



Account Fees & Terms

Community Business Checking Account

(For accounts with 100 or less transactions per statement cycle)

Monthly account maintenance fee \$10.00

Minimum balance required to avoid monthly maintenance fee \$1,000.00

Item processing fee — per item in excess of 100 per statement cycle..... \$0.25

Commercial NOW Account

(only available to Not-For-Profits and Sole Proprietors, commercial checking account fees apply)

Monthly account maintenance fee \$10.00

Minimum balance required to avoid monthly maintenance fee \$5,000.00

Commercial Checking Account

Monthly account maintenance fee \$15.00

Per check deposited..... \$0.15

Per check paid..... \$0.20

Per ACH debit paid..... \$0.20

Per deposit..... \$0.50

Per deposit containing loose coin..... 5% of total

Earnings credit applied to collected balance Market Rate

Charge for negative collected balances..... Prime + 7%

FDIC assessment Prevailing Rate

ADDITIONAL CHECKING SERVICES

Remote Deposit

(Commercial checking account fees apply)

Monthly account maintenance fee \$35.00

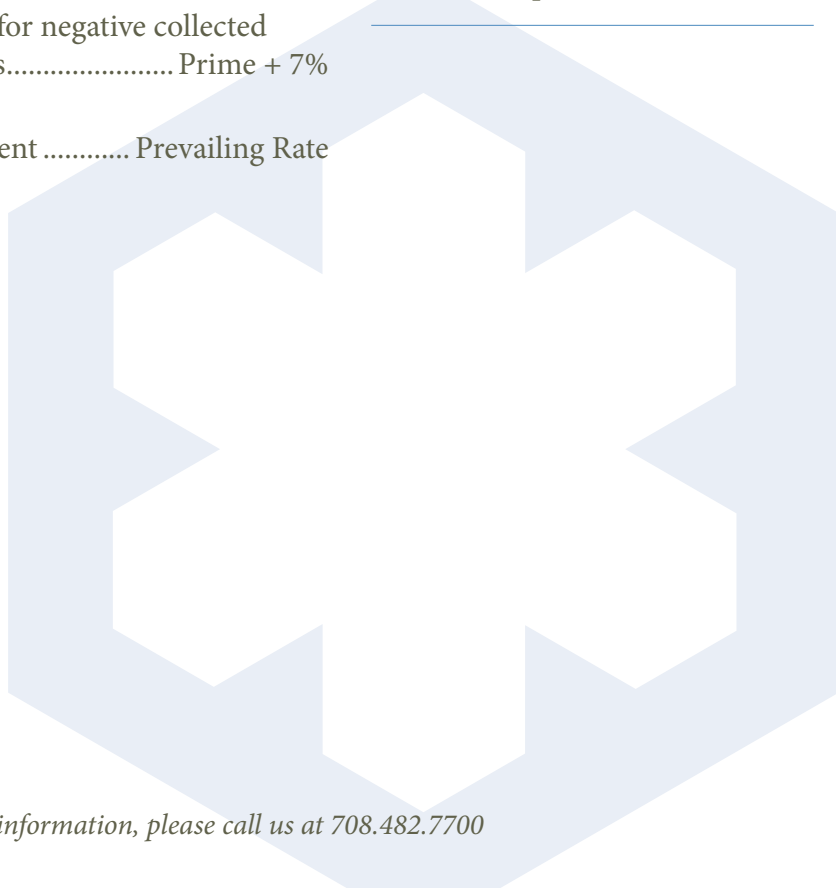
Per check deposited..... \$0.35

Lock Box

(Commercial checking account fees apply)

Monthly account maintenance fee \$35.00

Per check deposited..... \$0.35



If you have any questions or would like additional information, please call us at 708.482.7700 or visit our website at www.fnblg.com

COMMERCIAL BANKING

Commercial Money Market Account

| | |
|-----------------------------------------------------------------|-------------|
| Monthly account maintenance fee | \$10.00 |
| Minimum balance required to avoid monthly maintenance fee | \$10,000.00 |
| Fee for checks paid in excess of six per statement cycle | \$15.00 |

Sweep Money Market Account

(No check writing privileges)

| | |
|-----------------------------------------------------------------|-------------|
| Monthly account maintenance fee | \$25.00 |
| Minimum balance required to avoid monthly maintenance fee | \$25,000.00 |

Commercial Savings Account

(Statement savings account)

| | |
|-----------------------------------------------------------------|----------|
| Monthly account maintenance fee | \$3.00 |
| Minimum balance required to avoid monthly maintenance fee | \$300.00 |

Commercial Certificate of Deposit

(Current interest rates and annual percentage yields available upon request)

| | |
|----------------------------------------------------------------------|------------|
| Minimum deposit required for terms from 90 days to 181 days | \$1,000.00 |
| Minimum deposit required for terms from 182 days to five years | \$1,000.00 |

(A penalty may be imposed for withdrawals before maturity)

Common Features

(The following fees may be assessed against your account)

| | |
|-----------------------------------------------------------------|----------|
| Check printing charges are based upon style ordered. | |
| Overdraft — each overdraft paid | \$25.00 |
| Continuous overdraft after each day with no activity | \$2.00 |
| Nonsufficient funds (NSF) — each | \$25.00 |
| Deposited checks <i>(and other items)</i> returned unpaid | \$5.00 |
| Stop payment — each | \$25.00 |
| Cashiers checks | \$3.00 |
| Money orders <i>(\$500.00 maximum)</i> | \$2.00 |
| Telephone transfers | \$3.00 |
| Balance inquiry by telephone | \$3.00 |
| Account activity printout | \$3.00 |
| Garnishments, levies, citations | \$150.00 |
| Account research or balancing assistance | \$35.00 |
| <i>(per hour - \$20.00 minimum)</i> | |
| Dormant account fee — | \$10.00 |
| <i>This fee is charged each statement cycle.</i> | |
| <i>Savings accounts are charged each statement cycle</i> | \$5.00 |
| Wire transfers — domestic <i>(outgoing)</i> | \$25.00 |
| Wire transfers — international <i>(outgoing)</i> | \$60.00 |
| Collection items — minimum fee | \$25.00 |
| Foreign check collection — minimum fee | \$75.00 |
| Multiple signature verification fee | \$5.00 |
| <i>(per statement cycle)</i> | |

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 Walk-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

24 HOUR TELEPHONE BANKING

1-877-482-7707

ONLINE BANKING

www.fnblg.com



620 West Burlington Avenue | LaGrange, Illinois 60525
Phone 708.482.7700 | www.fnblg.com

