



FIRST NATIONAL BANK of LAGRANGE

LaGrange | Western Springs | LaGrange Park | www.fnblg.com

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

At First National Bank of LaGrange, we believe that every customer relationship is important and is based on trust and confidence. You have chosen to do business with us, and we are determined to maintain in confidence all private information you have chosen to share with us. We believe that we can offer you a full array of competitive financial products and services without jeopardizing your privacy in any way by following the simple privacy policy outlined below.

As a valued customer you should know that we are required by law to provide this notice at the beginning of any customer relationship and annually thereafter. If, for any reason, our policy changes in the interim with respect to privacy related matters, you will be informed of such changes.

DEFINITION OF TERMS

Customer includes any consumer who has a continuing relationship with us, such as deposit account, loan account, credit card, safe deposit box, self-directed Individual Retirement Account, or trust account.

Nonpublic personal information means information about you that First National Bank of LaGrange collects in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An *affiliate* is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A *nonaffiliated third party* is any company that is not an affiliate of First National Bank of LaGrange.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

INFORMATION THAT WE DISCLOSE

We do *not*, and *will not*, disclose any nonpublic personal information about you to an affiliated or nonaffiliated third party, except as permitted by law. An example of such an exception would be the disclosure of your credit history with us to a credit-reporting agency. Since we do not disclose your nonpublic personal information, you are not required to sign or return any form of acknowledgement to us.

INFORMATION THAT WE DISCLOSE WITH RESPECT TO FORMER CUSTOMERS

We do not disclose nonpublic personal information about *former* customers to affiliated or non-affiliated third parties, except as permitted by law.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

PROVIDING PRIVACY INFORMATION TO CUSTOMERS AND RESPONSE TO INQUIRIES

We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions, please call or write to us at the address listed on the back cover of this disclosure or contact us using the e-mail reply function located on our Web page. Because our bank staff must ensure the identity of the individual requesting information, we kindly ask your assistance in cooperating with our identification procedures if you do contact us.

FUNDS AVAILABILITY POLICY CHANGE NOTICE

We have changed our funds availability policy. This notice describes the changes to that policy. The changes are beneficial to you and are already in effect. Our previous policy provided that in some cases we could delay the availability of checks you deposit for a longer period than we ordinarily would. Our previous policy also provided that in some circumstances (which are described below) we could delay the availability of checks you deposit for an even longer period. Our new policy reduces the possible length of those hold periods to two days and seven days, respectively. The following is a more complete description of the changes to our policy and the circumstances when we might apply longer delays. For your convenience, we have highlighted the changes to our policy in bold italic type.

In some cases, we will not make all of the funds that you deposit by check available to you when they would ordinarily be available. Instead, funds may not be available until the ***second*** business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available at the ordinary time, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, 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. This policy change applies to your checking and savings account.

YOUR RIGHTS and RESPONSIBILITIES

RESOLVING BILLING ERRORS AND ANSWERING QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of Errors or Questions about Your Electronic Transfers:

Telephone us: (708) 482-7700, or

Write us: First National Bank of LaGrange
620 West Burlington Ave
LaGrange, IL 60525, or

Email us: Nethelp@fnblagrange.com

Contact us 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 after we hear from you 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. If we decide to do this, we will credit your account within 10 business days 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 credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 CASE OF BILLING ERRORS OR QUESTIONS ON YOUR PERSONAL RESERVE ACCOUNT OR LINE OF CREDIT

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper and mail to:

**First National Bank of LaGrange
620 West Burlington Ave
LaGrange, Illinois 60525**

Write to us as soon as possible. We must hear from you no later than **60 days** after we sent you the **FIRST** bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

NOTICE TO MORTGAGE CUSTOMERS REGARDING HOMEOWNER'S INSURANCE

Please note that if you are a First National Bank of LaGrange mortgage customer, the contractual arrangement you maintain with us requires that you keep your homeowner's insurance current. On an annual basis it is wise to review your current policy to ensure that it is in good standing and that coverage is adequate to cover your obligations and personal belongings in the event of loss.



FIRST NATIONAL BANK *of* LAGRANGE

Tel: (708) 482-7700 Fax: (708) 482-9026

24 Hour Toll Free: (877) 482-7707

www.fnblagrange.com

LAGRANGE MAIN OFFICE

620 West Burlington Avenue

LaGrange, IL 60525

Drive-up and Walk-up ATMs available.

LOBBY HOURS

Monday through Thursday 8:30 am - 5:30 pm

Friday 8:30 am - 6:00 pm

Saturday 8:30 am - 1:00 pm

WALK-UP HOURS

Monday through Saturday 7:00 am - 8:30 am

Monday through Thursday 5:30 pm - 6:00 pm

Saturday 1:00 pm - 2:00 pm

DRIVE-UP HOURS

Monday through Friday 7:00 am - 6:00 pm

Saturday 7:00 am - 2:00 pm

WESTERN SPRINGS OFFICE

1013 Burlington Avenue

Western Springs, IL 60558

Drive-up and Walk-up ATMs available.

LOBBY AND DRIVE-UP HOURS

Monday through Friday 7:00 am - 6:00 pm

Saturday 7:00 am - 2:00 pm

LAGRANGE PARK OFFICE

(In the Bethlehem Woods Retirement Community)

1571 W. Ogden Avenue

LaGrange Park, IL 60526

Walk-up ATM available.

OFFICE HOURS

Monday through Friday 9:00 am - 4:00 pm