

**PREPAID PAYROLL VISA®
CARDHOLDER AGREEMENT
and Terms and Conditions of Use**

PLEASE SIGN YOUR CARD IMMEDIATELY.

THE CARD IS NOT A CREDIT OR A DEBIT CARD.

TREAT THE CARD LIKE CASH

**DO NOT TELL ANYONE YOUR PIN. YOU WILL
BE RESPONSIBLE FOR ALL TRANSACTIONS
USING YOUR PIN AND INITIATED WITH THE
CARD OR THE CARD NUMBER.**

This CARDHOLDER AGREEMENT and these Terms and Conditions of Use (this "Agreement") constitute our disclosure to you and an agreement between you and us with respect to our issuance and your use of the enclosed prepaid Visa® Payroll Card ("Card") and the account ("Card Account") maintained by us that is linked to your Card. With the Card, you can access your prepaid funds in the Card Account anywhere Visa® Debit cards are accepted including certain automated teller machines ("ATMs") and merchant point-of-sale ("POS") locations.

In this Agreement, "you" or "your" means any person who has received the Card and is authorized to use it as provided for in this Agreement, and "we", "us" or "our" means West Suburban Bank and its successors and assigns. You acknowledge that: (a) you are a U.S. citizen or legal alien residing in one of the 50 states of the U.S. or the District of Columbia with a verifiable U.S. mailing address and (b) you are at least 18 years of age (at least 19 years of age if you are a resident of a state in which the age of majority is 19). You agree that the value available on the Card is limited to the dollar amount of the prepaid funds associated with the Card and that, accordingly, you will not engage, or attempt to engage, in one or more transactions that exceed, in aggregate, the value available on the Card. This amount is recorded in your Card Account and a transaction presented for authorization will be denied if it exceeds this amount. You will be deemed to have accepted the Card and the terms and conditions of this Agreement as they apply to the Card and the Card Account if you do any of the following: (a) sign the back of the Card; (b) use the Card; or (c) you have received the Card pursuant to your request. PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY AND KEEP THEM FOR FUTURE REFERENCE.

This Card is our property and we may revoke the Card and close the Card Account at any time without cause or notice. You must surrender a revoked Card and you may not use an expired or revoked Card. You must notify us promptly if the Card is lost, stolen or otherwise taken from your control.

This Agreement shall be governed by applicable federal laws, rules and regulations. To the extent federal law is not applicable, the laws of the State of Illinois shall govern this Agreement. In the event of any conflict between the provisions of this

Agreement and any applicable law or regulation, this Agreement shall be deemed modified to the extent necessary to comply with such law or regulation. We may waive any of the provisions or conditions of this Agreement, but any such waiver shall be effective only on that occasion and shall not be construed as a continuing waiver of the waived term on any other occasion.

DELIVERY OF ELECTRONIC STATEMENTS.

Your Card transactions for the previous calendar month will be posted at www.cashcardinternational.com. If you have no transactions during a calendar month, we will post a periodic statement for you on a quarterly basis. You hereby agree that you are deemed to have received your periodic statement as of the first day of each calendar month.

You have the right to withdraw your consent to have periodic statements made available to you by electronic communication. If you withdraw your consent, (i) you may elect to receive your statement in the mail and pay the fee set forth on the fee schedule provided below; or (ii) your Card will be suspended or cancelled by us. In your communication, you must state that you withdraw your consent to receive periodic statements and provide your name and Card number.

To receive periodic statements by electronic communication, you must have the following hardware and software requirements:

- an Internet browser that supports 128-bit encryption, such as Netscape Navigator version 4.0 or above or Internet Explorer version 4.0 or above
- An e-mail account and e-mail reader software capable of handling HTML e-mail such as Eudora 4.0 and above or Microsoft Outlook
- a personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- a printer capable of printing from your browser and e-mail software.

Section 1. CONTACT INFORMATION/ LOST or STOLEN CARD. Tell us IMMEDIATELY if your card has been lost or stolen. If you believe your Card has been lost or stolen or that someone has accessed or may access money from your Card Account without your permission, call or write us at the telephone number or address listed below. Call us toll free 24 hours a day, 7 days a week at (800) 798-4124. Write us at:

West Suburban Bank
701-711 South Meyers Road
Lombard, Illinois 60148
Attention: Prepaid Solutions

Our business hours are Monday through Friday 8:30 AM to 5:00 PM Central Time. We are closed on Saturdays and Sundays and all major holidays.

Section 2. USING YOUR CARD. You will receive instructions with your Card on how to activate your Card. You may use your Card only after it is activated. Using your Card and PIN, you may withdraw cash from millions of locations that accept Visa debit cards. You may also use your Card to purchase goods and services anywhere Visa® debit cards are accepted. Any entity honoring your Card will be required to obtain approval or authorization for any transaction in accordance with the rules of Visa International, Inc. The balance available for authorizing transactions with your Card is the lesser of your available balance in your Card Account or any dollar limitation disclosed for the transaction being performed. Upon any ATM withdrawal or purchase via a POS device or other purchase transaction, the amount available on the Card shall be reduced by the amount of such withdrawal or purchase.

You may use your Card only in the manner and for the purposes authorized by this Agreement. We may restrict access to your Card Account if we notice suspicious activities. If access is denied, you should contact us so that we can discuss and rectify any problems. You are responsible for all authorized transactions using your Card.

PIN Selection. Your Card may come with a pre-selected PIN or, in certain circumstances; we may send you a pre-selected PIN in a separate mailing. You can select a new PIN by calling us toll-free at (800) 798-4124 or at no cost by going online at www.cashcardinternational.com and following the instructions. You will be required for validation purposes to provide the pre-selected PIN if you change your PIN over the telephone or online. Your new PIN will become active immediately. Be sure to choose a PIN that is easy for you to remember but difficult for someone else to guess. Customer service representative-assisted Card activation and PIN selection services are available 24 hours a day, 7 days a week. A fee in the amount indicated on the schedule set forth below will be imposed each time you use this service.

Card Loading. You may load additional amounts to your Card by making a payment for credit to your Card Account at participating merchant locations. A minimum amount of \$25 and a maximum amount of \$7,500 may be loaded onto your Card daily. Your available balance may not exceed \$10,000 at any time.

Moving Funds to Other Cards. You may move funds from your Card to another stored value card by initiating a funds transfer after entering the required account information using the online form available at www.cashcardinternational.com or by calling (800) 798-4124 and following the instructions.

ATM Usage. Your use of the Card for withdrawals of cash from ATMs is limited by the balance of prepaid funds available in your Card Account. In addition your aggregate daily ATM withdrawals may not exceed \$1,000.

Foreign Exchange. If you use your Card for a transaction denominated in a foreign currency, the transaction will be converted to its U.S. dollar equivalent then deducted from your Card Account. We will convert the foreign currency transaction in accordance with procedures in effect at the time the transaction is processed at a rate determined by Visa International, Inc. or another recognized system.

POS Usage. You may use your Card to pay for purchases at retail establishments that have agreed to accept the Card and/or are equipped with a POS terminal that accepts PIN based purchases. You do not have the right to stop payment on any purchase transaction originated by use of your Card. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. **YOU ARE RESPONSIBLE FOR RESOLVING ALL DISPUTES CONCERNING THE QUALITY OF GOODS OR SERVICES PURCHASED FROM THE MERCHANT THAT ACCEPTED YOUR CARD.**

PIN Protection. You agree to take all necessary steps to protect your PIN and to never disclose your PIN to anyone, except to individuals associated with us who assist you with your Card. For security purposes, never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to handle your Card and you give that person your PIN, we will treat this as if you had authorized the person given your PIN the right to use your Card and you will be responsible for any transactions initiated by such person with your Card.

Section 3. YOUR CARD ACCOUNT

Access to Card Account. The Card Account linked to your Card is a checkless, non-interest bearing transaction account. It may only be accessed by using your Card as described in this Agreement.

Deposits. Deposits in your Card Account must be made electronically, either by direct deposit or as provided in this Agreement.

Preauthorized Transfers. You will not be able to make preauthorized regular payments from your Card Account. You may have re-curring ACH payments withdrawn from your card.

No Interest. The Card Account will not earn interest.

FDIC Insurance. Depositors are insured up to \$100,000 by the FDIC.

Balance and Activity Information. You will receive periodic statements electronically regarding your Card Account on the first day of each month as discussed above. You may also review your Card Account balance and activity reports by calling (800) 798-4124 or at no cost by visiting www.cashcardinternational.com. This information is available to you 24 hours a day, 7 days a week. You can obtain Card Account balance information at participating ATMs around the world.

Funds Availability. Electronic deposits will be made available on the day we receive the deposit. At that time you may withdraw funds in cash or otherwise use your Card to access your account balance.

Our Right to Set-off. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called offset) to use the money from your account to pay the debt. We may charge against any of your accounts any debt you owe us, now or in the future, without going through any legal process or court proceedings.

Death. A customer's death does not revoke our authority to authorize transactions until we know of the fact of death and have a reasonable opportunity to act on it. Upon your death, any available balance in your Card Account will be payable to your estate.

Section 4. FEES AND CHARGES. We may charge the following fees in the amounts indicated on the fee schedule set forth below. The amount of any fee will be deducted from the your Card Account at the time the fee becomes due or as otherwise indicated.

Card Activation/Issuance Fees. There may be a fee in the amount indicated on the schedule set forth below each time we activate or issue a card that can access your Card Account.

Monthly Maintenance Fees. After you activate your Card, there may be a monthly account maintenance fee in the amount indicated on the schedule set forth below. The monthly fee will be deducted from the balance in your Card Account at the time the fee becomes due.

Card Load Fees. There may be a fee imposed for the initial value load made to your Card Account and a fee for each subsequent load made to your Card Account. The amounts of such fees, which may vary based on the form of the load transaction, are indicated on the schedule set forth below.

PIN Selection Fees. There may be a fee in the amount indicated on the schedule set forth below each time you change or select a PIN.

ATM Transaction Fees. ATM transactions (including withdrawals and balance inquiries) may be performed using your Card subject to applicable fees, which vary based on the type of transaction.

Cash Advance Fees. You may receive a cash advance on your Card at financial institutions throughout the world subject to applicable fees.

Card-to-Card Transfer Fees. There may be a fee in the amount indicated on the schedule set forth below each time you make a card-to-card transfer from your Card Account. The amount of the fee will be deducted from the balance in your Card Account at the time the fee becomes due.

Customer Service Access Fees. There may be a fee in the amount indicated on the schedule set forth below each time you access either our automated or live customer service.

Online Account Access and Account Statement Fees. There may be a fee in the amount indicated on the schedule set forth below each time you access your Card Account on-line or request a paper periodic statement. There will be no charge for accessing your electronic periodic statement online.

Lost or Stolen Card Fees. There will be fees charged in the amount indicated on the schedule set forth below for the replacement of any lost or stolen Card and for express delivery of a replacement Card. These fees will be deducted from the balance remaining on the Card at the time a replacement Card is issued.

Administrative Fee to Close Account and Transfer Funds. Your Card will expire on the date indicated on its face. If there are any funds remaining on the Card after the expiration and you choose to transfer the funds to another stored value card, an administrative fee in the amount indicated on the schedule set forth below will be charged to close your Card Account.

Overdraft Fee. A fee in the amount indicated on the schedule set forth below will be imposed in the event your Card Account has a negative balance.

Returned Item Fees. A fee in the amount indicated on the schedule set forth below may be imposed for each initiated transfer of funds to your Card Account that is returned to us unpaid. Any such fee will be deducted from the balance of your Card Account, along with the amount of the transfer.

Account-On File Fee. After you activate your Card, there is a monthly account-on file fee in the amount indicated on the schedule set forth below. This fee will be waived if you use or load your Card at least once each 90 consecutive calendar days.

Section 5. PRIVACY DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES. We will disclose information to third parties about your Card or the transfers you make:

- Where it is necessary for completing the transfers; or
- Where there has been unauthorized use of your Card; or
- In order to comply with government agency or court orders; or
- As provided in the enclosed insert relating to our information collection and sharing practices and policies.

PLEASE REFER TO THE ENCLOSED INSERT FOR OUR ADDITIONAL INFORMATION CONCERNING OUR INFORMATION COLLECTION AND SHARING PRACTICES AND POLICIES.

Section 6. OTHER DOCUMENTATION.

Terminal Receipts. You will get a receipt at the time you use your Card to make any withdrawal at an ATM or any purchase at a retail merchant establishment.

Section 7. TELEPHONE AND INTERNET ACCESS TO INFORMATION. You may display your activity report at no cost by going to www.cashcardinternational.com on the Internet, or hear the report by calling toll-free (800) 798-4124. Customer service representatives are available 24 hours a day, 7 days a week. A fee in the amount indicated on the schedule set forth below will be imposed each time you use these services

Section 8. OUR LIABILITY. If we do not complete a transfer to or from your Card 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, an ATM or a merchant refuses to honor your Card.
- If through no fault of ours, you do not have enough money in your Card Account to make the withdrawal or purchase.
- If the ATM where you are making a withdrawal does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- If circumstances beyond our control (such as flood or fire or an act of war or an event of terrorism) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other applicable exceptions.

Section 9. ERROR RESOLUTION. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, telephone us toll free at (800) 798-4124 or write us at West Suburban Bank, 701-711 South Meyers Road, Lombard, Illinois, 60148, Attention: Prepaid Solutions 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 posted the FIRST electronic statement on which the problem or error appeared.

- Tell us your name and Card number.
- 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.
- 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 Card 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 or question in writing and we do not receive it within 10 business days, we may not credit your Card 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 Card 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.

Section 10. YOUR LIABILITY. Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning us toll free at (800) 798-4124 is the best way of keeping your possible losses down. You could lose all the money in your Card Account. If you tell us within two business days, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card 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, tell us at once. If you do not tell us within 60 days after the electronic statement was posted, 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.

Section 11. AMENDMENT. We can change this Agreement, including all fees, at any time, and such changes will be binding on you. If required by law, we will give you written notice of the change prior to the effective date of the change. However, if the change is made for security purposes or as a result of changes in fees, changes or costs imposed by any party other than us, we can implement it without prior notice. Your use of the Card constitutes acceptance of any amendment implemented by us.

Section 12. LEGAL COSTS. If we are required to undertake legal proceedings against you because you fail to comply with the terms of this Agreement, you must pay our reasonable attorneys' fees and other costs of the proceedings. Your responsibility for fees and costs shall in no event exceed the maximum amount allowed by law.

Section 13. TERMINATION. We reserve the right to terminate this Agreement or any of the services that are described herein in the event we choose to discontinue this stored value

card program. If we discontinue honoring your Card, you should call us at (800) 798-4124 for further instructions. You may, at any time, terminate this Agreement, or any of the services to which you subscribe by giving us written notice. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Section 14. MISCELLANEOUS. If any of the terms of this Agreement are invalid, changed by applicable law or declared invalid by order of a court or a regulatory agency, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

Section 15. ARBITRATION. PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Agreement to Arbitrate. Either you or we may, without the other's consent, elect mandatory, binding arbitration for any claim, dispute, or controversy between you and us (called "Claims").

Claims Covered.

- **What Claims are subject to arbitration?** All Claims relating to your account, a prior related account, or our relationship are subject to arbitration, including Claims regarding the application, enforceability, or interpretation of this Agreement and this arbitration provision. All Claims are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, injunctive or declaratory relief) they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other sources of law; Claims made as counterclaims, cross-claims, third-party claims, interpleaders or otherwise; and Claims made independently or with other claims. A party who initiates a proceeding in court may elect arbitration with respect to any Claim advanced in that proceeding by any other party. Claims and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis.
- **Whose Claims are subject to arbitration?** Not only ours and yours, but also Claims made by or against anyone connected with us or you or claiming through us or you, such as a co-applicant or authorized user of your account, an employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy.

- **What time frame applies to Claims subject to arbitration?** Claims arising in the past, present, or future, including Claims arising before the opening of your account, are subject to arbitration.
- **Broadest interpretation.** Any questions about whether Claims are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced. This arbitration provision is governed by the Federal Arbitration Act (the “FAA”).
- **What about Claims filed in Small Claims Court?** Claims filed in a small claims court are not subject to arbitration, so long as the matter remains in such court and advances only an individual (non-class, non-representative) Claim.

How Arbitration Works.

- **How does a party initiate arbitration?** The party filing an arbitration must choose one of the following three arbitration firms and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association, JAMS, and National Arbitration Forum. Any arbitration hearing that you attend will be held at a place chosen by the arbitration firm in the same city as the U.S. District Court closest to your then current billing address, or at some other place to which you and we agree in writing. You may obtain copies of the current rules of each of the three arbitration firms and forms and instructions for initiating an arbitration by contacting them as follows:

JAMS
 1920 Main Street, Suite 300
 Irvine, CA 92610
 Web site: www.jamsadr.com

American Arbitration Association
 225 North Michigan Avenue, Suite 2527
 Chicago, IL 60601-7601
 Web site: www.adr.org

National Arbitration Forum
 P.O. Box 50191
 Minneapolis, MN 55405
 Web site: www.arbitration-forum.com

At any time you or we may ask an appropriate court to compel arbitration of Claims, or to stay the litigation of Claims pending arbitration, even if such Claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Even if a party fails to exercise these rights at any particular time, or in connection with any particular Claims, that party can still require arbitration at a later time or in connection with any other Claims.

- **What procedures and law are applicable in arbitration?** A single, neutral arbitrator will resolve Claims. The arbitrator will be either a lawyer with at least ten years experience or a retired or former judge, selected in accordance with the rules

of the arbitration firm. The arbitration will follow procedures and rules of the arbitration firm in effect on the date the arbitration is filed unless those procedures and rules are inconsistent with this Agreement, in which case this Agreement will prevail. Those procedures and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or us. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations, will honor claims of privilege recognized at law, and will have the power to award to a party any damages or other relief provided for under applicable law. You or we may choose to have a hearing and be represented by counsel. The arbitrator will make any award in writing and, if requested by you or us, will provide a brief statement of the reasons for the award. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the Claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute.

- **Who pays?** Whoever files the arbitration pays the initial filing fee. If we file, we pay; if you file, you pay, unless you get a fee waiver under the applicable rules of the arbitration firm. If you have paid the initial filing fee and you prevail, we will reimburse you for that fee. If there is a hearing, we will pay any fees of the arbitrator and arbitration firm for the first day of that hearing. All other fees will be allocated as provided by the rules of the arbitration firm and applicable law. However, we will advance or reimburse your fees if the arbitration firm or arbitrator determines there is good reason for requiring us to do so, or if you ask us and we determine there is good reason for doing so. Each party will bear the expense of that party's attorneys, experts, and witnesses, and other expenses, regardless of which party prevails, but a party may recover any or all expenses from another party if the arbitrator, applying applicable law, so determines.
- **Who can be a party?** Claims must be brought in the name of an individual person or entity and must proceed on an individual (non-class, non-representative) basis. The arbitrator will not award relief for or against anyone who is not a party. If you or we require arbitration of a Claim, neither you, we, nor any other person may pursue the Claim in arbitration as a class action, private attorney general action or other representative action, nor may such Claim be pursued on your or our behalf in any litigation in any court. Claims, including assigned Claims, of two or more persons may not be joined or consolidated in the same arbitration. However, applicants, co-applicants, authorized users on a single account and/or related accounts, or corporate affiliates are here considered as one person.
- **When is an arbitration award final?** The arbitrator's award is final and binding on the parties unless a party appeals it in writing to the arbitration firm within fifteen days of notice of the award. The appeal must request a new arbitration before

a panel of three neutral arbitrators designated by the same arbitration firm. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated for arbitration before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days has passed. A final and binding award is subject to judicial review and enforcement as provided by the FAA or other applicable law.

SCHEDULE OF FEES

Monthly Maintenance Fee	\$5.00 per month
ATM Transaction Fees	
Withdrawal (in U.S.)	\$1.50 per withdrawal
Withdrawal (outside U.S.)	\$4.50 per withdrawal
Other	\$0.75 per action or transaction
POS Pinned Purchase	\$0.50 per transaction
Card-to-Card Transfer Fees	\$2.50 per transfer
Customer Service Fees	
VRU Fee	\$0.25 per call
Representative-assisted	\$1.50 per minute
Lost or Stolen Card Fees	\$10.00 per card
Express Delivery of Replacement Card	\$15.00 per card
Administrative Fee to Close Account	\$15.00 per account
Overdraft Fee	\$25.00 per overdraft
Return Item Fee	Waived per return
Monthly Paper Statement	\$1.25 per statement
Account-on File Fee	\$5.00 per month