$30.00
Rolled Coin (Per roll; first 3 free; consumer only).....	\$0.20
Signature Guarantee (By appointment) ¹	No Charge
Statement Reprint Request (Without images)	\$2.00
Statement Printout of Current Activity	\$2.00
Statement Reprint Request (With image checks)....	\$5.00
Stop Payment Charge (Valid for 6 months)	\$25.00
Subpoena (Per hour).....	\$20.00
Subpoena (Per photocopy)	\$0.25
Telephone Transfer Requiring Assistance	
With WSB Personnel.....	\$5.00
With Telebanking	No Charge
Temporary Checks (First eight checks free)	\$1.00
Verification of Deposit	No Charge
Wire Transfer and International Remittance Transfer ¹	
Wire Transfer Fee (Incoming)	\$15.00
Domestic Wire Transfer Fee (Outgoing).....	\$25.00
International Remittance Transfer (Outgoing)...	\$50.00

Visa® Debit Card

Initial Debit Card Issuance Fee.....	No Charge
Replacement Card Fee	\$10.00
Expedited Card Fee	Varies
ISA Fee (Foreign Transaction Fee)	2.5%
MyCard Photo Card (Per Card Order)	\$7.50

Automatic Teller Machine Fees

ATM-WSB Owned (Per transaction)	No Charge
ATM-Non-WSB Owned (Per transaction)	\$1.00
Point-of Sale	No Charge

Safe Deposit Box
Available for Deposit Account Customers Only

Rental Per Box Size	Annual Fee	Rental Per Box Size	Annual Fee
2" x 5"	\$20.00	6" x 10"	\$85.00
3" x 5"	\$30.00	10" x 10"	\$100.00
4" x 5"	\$35.00	10" x 15"	\$125.00
5" x 5"	\$45.00	Drilling Fee	\$150.00
3" x 10"	\$55.00	Late Payment Fee	\$5.00
5" x 10"	\$75.00	Lost Key Fee	\$25.00

\$5.00 discount for Automatic Debit from WSB account for annual rental fee

For special services, there will be additional service charges, which are determined on an individual basis.

¹Not available to Non-Customers

²A daily overdraft fee will be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day.

³Fee applies to Checking and Money Market accounts. Avoid the \$3.00 Paper Statement Fee by enrolling in eStatements within Online Banking or by maintaining a \$2,500 daily cumulative balance in any account owned by the primary account owner.

⁴A Non-Sufficient Funds charge will be assessed when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s). An NSF charge will be assessed only if the account is overdrawn by more than \$6.00. The maximum amount of NSF charges that may be charged in a single day is \$129.00.