

INTERNET BANKING SERVICES AGREEMENT

THIS AGREEMENT sets out the terms on which the undersigned ("you") may obtain services from Pacific Global Bank (the "Bank") using the Internet.

1. Internet Services; Fees. The following Bank services may be made available to you through the Internet: check your current account information, transfer funds among your accounts at the Bank, transfer funds to third parties, stop payments on checks, and pay bills. The Bank may not provide all of the services described in this Agreement. You may be required to enter into other agreements in order to use any of these services. The Bank may, at any time, increase or delete any such services, provided that no services will be deleted unless you have been given at least 30 days prior written notice. You must provide your own access to the Internet through an Internet provider of your choice. You are responsible for all telephone charges you incur in connecting to the Internet and for any charges imposed by your Internet provider. You will pay to the Bank, the fees for the services as set out in the Bank's separate fee schedule delivered to you and incorporated herein by reference. The Bank may change such fees by giving you at least 30 days prior written notice thereof, and any use of the services provided herein after such time shall be an acceptance of such changes by you.

2. Transfers of Funds; Bill Paying.

(a) Transfers Among Accounts. You may transfer funds from one account

to another account, provided that the same persons are the owners of both accounts. Or, in the case of business accounts, which appropriate resolutions are in place allowing access to all accounts subject to transfers. The number of transfers that you may make may be limited by law or government regulation and the Bank may establish restrictions on transfers that may exceed those limits.

(b) Wire Transfers / ACH Transfers. You may ask the Bank to make electronic or wire transfer of funds to third parties. You are solely responsible for giving the Bank the accurate name and electronic address of the transferee and the amount to be transferred. The Bank will not be required to make the transfer until the next business day if the instruction is received by the Bank on a day that is not a business day of the Bank, or if it is received after 2:00 p.m. on a business day for a wire transfer, after 5:00 p.m. for an automated clearing house transfer, or after 6:00 p.m. for transfers between your accounts. You must give the Bank at least 15 days prior written notice if you want to cancel any automatic wire transfer or electronic transfer instructions. If you want to make transfers through an automated clearinghouse, you will have to sign a separate agreement with the Bank to do this.

(c) Bill Paying. You may instruct us to pay bills from your accounts by designating the name and address of the payee and the amount of the bill. The amount of the payments, and any applicable fees, will be deducted from the account that you designated to be used to pay bills. It is solely your responsibility to submit your instructions to the Bank in sufficient time for the payment to be issued and received by the payee in a timely manner. Payments may be made either electronically or by paper checks at the sole discretion of the Bank. You must submit your bill paying instructions to the Bank at least 7 business days before the payment must be received by your payee. This time period begins when the Bank receives your instructions before 6:00 p.m. on a business day. You are solely responsible for giving the Bank the accurate name of the payee of bills, and the address of the payee (including electronic address) and the amount of the bill to pay. The Bank will not be liable for any failure to make payments or late payments as a result of incorrect information, or any mail delays or delays caused by electronic payment systems. You must give the Bank at least 15 days prior written notice if you want to cancel any automatic bill paying instructions. The Bank will only pay bills if you have sufficient unencumbered collected funds in the account from which the bills are to be paid; the Bank has no obligation to tell you if you do not have sufficient funds and the Bank

will have no liability to you for failing to pay a bill if there are not sufficient funds in the account. The Bank reserves the right to refuse to make payments to any particular payee or any particular class of payees. (d) The Bank will not be required to transfer any funds, or to honor any request to pay bills, unless there are collected funds in the originating account sufficient to cover the transfer or bill payment at the time the transaction is processed. The Bank has no obligation to tell you if you do not have sufficient funds and the Bank will have no liability to you for failing to complete a transaction if there are not sufficient funds in the account to fully pay such transaction. If multiple items are submitted or scheduled for processing at the same time and there are not sufficient collected funds to cover all of the transactions, the Bank may complete the transactions in accordance with the Bank's standard procedures, and refuse to complete all other transactions for which there are not sufficient funds. You may contact the Bank for information about the Bank's standard procedures for determining which transactions to complete if there are insufficient funds;

the Bank may change its procedures at any time without prior notice. The Bank may, but is not required to, make the transfer or pay the bill at such future time as collected funds are available in the originating account. (e) If the Bank fails to make a transfer of funds or a payment of a bill as a result of the fault of the Bank, then the liability of the Bank shall not exceed the lesser of \$50.00 or the late penalty or fee assessed by the payee or transferee under an existing agreement between you and the payee or transferee.

3. Stop Payment Orders. If the Internet services include the ability to request stop payments on checks, or delays in payments of post dated checks, the Bank will not be required to act on such instructions until 4 hours after the notice is received by the Bank, or until 11:00 am on the next business day if the 4 hours would end after the normal business hours of the Bank. You should call the Bank if you wish your instructions to be acted on more quickly.

4. Changes in Terms; Cancellation. The Bank may change the terms of this Agreement at any time by giving you at least 30 days prior written notice of the change. If you use the Internet services after receipt of such notice, you will be deemed to have agreed to such change. Either you or the Bank may cancel this Agreement and terminate your use of the Internet banking services for any reason by giving the other 30 days prior written notice. Notwithstanding the foregoing, the Bank may terminate your rights under this Agreement at any time, and without prior notice or liability to you, if you have breached any of your obligations under this Agreement or any other agreement with the Bank, or if the Bank has reason to believe that you have attempted to access accounts or information at the Bank to which you do not have rights. The Bank may also either terminate this Agreement, or suspend your rights under this Agreement or any other agreement that you have with the Bank, if the Bank has reason to believe that the use of the services may involve fraud, that you have breached this Agreement, or that you have violated any laws or regulations, or that any passwords or identification codes have been disclosed to an unauthorized person. The Bank will have no liability to you if the Bank terminates or suspends this Agreement.

5. Security. You will be assigned codes to be used when you use the Internet system to obtain Bank services or to make transactions. The Bank reserves the right to block access to the Internet banking services in order to maintain or restore security if the Bank reasonably believes your identification codes has been or may be obtained, or is being used or may be used, by an unauthorized person. You are solely liable and responsible for all Internet transactions that are made using your identification codes, whether those transactions are made by you or any person you authorize, permit or enable to have your means of identification (even if the person exceeds your authority), or by any person who obtains your identification codes as a result of your act or negligence. If you have given someone your identification codes and wish to terminate their authority, or if you know or believe that your identification codes otherwise are compromised, you must notify the Bank in writing immediately so that the Bank can take the necessary steps to change your identification codes. You will defend, hold harmless and indemnify the Bank from and against any and all claims of any nature arising out of any access by a person you have authorized, permitted or enabled to have access to the Bank and any records or accounts maintained at the Bank, or by any person who has obtained access to your identification codes as a result of your failure to secure those codes, regardless of whether the records or accounts belong to you or to others.

6. Interruption in Service; Limit of the Bank's Liability. Any information you receive from the Bank can only be provided on a best-efforts basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for any computer virus or related problems, which may affect or result from your use of the Internet banking services. Neither the Bank, nor any of the Bank's affiliates, officers, directors, employees or agents, will be responsible for any indirect, special, incidental or consequential damages arising in any way out of the Agreement or your use of the Internet banking services. Except as otherwise set out herein, any liability of the Bank for actual damages shall be limited to the fees that you have previously paid to the Bank for the use of the Internet banking services under this Agreement. The Bank will have no liability to you if you are not able to complete any transaction using the Internet as provided herein if: (1) you do not have enough money in your accounts to make the transfer; (2) the Bank's Internet or computer system, is not working properly and you knew about this when you started your transaction; (3) the failure is the result of any act or omission of any Internet service provider or any software provided by any third party, or the other party to the transaction; or (4) circumstances beyond the Bank's control (for example, fire, flood, loss of power, or interruption of communication systems) prevent the completion of the transaction. The Bank may on a regular basis perform maintenance on the Bank's equipment or systems which may result in interruption of the Internet banking services and the Bank will not have any liability to you as a result of any such interruptions. The Bank may contract with third parties to provide certain Internet services to you. The Bank will have no liability of any kind to you with respect to any acts or omissions of such parties, and your sole remedy shall be against such third party. If you experience any inability to access the Internet, you should call the Bank during normal business hours at 1-312-225-2323.

7. Miscellaneous. If any one or more of the provisions of this Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable. The terms and conditions of this Agreement shall be governed by and construed in accordance with the laws of the home office of the Bank, without regard to its conflicts of law provisions. Any litigation arising under this Agreement or the Internet services shall take place only in the state or federal courts having jurisdiction over the home office of the Bank and you agree to such jurisdiction. The Bank shall be entitled to recover its costs (including attorney's fees) from you for any claims arising under this Agreement or the Internet services. The term "business day" means Monday through Friday except for legal bank holidays. If there is more than one of you, the Bank may act on the instructions of any one of you.

8. Entire Agreement. This Agreement is the entire agreement between you and the Bank regarding your use of the Internet banking services, and it supersedes any prior discussions and agreements between you and the Bank regarding the Internet banking services, and supercedes any marketing or other similar material pertaining to the Internet banking services. The foregoing does not apply to agreements and disclosures applicable to your accounts, or disclosures or agreements relating to specific transactions, and such other agreements or disclosures shall supersede this Agreement to the extent that there is any inconsistency. This Agreement is subject to, and incorporates, all account agreements and other agreements or disclosures that the Bank has delivered, or may hereafter deliver, to you with respect to your accounts or Bank products or transactions.

9. Intercompany Transfers. You acknowledge that you may have access to accounts of other companies that may be related to you or which have common ownership and that such other company may have access to your accounts. Such access includes the ability to transfer funds among accounts of such companies, or between the account of a company and an account of the individual owner. You acknowledge that there may be risks to such companies when money is transferred between accounts of different companies. These risks include the following, but there may be more: (a) creditors of one party may be able to enforce liens against accounts of the other party; (b) if one company becomes subject to bankruptcy proceedings, the bankruptcy trustee may try to recover funds from the account of the other company; and (c) if you are an individual, you may become personally liable for debts of such companies. You assume all risk and responsibility involved in any transfers among different companies, and you hereby release the Bank and all officers, employees and representatives of the Bank from any liability for making such transfers as are requested by you or the representative of any other company. You shall indemnify the Bank against all claims, expenses and liabilities (including attorney fees) arising from any such transfers. **YOU ACKNOWLEDGE THAT THE BANK HAS NOT RECOMMENDED INTERCOMPANY TRANSFERS AND THAT YOU HAVE OBTAINED SUCH LEGAL CONSULTATION AS YOU BELIEVE APPROPRIATE BEFORE MAKING INTERCOMPANY TRANSFERS.**

10. Notices. The Bank may give you written notices either by mailing them to your last known address, or by sending such notice to you over the Internet at your designated Internet address. You agree that if the Bank is required by any laws or regulations to give you written confirmation of the completion of any transaction, then the Bank may in its sole discretion give such confirmation to you electronically over the Internet. If there is more than one of you, the Bank will only be required to give notice to one of you. If you wish to give notices to the Bank you must send it in writing to either of the following addresses:

Mailing Address: Pacific Global Bank, 2323 S Wentworth Ave, Chicago, IL. 60616, Attn: Customer Service Department

Internet Address: bank@pacificglobalbank.com

Pacific Global Bank – eStatement Enrollment Disclosure

By completing this enrollment, you authorize Pacific Global Bank to deliver the selected statements(s) via electronic mail. You also acknowledge that Pacific Global Bank will not deliver the selected statements(s) via traditional mail. Pacific Global Bank will consider the statement delivered if no return e-mail is received. You understand it is your responsibility to notify us of your e-mail address changes. We will notify you by e-mail when your electronic statement is available for viewing. We also reserve the right to begin sending paper copies of your statement(s) in the mail. This agreement can be terminated by contacting Pacific Global Bank in writing at: 2323 S Wentworth Ave. Chicago, IL. 60616 or by calling us at 312-225-2323. Statements will be available for a period of 12 months via our Internet Banking System. After the 12 month period, you will need to contact us to obtain a copy of your statement(s). You understand that your statement(s) will include information concerning both your share of deposit and loan accounts with the bank and may include disclosures required under the Truth-In-Lending Act, the Electronic Funds Transfer Act, the Truth-In-Savings Act and/or similar disclosure laws. You agree to the receipt of these disclosures in electronic format as described herein.

To view electronic statements or notices you will need Adobe Acrobat Reader. If you do not have Adobe Acrobat Reader it can be downloaded for free at www.adobe.com/products/acrobat.

Your consent, which will be given by clicking on the 'I AGREE' button below, is to authorize Pacific Global Bank to forward to you electronically your periodic bank statement(s) and other disclosures that the bank might send to you with your bank statement.

Note: You will receive the e-mail notification from Pacific Global Bank. Please remember to add bank@pacificglobalbank.com to your list of allowed senders.

CONSUMER ACCOUNT AGREEMENT

WELCOME TO PACIFIC GLOBAL BANK. Your account is now open and ready to use. The signature card you signed shows you own the account. When you signed it you promised to be bound by this agreement and the rules and regulations in it. We promise to follow them too. If there's a conflict between this agreement and something said by one of our employees, we'll follow the agreement. You agree to this method of settling any differences. Your continued use of this account with us after receipt of this brochure indicates you agree to these rules and terms.

DEPOSITS - You may make deposits in person, by mail, or by use of our 24-hour (night) depositories. Deposits received at our 24-hour (night) depositories are not deemed received by us until removed and recorded by us. We agree to remove night deposits received by the next business day. If you have an ATM/debit card, you may make deposits through one of the automated teller machines ("ATMs") designated to receive deposits. By separate agreement you may authorize us to accept deposits directly from your employer, your pension plan, the government or other third parties. If there are special fees for collecting your deposit, you agree to pay them. All checks for deposit should be endorsed by all parties to whom they are payable. We may supply or guarantee your missing endorsement on items deposited to your account and you agree to hold us harmless for doing so. We have the right to refuse any items not properly endorsed or otherwise unacceptable to us. We reserve the right to require third party endorsements to be verified or guaranteed.

WITHDRAWALS - Money may be withdrawn from your account in several ways:

1. If you have an ATM/debit card, you may withdraw funds from your account through one of the Automated Teller Machines and point-of-sale terminals within the guidelines contained in the Electronic Fund Transfers Section of this Brochure and the STAR® agreement.
 2. You may request us to issue an Official Check to you. This request must be in writing, signed by the owners of the account and may be sent by mail, presented in person or by messenger. You agree to pay the service fee for the check as shown in the Personal Deposit Account Plans and Fee Schedule.
 3. You may make withdrawals by presenting a withdrawal slip in person.
- Pursuant to federal regulations, we reserve the right to require you to give written notice to us seven days prior to any withdrawal from any interest bearing account. If we do require this prior notice, we will require it on all accounts of the same type.

Withdrawal Limitations - In accordance with federal regulations, for savings and money market accounts, you may make up to 6 transfers or withdrawals by means of a preauthorized, automatic, telephonic, or internet banking transfer to another account of yours or to third party during any calendar month (or statement cycle of at least 4 weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account (1) at a predetermined time; (2) on a fixed schedule or (3) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM, then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you. Exceeding these limits will incur service charge, as shown in the Personal Deposit Account Plans and Fee Schedule. Continued violation of these limits may cause us to close your account or change your account to transactional account.

PERSONAL CHECKING AND CHECKING WITH INTEREST ACCOUNTS

1. You may write a check. The signature must be exactly as it appears on the signature card on file with us. If we have your Power of Attorney on file, the person with authority to sign for you may sign a check.
2. We may at your request and upon your signing the proper authorization, make a specific payment each month from one of your accounts to another of your accounts with us.
3. By separate agreement you may authorize us to regularly pay funds from your account to third parties (such as insurance companies to pay your insurance premium). You may only use check forms we authorize to be printed for you. You are responsible for complying with endorsement

standards, and we will not be responsible for restrictions or other matters not contained in permitted endorsement space. Checks should not be postdated.

OVERDRAFTS - If you write a check or if any other item is going to be charged to your account for more money than you have available in your account, your account will be overdrawn. We may, at our discretion, return the check or the item. The charge for each check or item returned or each check paid on an overdrawn account is listed in our Personal Deposit Account Plans and Special Service Fees. You are also responsible for fees incurred due to daily negative balance on your account.

STATEMENTS - You must examine your statements and items with reasonable promptness after we send or make them available to you. If you find an unauthorized signature or alteration, you must notify us promptly and in any event not later than 60 days from when we send or make your statement and items available to you. If you do not satisfy both of these requirements, then: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. **Individual Account** - is owned by one person. **Joint Account - With Survivorship (And Not As Tenants In Common)** - is owned by two or more persons. Each of you intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Revocable Trust or Pay- On-Death Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Uniform Transfer to Minors Act (UTMA)** - The fund in the account is owned by the child who has unconditional use of the account when he/she reaches the age of majority. Before that time, the account may be accessed only by the custodian, and the funds must be used for the benefit of the child. We have no duty to monitor or insure that the acts of the custodian are for the child's benefit. The child's SSN will be used for backup withholding certification. The custodian will not be allowed to pledge the account as collateral for a personal loan.

Corporate, Partnership, and other Organizational Accounts - We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization.

INACTIVE ACCOUNTS - Your account will be considered inactive if you have not made any credit or debit transactions in 6 months. If your DDA account remains inactive for 6 more months, or your savings account remains inactive for 12 more months, your checking or savings account will become dormant. Monthly dormant fee will be assessed to your account, and we may stop sending you statements when it becomes dormant. If your account remains inactive for a period of 5 years, and we are unable to locate you, Illinois law requires us to turn your funds over to the State as abandoned property.

CUSTOMER IDENTIFICATION - If we seem extra cautious when cashing checks or returning cash, it is because of the recent increase in fraudulent, stolen and forged checks being circulated.

When we ask for more positive identification, please don't be offended. It is for your protection as well as ours. We reserve the right to decline acceptance of identification that we are unable to verify and/or authenticate. Also, please wait to endorse your checks in the teller's presence. If your check is already signed, we will probably ask you to re-endorse it in front of us.

We will greatly appreciate your cooperation and understanding as these are the regulations our tellers have been instructed to follow.

STOPPING A CHECK. (Does not apply to savings account.) If you don't want us to pay a check you've written, you can order us to stop payment. You can notify us by mail or phone. Phone notification will only be accepted during regular banking hours. Your stop order takes effect when we record it on your account. Your written order will be effective for 6 months. If your stop order is by phone, you must confirm it in writing. If you don't, we'll remove it after 14 days. Your stop order **MUST** include your account number, the exact number and date of your check, the exact name of the payee, and the exact amount. We cannot be responsible for stop orders with incorrect information. We charge your account for a stop payment. If this is a joint account, we'll accept a stop payment order from any owner regardless of who signed the check. We cannot accept a stop order on any blank checks or checks payable to cash or bearer. Stop payment orders on electronic debits have other regulations shown in the Electronic Fund Transfer Section of this Brochure.

POSTDATED CHECK. The bank will not be liable for prematurely honoring any postdated check.

STALE-DATED CHECK. We are not obligated to, but may at our option, pay a check presented for payment more than 6 months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described.

CHECK CASHING. Requests to cash checks based on an account relationship will generally require a balance equal to or greater than the amount of the check being cashed.

CHARGEBACKS. If we cash a check for you or accept it for deposit to your account and it is returned to us unpaid, we will charge your account for the unpaid check as well as a deposit item returned fee. The unpaid check will be mailed to you at the address shown on our records.

TAXPAYER IDENTIFICATION NUMBER. You promise to give us the proper taxpayer identification number (social security number for individual or joint accounts) for the first person listed on the account title. We may withhold interest on your accounts if you have not supplied us with your taxpayer identification number.

CLOSING THE ACCOUNT - You have the right to close your account at any time. If you closed your account within 90 days of account opening, an early closing fee will be charged to your account. We also have the right to close your account at any time. If we close your account, we will advise you and mail you a check for the balance. We may also switch your account to one we believe is more suited to your needs instead of closing your account, if you repeatedly violate the requirements of your existing account. For example, because of excessive withdrawals in an Insured Money Market account, we may switch you to an account that will give you more flexibility but pay lower interest. We will advise you of the change.

IF YOU OWE US MONEY - If any of the account owners owe us money, to pay the debt we can use funds from any account in which that account owner has an interest.

LEGAL CLAIMS - If your account becomes involved in legal proceedings such as garnishment, tax levy, citation, attachment, bankruptcy, or injunction, your use of it may be restricted and a fee may be charged to your account as listed in the Personal Deposit Account Plans and Special Service Fees. If we must appear or answer in legal proceedings involving your account, you also agree to pay our costs and expenses and attorneys' fees, even if we use an attorney employed by us full time. You agree to indemnify us from any legal claims involving your account if we have followed your instructions or we have acted properly in handling your account.

PRIVACY POLICY - We collect nonpublic personal information about you from the following sources: (1) Information we receive from you on applications or other forms; (2) Information about your transactions with us, our affiliates, or others; (3) Information we receive from a consumer-reporting agency as a result of providing a product or service to our customers. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as

permitted by law. 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 standards to guard your nonpublic personal information.

We may disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau, merchant or a payee of one of your checks; (3) in order to comply with government agency or court orders; (4) in order to advise third parties of accounts closed for misuse; or (5) if you give us written permission.

NOTICES - Notices to you are considered effective when mailed to your address in our records or posted in our lobby. Notices to us are deemed effective when received. Notice to or by any one joint account owner is effective to all.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (i.e. ATM card, PIN number, and Electronic Banking login) for your account(s). Do not discuss or share information about your account number(s) or access devices with anyone. Your account number can be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer, payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us (only if we failed to use ordinary care and if we substantially contributed to the loss).

SERVICE CHARGES - A number of service charges may apply to your account. You should refer to our current Personal Deposit Account Plans and Fee Schedule for this information. You agree to pay all service charges applicable to your account for its use and authorize us to deduct or charge any of your accounts with us for those charges. We reserve the right to waive service charges in our sole discretion.

NON-TRANSFERABILITY - This account may not be transferred or assigned without our prior written consent.

CHANGES IN TERMS - We may amend this Agreement and our Personal Deposit Account Plans and Fee Schedule at any time without prior notice to you if a change is favorable to you. If any change is adverse to you, we will send you written notice at least 30 calendar days in advance. If you continue to use the account or keep the account open after the effective date of any change, you will be deemed to have agreed to the change.

GENERAL - This Agreement is subject to the provisions of applicable federal and state laws and regulations. Other agreements such as our STAR® ATM/debit card, Preauthorized Credit or Payment Agreements may affect your account. You should refer to these agreements and accompanying disclosures for further information regarding your account.

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Direct Deposits - You may make arrangements for certain direct deposits to be accepted into your Checking or Savings accounts.

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from your Checking or Savings accounts.

ATM Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your ATM/debit card and personal identification number (P.I.N.), to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)

- transfer funds from savings (or checking) to checking (or savings) account(s)
- get the account balance of your checking or savings account

Some of these services may not be available at all terminals

Limitations on cash withdrawal amounts will be determined at the time your ATM card is issued. Generally, our cash withdrawal limit is \$500.00 unless otherwise disclosed. ATM withdrawal fees may vary by account type. Refer to our Personal Deposit Account Plans and Special Service Fees.

Debit Card Transactions and Dollar Limitation - You may access your Checking account to purchase goods and pay for services. Purchases made using your debit card may not exceed the lesser of your available checking/savings account balance or \$2000.00 in transactions per day. This limit may vary based on your account condition. Please also see **Limitations on Frequency of Transfers** section regarding limitations that apply to ATM transfers and debit card transactions.

Limitations on Frequency of Transfers - Transfers from a Money Market account or Savings account to another account or to third parties by preauthorized, automatic, telephone, or Internet Banking transfer are limited to six per month.

CHARGES FOR ELECTRONIC FUND TRANSFERS

- We do not charge for direct deposits to any type of account.
 - We do not charge for preauthorized withdrawals from any type of account.
- Except as indicated elsewhere, we do not charge for electronic fund transfers.

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

RIGHT TO DOCUMENTATION

Terminal Transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (312)-225-2323 to find out whether or not the deposit has been made. If the only possible transfers to or from your account are direct deposits, you will get a periodic statement from us, or we will update your passbook upon presentation.

Periodic Statements. For your Checking account(s), we will send you a monthly statement. For your Statement Savings account(s), we will send you a quarterly statement (or a monthly statement if there's electronic fund transfer activity on the account during that month).

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

• **Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at any of the telephone numbers or addresses listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you a fee for each stop payment order you give, (as indicated in the Personal Deposit Account Plans and Fee Schedule).

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your 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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- (6) There may be other exceptions in our agreement with you.

UNAUTHORIZED TRANSFERS

Tell us **AT ONCE** if you believe your card and/or PIN has been lost or stolen or if you believe that an electronic funds transfer (EFT) has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, you can lose no more than \$50 if someone used your card without permission. If you do not tell us within 2 business days after you learn of the loss or theft of your card and/or PIN and we can prove we could have stopped someone from using your card and/or PIN 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 statement was mailed to you, 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 period.

If you believe your card and/or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address provided below.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address provided below, 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 tell you the results of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days (20 business days if the transfer involved a new account) 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 account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

PACIFIC GLOBAL BANK
2323 S. WENTWORTH AVE.
CHICAGO, IL 60616

Business Days: Monday through Friday
Excluding Federal Holidays

Phone: (312) 225-2323

MORE DETAILED INFORMATION IS AVAILABLE
UPON REQUEST

FUNDS AVAILABILITY DISCLOSURE

This policy statement does not apply to Savings Accounts, Certificates of Deposit or Money Market Accounts.

Our policy is to generally make funds from your deposits available to you on the 2nd business day after the day of deposit. Funds from certain types of check deposits are available on the 1st business day after the day of deposit (special deposit slip may be required, see "Next-Day Availability"). Also, the first \$200 of check deposits not otherwise qualifying for next day availability is made available on the 1st business day after the day of deposit.

Once funds are available, we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal Holidays. If you make a deposit before 3:00 p.m. on a business day that we are open (1:30 p.m. at an ATM), we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 p.m. (1:30 p.m. at an ATM), or on a non-business day (Saturday, Sunday, or Federal Holidays), we will consider that the deposit was made on the next business day we are open.

Same-Day Availability - Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability - Funds from the following deposits are available on the 1st business day after the day of your deposit: U.S. Treasury checks that are payable to you; wire transfers.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the 1st business day after the day of your deposit (special deposit slips required): Cash; State and local government checks that are payable to you; Cashier's, certified and teller's checks that are payable to you; Federal Reserve Bank checks, Federal Home Loan Bank checks and Postal Money Orders that are payable to you, on-us checks.

If you do not make your deposit in person to one of our employees, funds from these deposits will be available on the 2nd business day after the day of deposit.

LONGER DELAYS MAY APPLY

If we decide to delay the availability of the funds, 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 no later than the 1st business day after the business day on which the deposit was made.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 (six times or more) in the last six months.
- There is an emergency, such as failure of communications or computer 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 7th business day, after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, and federal, state and local government checks will be available on the 1st business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the 2nd business day after the day of your deposit.

Funds from all other check deposits will be available no later than the 7th business day after the day of your deposit. However, the first \$200 of your deposit will be available on the 1st business day after the day of deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the 5th business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

The ATMs we own or operate are located at 2323 S. Wentworth Ave., Chicago, Illinois 60616, 2156A S. Archer Ave., Chicago, Illinois 60616 and 3233 S. Ashland Ave., Chicago, Illinois 60608.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and the back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.”

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer, if a substitute check is posted to your account. For example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check. The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover the additional amount under the law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you receive and that was posted to your account, please contact us at 312-225-2323 for further assistance.

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: for example, the check number, the name of the person to whom you wrote the check, the amount of the check.

ACH and Wire Transfers - This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in Illinois. If you originate a funds transfer and you identify by name and number a beneficiary institution, an intermediary financial institution or a beneficiary, we and every receiving financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house (ACH) rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A- 403 (a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING

Limitation - You must deposit \$500.00 to open this account.

Account Fees - A minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

SENIOR CHECKING

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account every month. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield on all balances.

Limitation - You must deposit \$100.00 to open this account.

VIP CHECKING

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account every month. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield on all balances.

Limitation - You must deposit a \$100.00 to open this account. The combined balance is computed by adding the balance of your Money Market, Savings, (excluding IRAs) and Certificate of Deposit Accounts.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every statement cycle if the combined balance falls below \$30,000.00 any day of the cycle.

GLOBAL PREMIER CHECKING

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account every month. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield only on those days the \$5,000.00 minimum balance requirement is met.

Limitation - You must deposit \$5,000.00 to open this account.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 on any day of the cycle.

MONEY MARKET

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account every month. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield only on those days the \$2,000.00 minimum balance requirement is met.

Limitation - You must deposit \$100.00 to open this account.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,000.00 on any day of the cycle. Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, check, debit card, computer transfers, or similar orders are limited to six per statement cycle. An excess transfer fee of \$5.00 will be charged for each transfer in excess of the above mentioned limitations.

HEALTH SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account monthly. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield only on those days the \$800.00 minimum balance requirement is met.

Limitation - The funds in your Health Savings Account are to be used for qualified medical expenses. Information related to qualified medical expenses may be found in IRS Publication 502 which can be ordered from the IRS by calling 800-829-3676 or by visiting the IRS website at www.irs.gov. You may wish to consult with your tax advisor for more information regarding your specific situation.

PASSBOOK SAVINGS

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account quarterly. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield only on those days the \$500.00 minimum balance requirement is met.

Limitation - You must deposit \$500.00 to open this account.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$500.00 on any day of the month. Transfers from a Passbook Savings account to another account or to third parties by preauthorized, automatic, telephone, computer transfers or

similar orders are limited to six per statement cycle. An excess transfer fee of \$5.00 will be charged for each transfer in excess of the above mentioned limitations.

STATEMENT SAVINGS

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account quarterly. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield only on those days the \$500.00 minimum balance requirement is met.

Limitation - You must deposit \$500.00 to open this account.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$500.00 on any day of the month. Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, computer transfers, or similar orders are limited to six per statement cycle. An excess transfer fee of \$5.00 will be charged for each transfer in excess of the above mentioned limitations.

CHILDREN'S SAVINGS

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account quarterly. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed annual percentage yield on all balances.

Limitation - You must deposit \$10.00 to open this account. Transfers from a Children's Savings account to another account or to third parties by preauthorized, automatic, telephone, computer transfers, or similar orders are limited to six per statement cycle. An excess transfer fee of \$5.00 will be charged for each transfer in excess of the above mentioned limitations.

GLOBAL PREMIER SAVINGS

Rate Information - Your interest rate and annual percentage yield are subject to change at any time at the Bank's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account quarterly. If you close your account or change it to a non-interest bearing account before interest is credited, you will not receive the accrued interest.

Balance Information - We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day. Interest will be earned at the disclosed Global Premier Savings annual percentage yield only on those days the \$15,000.00 balance requirement is met. A Regular Statement Savings annual percentage yield will be earned on those days the balance is between \$2,500.00 and \$15,000.00.

Limitation - You must deposit \$50.00 to open this account.

Account Fees - A Minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$2,500.00 on any day of the month. Transfers from a Global Premier Savings account to another account or to third parties by preauthorized, automatic, telephone, computer transfers, or similar orders are limited to six per statement cycle. An excess transfer fee of \$5.00 will be charged for each transfer in excess of the above mentioned limitations.

CERTIFICATE OF DEPOSIT

Rate Information - Interest rates are fixed for the entire term of the certificate and are based on current rates. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily, and credited to your account quarterly or at maturity.

Balance Information - We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Limitation - You must deposit \$1,000.00 to open this account. You must deposit \$100,000.00 to open a Jumbo Certificate of Deposit. You may not make any deposits into your account before maturity. Principal withdrawn before maturity are subject to early withdrawal penalty.

Automatically Renewable - At the time of maturity, this account will automatically renew at the same term, at the then current interest rate. You will have a grace period of 7 calendar days after maturity to change or withdraw the certificate without a penalty. If you change the term or rate of the CD during the grace period, the new change will be effective on the next day after we receive your request. If you prevent renewal, interest will not accrue after maturity.

Early Withdrawal Penalties - Listed below are different terms and corresponding penalties for withdrawal before maturity:

- 30 days through 6 months CD: 30 days of interest on the amount withdrawn
- 7 months through 36 months CD: 90 days of interest on the amount withdrawn
- 37 months through 60 months CD: 6 months of interest on the amount withdrawn
- over 60 months CD: 9 months of interest on the amount withdrawn

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal Of Interest - You can withdraw interest credited to your account at any time during the term of the deposit after it is credited to your account. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.