

TRUTH-IN-SAVINGS DISCLOSURE

Refer to our current product and rate sheet for applicable tiers and rates.

EDGE CHECKING ACCOUNT:

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 \$8.00 will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle or you do not perform 4 debit card transaction or you do not have a direct deposit of at least \$300.00 during the statement cycle.

Other terms: A \$2.00 fee will be assessed if the account is not registered to receive E-statements.

PREMIUM 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 statement cycle. Interest will be credited to your account every statement cycle.

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 \$20.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

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).

PRIME 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 statement cycle. Interest will be credited to your account every statement cycle.

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 obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

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).

Other Terms: At least one account holder must be 50 years of age or older.

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HEALTH SAVINGS ACCOUNT PREFERRED CHECKING:

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 statement cycle. Interest will be credited to your account every statement cycle.

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 \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

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).

Other Terms and Fees: One Time \$15.00 set-up fee. Annual fee of \$10.00. Subject to terms and conditions found in the Application, Health Savings Custodial Account, and the Disclosure Statement.

STATEMENT 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.

Minimum balance to open the account - You must deposit \$300.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$300.00 in the account each day to obtain the disclosed annual percentage yield.

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 Statement 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 month. The Bank may either close your account or change it to a non-interest bearing account if you continue to exceed these limitations.

Fees: An excess withdrawal fee of \$3.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of six during a month.

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MINOR STATEMENT 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.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$5.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

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 Minor Statement 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 month. The Bank may either close your account or change it to a non-interest bearing account if you continue to exceed these limitations.

Fees: An excess withdrawal fee of \$3.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of six during a month.

PREMIUM 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 statement cycle. Interest will be credited to your account every statement cycle.

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 \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

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 Premium 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. The Bank may either close your account or change it to a non-interest bearing account if you continue to exceed these limitations.

Fees: An excess withdrawal fee of \$20.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of six during a month.

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FLEX 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 6 months. Interest will be credited to your account every 6 months.

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 \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$25.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

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: See a Personal Banker for more details.

COMMON FEES

Effective January 1, 2014

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

Account activity printout.....	\$5.00
Account closed within 180 days of opening.....	\$25.00
Account research and balancing	\$35.00 per hour, \$35.00 minimum
Automated overdraft transfer.....	\$5.00 per transfer
Back-up withholding administration fee	\$35.00 per account
Back-up withholding IRS notification.....	\$75.00 per account
Cashier's check (customer only).....	\$5.00
Certified check	\$10.00

Check cashing (on Bridgeview Bank Group checks only)

Noncustomer (limit \$1,000.00)	\$5.00
Check printing	Fee depends on style and quantity of checks ordered

Coin count (where available)

Consumer accounts.....	free, up to \$100.00, and 1% over \$100.00
Noncustomer.....	5% of total count, \$5.00 minimum

Collection item

Domestic (incoming/outgoing).....	Actual cost plus \$20.00
International (incoming/outgoing).....	Actual cost plus \$50.00
Continuous overdraft after 3 days.....	\$6.00 per day
Copy of check	\$2.00
Counter (Temporary) check.....	\$1.00

Deposited checks (and other items) returned unpaid

Personal accounts	\$15.00
Business accounts.....	\$6.00
Canadian item processing fee.....	\$20.00
Chargeback Canadian item.....	\$20.00

Dormant account: An account is considered dormant if no withdrawals or deposits have been made to the account and we have received no communication from you about the account for a) 6 months if a checking account, or b) 2 years if a savings account. Electronically initiated transaction activity such as but not limited to automated debits and credits or telephone or online banking transfers are not considered as withdrawals or deposits for purposes of determining activity on your transaction account. The fee for a dormant account is \$5.00 per month in addition to any other fees that may apply.

COMMON FEES

Effective January 1, 2014

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

Fax.....	\$1.00 per page, \$5.00 minimum
Foreign check through cash letter	\$10.00
Garnishment/tax levy	\$125.00
IRA termination fee.....	\$40.00
Letter of deposit verification.....	\$10.00
Duplicate letter	\$10.00
Locking money bags.....	\$20.00

Money order

Customer only (up to \$500.00).....	\$2.00
Notary service (customer only)	No charge
NSF return item fee	\$35.00
Imposed for each check(s), draft(s), or by other electronic means that is returned because of insufficient funds in your account.	
Overdraft fee.....	\$35.00
Imposed for an overdraft created by the payment of check(s), draft(s), in person withdrawal(s), ATM withdrawal(s), or by other electronic means.	
Reclamation.....	Actual cost plus \$50.00
Replace lost ATM/Debit Card	\$5.00
Returned mail fee	\$5.00

Safe deposit box: Fees vary depending on size, location, plus any applicable taxes

Safe deposit box key deposit	\$25.00 (original key deposit will be returned if all keys are returned at box closing)
Late safe deposit box payment fee	\$5.00 per year
Entry research fee/Will search inventory	\$35.00 per hour, \$35.00 minimum
Lock change or drill fee for safe deposit box	Actual cost plus 15%
Statement cutoff.....	\$5.00
Stop payments - each.....	\$35.00

COMMON FEES

Effective January 1, 2014

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

Visa gift cards (customer only): Card value range is available for amounts from \$25.00 up to \$500.00.

Gift card\$2.50 per gift card

Wire transfers - Domestic (customer only)

Incoming\$15.00

Outgoing\$25.00

Wire transfers - Foreign (customer only)

Incoming\$15.00

Outgoing\$60.00

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.

Uncollected Funds\$31.00

ILLINOIS LOCATIONS WITH BANKING & ATM FACILITIES

Beach Park

11411 W. Wadsworth
Beach Park, IL 60099

Chicago-Edgewater

6041 N. Clark St.
Chicago, IL 60660

Mokena

19031 Old LaGrange Road
Mokena, IL 60448

Bridgeview Bank - Harlem Ave.

7940 S. Harlem Ave.
Bridgeview, IL 60455

Chicago-Garfield Ridge

6366 S. Archer Avenue
Chicago, IL 60638

Oswego

2760 Route 34
Oswego, IL 60543

Bridgeview Bank - 87th St.

7300 W. 87th St.
Bridgeview, IL 60455

Chicago-Lincoln Park

1970 N. Halsted St.
Chicago, IL 60614

Vernon Hills

1175 Corporate Woods Pkwy
Vernon Hills, IL 60061

Chicago-Bryn Mawr

1058 W. Bryn Mawr
Chicago, IL 60660

Chicago-Lincoln Square

4605 N. Lincoln
Chicago, IL 60625

Woodridge

3540 Hobson Rd.
Woodridge, IL 60517

Chicago-Uptown

4753 N. Broadway
Chicago, IL 60640