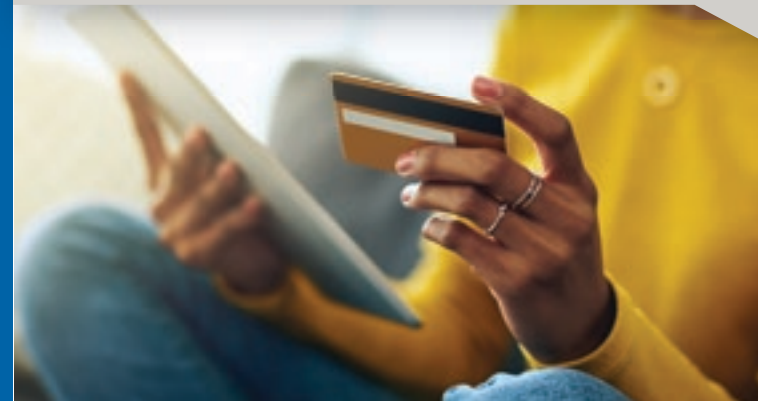


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53717


9226 S. Commercial Ave.
Chicago, IL 60617



Welcome TO ROYAL BANK



To find out more, call 773-768-4800 or visit us at our branches.

www.royal-bank.us



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Dear Royal Bank Customer:

Welcome to Royal Bank

We would like to take this opportunity to guide you through the transfer of Illinois State Bank, a division of North Shore Bank. We appreciate your loyalty, and we promise to continue providing the level of service you've come to expect from your financial institution.

Please read through this booklet to understand the new account features you'll enjoy as a customer of Royal Bank. Here are a few key points we would like to make immediately clear.

Your account number will NOT change. Your routing number, used for direct deposits, ACH transactions and wire transfers will change. The Royal Bank routing number is 271071253.

- » The former two Illinois State Bank branch offices will remain open and staffed with the same friendly faces you've come to know. The name has simply changed from Illinois State Bank to Royal Bank. You can visit any Royal Bank branch to conduct your banking business:

9226 S. Commercial Avenue, Chicago, IL
5400 S. Pulaski Road, Chicago, IL
2740 W. 55th Street, Chicago, IL
1823 W. 47th Street, Chicago, IL
3448 E. 118th Street, Chicago IL (inside Pete's Fresh Market)
2869 S. Archer Avenue, Chicago, IL
1410 W. Taylor Street, Chicago, IL
21 E. Ogden Avenue, Westmont, IL
7840 N. Milwaukee Avenue, Niles, IL
1301 Pyott Road, Lake in the Hills, IL
1689 N. Curran Road, McHenry, IL

- » We will continue supporting the strong heritage and culture that is the foundation of the communities we serve.



CEO Welcome

Dear Valued Client:

Illinois State Bank was founded to serve your community and improve the lives of your family, neighbors and friends. Royal Bank was founded on those same principles of community banking – neighbors pooling their finances to invest in one another's homes, businesses and community development.

As an Illinois State Bank customer, you have enjoyed access to a community of like-minded individuals providing a high level of service and the financial products and services you rely on to move forward in life. At Royal Bank, you will continue to receive these same services, provided by the same friendly faces you've come to know at the branch offices. We will continue supporting the strong heritage and culture that is the foundation of this community. In addition, we'll have the ability to serve you in more ways than ever before.

I know you will have many questions regarding this transition. As the process continues, we will continue to communicate with you. In the meantime, you can continue to do your banking as you normally would, as well as at the nine additional Royal Bank offices you can now visit for all of your banking needs:

9226 S. Commercial Avenue, Chicago, IL	2869 S. Archer Avenue, Chicago, IL
5400 S. Pulaski Road, Chicago, IL	1410 W. Taylor Street, Chicago, IL
2740 W. 55th Street, Chicago, IL	21 E. Ogden Avenue, Westmont, IL
1823 W. 47th Street, Chicago, IL	7840 N. Milwaukee Avenue, Niles, IL
3448 E. 118th Street, Chicago IL (inside Pete's Fresh Market)	

To learn more about Royal Bank, please visit our website at www.royal-bank.us. We are confident you will see the similarities in our legacies, our business philosophies and our commitment to our community.

We are pleased to welcome you to Royal Bank and see it as a continuation of the banking relationship you enjoy today. Thank you for your loyalty.



Sincerely,

Leonard Sz wajkowski
President and Chief Executive Officer



IMPORTANT DATES AND INFORMATION

This Guide was created to assist you as we transition your accounts to Royal Bank. Please read through carefully to understand any actions you may need to take.

Conversion Dates

- » May 1 – 4, 2020

Accounts

- » Your account number(s) will remain the same. Please see pages 6-9 for information about account name changes.
- » **Your routing number will change. The Royal Bank routing number is 271071253.**

Online Banking and Bill Pay

- » Bill Pay in Online Banking via the Illinois State Bank site will be discontinued on April 30, 2020 at 6:00PM.
- » Mobile Deposit and Popmoney® via the Illinois State Bank site will be discontinued on April 30, 2020 at 6:00PM.
- » Download statements and/or bill pay information by April, 30 2020 at 6:00PM.
- » Online Banking via the Illinois State Bank site will be discontinued on April 30, 2020 at 6:00PM.
 - All Online Banking users will need to register for Online Banking at www.royal-bank.us on or after May 4, 2020.
 - All Bill Payees will need to be entered into your new Royal Bank Online Banking profile.
- » **We have a Client Care team available and ready to assist you through this process.** Please feel free to contact us at: online@royal-bank.us or 773-768-4800.
- » Client Care Hours:
Monday – Friday: 8:00AM – 5:00PM CST
Saturday – Sunday: 8:00AM – 12:00PM CST

Debit Cards and Checks

- » You will receive a new Royal Bank debit card in the mail during the week of April 27, 2020. You will receive the card first and then the PIN in a separate mailing.
- » Do not attempt to activate the new card until Monday, May 4, 2020. On or after this date, activate your card by performing a transaction at an ATM.
- » You will receive a complimentary set of checks with the Royal Bank routing number during the week of April 27, 2020.

ROYAL BANK ACCOUNTS



The following Illinois State Bank accounts will transition to the corresponding Royal Bank accounts without any effort on your part. Your account numbers will remain the same.

Personal Accounts

Illinois State Bank Account Type

Better Than Free Checking
 Better Than Free Checking-Value Pack
 eChecking Account
 Platinum Checking
 Perks Checking
 Prime Time Checking
 WorkPerks Checking
 Student Checking
 Senior Checking
 Free Checking
 Money Market
 Portfolio Money Market
 Perks Money Market
 Elite Money Market

Transitions Into

Royal Account Type

Plant Checking
 Plant Checking
 Plant Checking
 Cultivate Checking
 Cultivate Checking
 Prosper Checking
 Cultivate Checking
 Plant Checking
 Prosper Checking
 Plant Checking
 Royal Money Market
 Royal Money Market
 Royal Money Market
 Royal Money Market

Plant Checking

Your basic checking account. Enjoy no monthly service charge, no minimum balance, unlimited check writing and a Royal Bank Debit MasterCard®. Plus, we'll waive one overdraft/non-sufficient funds fee per year.

Cultivate Checking

Earn dividends on your monthly balance of \$1.00 or more. Enjoy unlimited check writing, a Royal Bank Debit MasterCard and no monthly service charge with a minimum balance of \$500.00 (\$10.00 fee if minimum balance is not met).



ROYAL BANK ACCOUNTS

Blossom Checking

Watch your money grow even faster with Blossom Checking. Variable interest is paid monthly on balances of \$1.00 or more. Avoid the \$10.00 monthly service charge with a minimum balance of \$1,000.00.

Prosper Checking

A no-hassle account that offers free traveler's checks and free notary services. There is no monthly service charge or minimum balance requirements, and you'll enjoy unlimited check writing and a Royal Bank Debit MasterCard.

Royal Money Market

The more you save, the more you earn. Royal Money Market offers tiered interest rates and free funds transfers between accounts (subject to Regulation D). Maintain a \$1,000.00 minimum balance to avoid a monthly service charge of \$10.00.

Personal Savings

Illinois State Bank Account Type

High Yield Savings
 Holiday Savings
 No Minimum Balance Savings
 Premium Savings Account
 Statement | Passbook Savings
 Transaction Savings Account
 Elite Savings
 IRA Savings

Transitions Into

Royal Account Type

Cultivate Savings
 Christmas Club
 Plant Savings
 Cultivate Savings
 Cultivate Savings
 Plant Savings
 Prosper Savings
 12M IRA-Add On

Passbook Savings

A traditional savings account with a passbook to track your transactions and account balances. Passbook Savings earns a competitive interest rate, compounded and credited monthly. There is a monthly fee of \$5.00 if the account falls below the minimum balance of \$100.00.

Health Savings Accounts

If you currently have a Health Savings Account with Illinois State Bank, it will transition to Royal Bank. You will receive a separate communication with additional details.

Plant Savings

Enjoy no monthly service charge and no minimum daily balance. Earn variable interest, compounded quarterly. A \$10.00 service fee is applied if the balance falls below \$50.00.

Cultivate Savings

Variable interest is paid monthly on balances of \$1.00 or more. Maintain a \$500.00 minimum balance to avoid a monthly service charge of \$5.00.

Junior Savings

An account designed for younger customers to teach the benefits of saving. Earn a competitive interest rate, compounded and credited monthly, while enjoying no minimum balance requirement for customers under 16 years of age.

Christmas Club

Save effortlessly for the holidays while earning a competitive interest rate. A check is mailed to you each November for the full account balance including interest.

Business Checking

Illinois State Bank Account Type

- Small Business Checking
- Business Interest Checking
- Business Checking
- Community Checking
- Basic Business Checking
- Business Money Market
- High Yield Business Money Market

Plant Business Checking

Access and manage your business funds with ease. Enjoy 200 free transactions per month, no monthly service charge and no minimum balance requirement.

Business Money Market

Earn a variable interest rate paid monthly on balances of \$1.00 or more while still enjoying access to your funds with free transfers between accounts (subject to Regulation D). Maintain a \$1,000.00 minimum balance to avoid a monthly service charge of \$10.00.

Transitions Into

Royal Account Type

- Plant Business Checking
- Plant Business Checking
- Plant Business Checking
- Plant Business Checking
- Plant Business Checking
- Plant Business Checking
- Business Money Market
- Prosper Money Market

Safe Deposit Box Fee Changes

Size	Current Standard Annual Fee	New Annual Fee
3x5	\$40.00	\$29.95
5x5	\$50.00	\$34.95
3x10	\$60.00	\$54.95
5x10	\$80.00	\$69.95
10x10	\$120.00	\$139.95

Illinois State Bank will invoice through April 2020. Royal Bank will begin invoicing in May 2020.

Overdraft Privilege Program

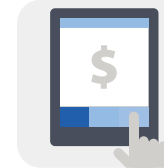
If you were enrolled in Illinois State Bank Overdraft Privilege Program, you will no longer have access to this service after the conversion. Overdrafts will be handled in the following manner:

- » Royal Bank may refuse any withdrawal, purchase or transfer request that overdraws your available account balance. If we do honor a withdrawal, purchase or transfer request that overdraws your available account balance, it does not obligate us to do so in the future.
- » You may be charged a returned check fee by merchants if you overdraw your account while making a purchase. In addition, Royal Bank charges a fee of \$35.00 per overdraft attempt, whether we honor the request or not.
- » The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.





Royal Bank offers a wide variety of digital banking services for your convenience. Whether you prefer online banking, mobile banking, text messaging or all three, you can now manage your money your way – anytime, anywhere.



CHANNELS OF SERVICE AT ROYAL BANK

Online Banking

Manage your accounts right from your home computer with online banking.

To register for Royal Bank online banking:


1. Visit www.royal-bank.us
2. Select "Register" in the online banking Login box on the left-hand side of the home page.
3. On the Registration page, click "Begin."
4. Fill out your personal and account information and choose "Continue."
5. You will see all of your accounts in online banking, where you can view balances, make transfers and more.

Mobile Banking

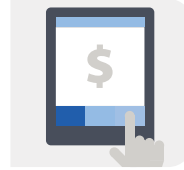
With the Royal Bank mobile app, you can view account balances and history, make transfers, pay bills, locate branches and ATMs and more, right from your smartphone or tablet.

Please note: You must first register for online banking before you can access mobile banking.

To access mobile banking from your iPhone®:

1. Open the Apple® App Store.
2. Select the Search icon and search for "Royal Bank."
3. You will see the Royal Bank icon: .
4. Select the "Free" button and then select "Install" to begin the download. You may be prompted to enter your iTunes® account and password information.
5. You will see the Royal Bank app icon on your phone.
6. Log in to the mobile app using your online banking username and password.

CHANNELS OF SERVICE AT ROYAL BANK



To access mobile banking from your Android™ device:

1. Open Google Play™.
2. Search for “Royal Bank” in the Search field at the top of the screen.
3. Select the “Free” button below the **RB** icon and then “Install” to begin the download. You may be prompted to enter your Google Play account password.
4. You will see the Royal Bank app icon on your device.
5. Log in to the mobile app using your online banking username and password.

Text Banking

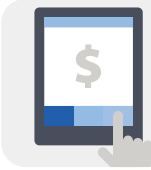
Text banking is a service that enables you to retrieve information about your Royal Bank accounts from your mobile phone using text messages.

To sign up for text banking:

1. Log in to your online banking account.
2. Click on the “Additional Services” tab and go to “Alerts and Notifications.”
3. Register the mobile phone number you want to use for text banking. An activation code will be sent to your mobile device.
4. Input your activation code on the “Alerts and Notifications” page.
5. Customize your text banking experience by setting alerts for primary account balances that fall below a minimum amount, as well as for payments and deposits that exceed a minimum amount. You can also enable transfers from a source account to your primary account.
6. Once you are registered, you can text the commands below to 454545 for information regarding your Royal Bank accounts:
 - » **BAL** – to receive the current and available balances for your primary account.
 - » **BAL ALL** – to receive your active account balances.
 - » **LAST** – to receive information regarding the last five transactions for your primary account.
 - » **BAL CHK** – to receive all of your active checking account balances.
 - » **BAL SAV** – to receive all of your active savings account balances.
 - » **TRANS amount** – to transfer an amount from your designated source account to your primary account. For example, TRANS 100 will transfer \$100.00 from your designated source account to your primary account.
 - » **HELP** – to receive available commands and descriptions regarding text banking.
 - » **STOP** – to deactivate your text banking service.

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CHANNELS OF SERVICE AT ROYAL BANK



Mobile Website

Get the key features of your online account, but optimized for your cell phone’s browser. Visit www.royal-bank.us on your mobile device.

Bill Pay

You can access the Bill Pay function within online banking. Once you are registered, you can schedule one-time or recurring payments from your online banking or mobile banking accounts.

FinanceWorks

Manage all of your bank accounts in one safe, secure and convenient place. FinanceWorks™ is the ultimate financial planning tool and is readily available with Royal Bank online banking. Input account information from other financial institutions, categorize your spending and set and achieve goals.

Visit online banking and click on the FinanceWorks widget to discover how easy it is to manage your money, your way.

FinanceWorks™ puts money management at your fingertips — and your financial goals within reach.

FinanceWorks

Get control over your finances with the power to:

- View accounts across more than 19,000 financial institutions — all from one site.
- See where you’re spending your money and track a budget.
- Get out of debt and stay out of debt.

Plus, it’s FREE, easy to use, and available now within online banking.

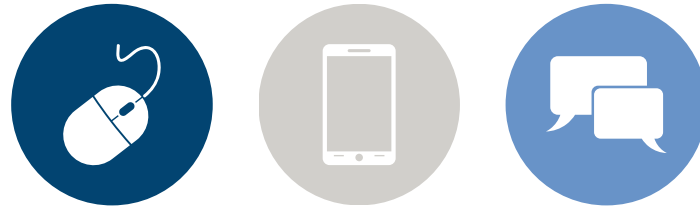
Get started today!

Log on to www.royal-bank.us or contact a branch representative for more details on this FREE financial management tool.



FinanceWorks is a trademark of Digital Insight.

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Telephone Banking

RoyalLine Telephone Banking: 1-866-722-9189

RoyalLine is Royal Bank's automated telephone banking system that gives you the freedom to manage your finances from any touch-tone phone 24 hours a day, seven days a week. With RoyalLine, you can monitor account balances, transfer funds and even make loan payments.

To get started with RoyalLine:

1. Dial 1-866-722-9189.
2. Select your preferred language.
3. Follow the menu prompts.
4. Enter your account number and temporary PIN (first four digits of your Social Security number).
5. Enter a four-digit Personal Identification Number (PIN).
6. Confirm your responses.

Allpoint ATM Network



Enjoy access to 55,000 surcharge-free ATMs worldwide with your Royal Bank debit card and the Allpoint™ ATM network. Just look for the Allpoint logo on ATMs or download the locator app to your smartphone or tablet. Just search "Allpoint ATM Locator" in your app store.

Turn Everyday Purchases into Cash

Log in to online banking to pick your Purchase Rewards.



Reward yourself when you use your Royal Bank debit card. Just select the reward offers you want, follow the terms and conditions of the offer and get cash back the very next month. No need to print a coupon or do anything different at the point of purchase. Check out the Purchase Rewards widget in online banking to view your available offers.

Purchase Rewards

Get Cash Back by Using your Royal Debit Card

Checking Account **2547		Change account	
Date	Description	Deposit	Withdrawal
07-22-10	POS Purchase - Bedding Emporium Offer: Just Beddy: 12% cashback		\$32.56
07-20-10	POS Purchase - Best Pizza Offer: Best Pizza: 10% cashback		\$5.00

- Click** to activate exclusive cash back offers at the types of places you like to shop.
- Shop** online or in stores to redeem your offers by paying with your card.
- Enjoy** cash back - deposited right into your account at the end of next month.

Saving Real Money Just Got Real Easy.

Log in to internet banking at www.royal-bank.us to learn more.

ROYAL BANK HOURS AND LOCATIONS



Client Care

We have a Client Care team available and ready to assist you through this process.
Client Care Center: **773-768-4800**

Monday – Friday	8:00AM – 5:00PM
Saturday – Sunday	8:00AM – 12:00PM

Branches

As a Royal Bank customer, you now have more convenient locations to meet your banking needs. Visit any one of the following branches to access and manage your Royal Bank accounts, apply for loans, have your questions answered and more.

9226 S. Commercial Avenue Chicago, IL 60617	5400 S. Pulaski Road Chicago, IL 60632	2740 W. 55th Street Chicago, IL 60632	1823 W. 47th Street Chicago, IL 60609
2869 S. Archer Avenue Chicago, IL 60608	1410 W. Taylor Street Chicago, IL 60607	21 E. Ogden Avenue Westmont, IL 60559	7840 N. Milwaukee Avenue Niles, IL 60714
1301 Pyott Road Lake in the Hills, IL 60156	1689 N. Curran Road McHenry, IL 60050		

Monday – Thursday	Lobby Hours	9:00AM – 4:30PM
	Drive-Up Hours	8:00AM – 5:30PM
Friday	Lobby Hours	9:00AM – 6:00PM
	Drive-Up Hours	8:00AM – 6:00PM
Saturday	Lobby Hours	9:00AM – 12:00PM
	Drive-Up Hours	8:00AM – 12:00PM

3448 E. 118th Street Chicago, IL 60617 (inside Pete's Fresh Market) No Drive-Up	Monday-Thursday	In-Store Hours	8:30AM – 6:00PM
	Friday	In-Store Hours	8:00AM – 6:00PM
	Saturday	In-Store Hours	8:00AM – 2:00PM
	Sunday	In-Store Hours	10:00AM – 2:00PM



DISCLOSURES AND COMMON FEES

TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT ACCOUNT OPENING INFORMATION – Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

AGREEMENT – This document, along with any other document we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Illinois (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law governs our relationship with you; however, it is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) gives you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variation from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY – You agree, for yourself (and the person or entity you represent if you sign as a representative of another), to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to your account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed to item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or receive on a day we are not open for business, as if initiated on the next following business day that we are open.

WITHDRAWALS – Unless clearly indicated otherwise on the account records, any of you, acting alone, who sign in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorize each person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is complete by us (as opposed to the date

you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

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. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account – is an account in the name of one person.

Joint Account – With Survivorship (And Not As Tenants In Common) – is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) 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.

Joint Account – No Survivorship (As Tenants In Common) – is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-On-Death Account – If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (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 the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS ACCOUNTS – Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

STOP PAYMENTS – You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION – We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS – You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we use ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alteration by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ACCOUNT TRANSFER – This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF – We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts Only) – A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

PAYMENT ORDER ITEMS – The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first. The order in which items are paid is important if there is not enough money in your account to pay off the items that are presented. Our payment policy will cause your larger, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

RESTRICTIVE LEGENDS – We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

ACH AND WIRE TRANSFERS – This agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary 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 Association 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 or credit.

ELECTRONIC FUND TRANSFERS – YOUR RIGHTS AND RESPONSIBILITIES

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

Electronic Funds Transfers Initiated by Third Parties – You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a return check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your checks as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking, passbook savings, statement savings, or money market account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking, statement savings, or money market account(s).
- Electronic check conversion. You may provide your check to a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone Banking Transfers – types of transfers – You may access your account by telephone 24 hours a day at 1-866-722-9189, using a touch-tone phone, your Social Security number, your account number(s), and your personal identification number, to:

- Transfer funds from your checking, statement savings, or money market account(s) to another of your checking, statement savings, or money market account(s)
- Make payments from your checking, statement savings, or money market account(s) to your loan account(s) with us
- Get information about:
 - the account balance of your checking, savings, or money market account(s)
 - the account balance and payment due on your loan account(s)
 - deposits and withdrawals on your checking, passbook savings, statement savings, or money market account(s)
- Place a stop payment on your checking, statement savings, or money market account(s)

ATM/Debit Card Transfers – types of transfers, dollar limitations, and charges – You may access your checking, statement savings, or money market account(s) by using your ATM card or Mastercard® debit card and personal identification number, to:

- Make deposits to your checking, statement savings, or money market account(s) assigned to your card.
- Get cash withdrawals from your checking, statement savings, or money market account(s) assigned to your card.
- You may withdraw no more than \$300.00 per day.
- Transfer funds from your checking, statement savings, or money market account(s) to another of your checking, statement savings, or money market account(s) assigned to your card.
- Get information about:
 - the account balance of your checking, statement savings, or money market account(s) assigned to your card.
- You may purchase goods or pay for services (in person, online, or by telephone), and get cash from a merchant or financial institution (if the merchant or participating financial institution permits) up to \$300.00 per day using your ATM card, or up to \$1,000.00 per day using your Mastercard debit card.

Some of these services may not be available at all terminals.

Types of Debit Card Point-of-Sale Transactions – You may access your checking, statement savings, or money market account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions – dollar limitations – Using your card:

- you may not exceed \$1,000.00 in transactions per day.

Types of ATM Card Point-of-Sale Transactions – You may access your checking, statement savings, or money market account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

ATM Transactions – dollar limitations – Using your card:

- you may not exceed \$300.00 in transactions per day.

Currency Conversion and Cross-Border Transaction Fees – If you effect a transaction with your Mastercard-branded debit card in a currency other than U.S. Dollars, Mastercard will convert the charge into U.S. Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (0.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 80 basis points (0.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of 0.2% and a Cross-Border Transaction fee of 0.8%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use – You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Internet Banking and Mobile Banking – types of transfers and charges – You may access your account(s) by computer or your mobile device through the internet by logging on to our website at www.royal-bank.us or accessing our mobile application and using your user identification, password, and your account numbers, to:

- Transfer funds from your checking, statement savings, or money market account(s) to another of your checking, statement savings, or money market account(s)
- Make payments from your checking, statement savings, or money market account(s) to your loan account(s) with us
- Make payments from your checking, statement savings, or money market account(s) to third parties

- Get information about:
 - the account balance of your checking, passbook savings, statement savings, or money market account(s)
 - the account balance and payment due on your loan account(s)
 - deposits and withdrawals on your checking, passbook savings, statement savings, or money market account(s)

FEES

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

ATM Operator/Network Fees – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

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. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.
- **Preauthorized credits** – 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 1-866-722-9189 to find out whether or not the deposit has been made.
- **Periodic statements** – You will get a monthly account statement from us for your checking, statement savings, and money market accounts.
 - You will get a monthly account statement from us for passbook savings accounts unless there are no electronic transfers in a particular month. In any case, you will receive a statement at least quarterly. For passbook savings accounts, the only possible electronic transfers to or from your account are preauthorized credits.

PREAUTHORIZED PAYMENTS

- **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 the telephone number or address listed in this brochure in time for us to receive your request three 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 \$34.95 for each stop-payment order you give.
- **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 for the previous payment, or when the amount would fall outside the certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer** – If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S 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 you have an overdraft line and the transfer would go over the credit limit.
- (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 that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY – We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) If you give us written permission.

UNAUTHORIZED TRANSFERS

- **Consumer liability** – Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic funds transfer 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 the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50.00 if someone used your card and/or code 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/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00.
- Also, if your statement shows transfers that you did not make, including those made by card, code, or other means, 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 periods.
- Additional limits on liability for Mastercard-branded debit card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your Mastercard-branded debit card, when used for point-of-sale transactions, if:
 - i. you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft,
 - ii. you have not reported to us two or more incidents of unauthorized use within the prior 12-month period, and
 - iii. your account is in good standing.

If any of these conditions are not met, your liability is the lesser of \$50.00 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you who does not have actual, implied, or apparent authority for such use, and from which you received no benefit.

This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by Mastercard.

- **Contact in event of unauthorized transfer** – If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE – In Case of Errors or Questions About Your Electronic Transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (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 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 credit 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

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.

ROYAL SAVINGS BANK
ELECTRONIC BANKING
9226 S. COMMERCIAL AVENUE
CHICAGO, ILLINOIS 60617
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 1-773-768-4800
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

- (2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- (3) Compare your records with the account statements or account histories that you receive.
- (4) Don't lend your ATM card to anyone.
- (5) Remember, do not leave your card at the ATM. Do not leave any documents at the night deposit facility.
- (6) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in an ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- (7) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (8) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when using the facility, especially after sunset. If you observe any problems, go to another ATM or night deposit facility.
- (10) Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- (12) Don't display your cash; pocket it as soon as the ATM transaction is complete and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- (13) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert of your surroundings.
- (14) We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS – This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash and we are not obligated to pay checks that you have written although we may do so.

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.

DETERMINING THE AVAILABILITY OF A DEPOSIT – The length of the delay is counted one business day from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

If you make a deposit at an ATM before 2:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

SAME-DAY AVAILABILITY – Funds from cash deposits and 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 first business day after the day of deposit:

- U.S. Treasury checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you
- Wire Transfers
- Checks drawn on Royal Savings Bank

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- State and local government checks that are payable to you
- Cashier's, certified, teller's checks that are payable to you

OTHER CHECK DEPOSITS – It is our policy to make funds from all other checks available as follows:

- The first \$200.00 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700.00 on Monday, \$200.00 of the deposit is available on Tuesday. The remaining \$500.00 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY – 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 \$5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communication equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

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 cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first 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 \$5,000.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES – Funds from any deposits (cash and checks) made at automated teller machines (ATMs) we own or operate will not be available until the second business day after the day of your deposit.

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 fifth business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

Common Fees

ATM / Debit Card Services

ATM / Debit Card at account opening	FREE
ATM / Debit Card replacement (client request)	\$9.95
Balance Inquiry, Cash Withdrawal, Deposit or Funds Transfer at any Royal Bank / Allpoint® ATM	FREE
Balance Inquiry, Cash Withdrawal, Deposit or Funds Transfer at a foreign ATM	\$1.95

**Some of the above services may not be available at all ATMs. An additional fee may be charged by the financial institution that owns or operates a foreign ATM.*

Online Banking and Electronic Payments

Online Banking, Bill Pay and Mobile Banking	FREE
Online transfers (internal and external accounts)	FREE
FinanceWorks™	FREE
Purchase Rewards	FREE
Same day loan payments	FREE
CardValet® - Debit Card FREEZE and monitoring	FREE
Customizable text alerts (carrier fees may apply)	FREE
Popmoney® - Send money	\$0.95
Popmoney - Request money	\$5.00

Wire Transfers

Incoming wire transfers: Domestic	\$9.95
Incoming wire transfers: International	\$29.95
Outgoing wire transfers: Domestic	\$24.95
Outgoing wire transfers: International	\$49.95
Wire Transfer Confirmation	\$4.95

Statements

Statement - eStatement	FREE
Statement - Paper	\$1.95
Statement - Paper including check copies	\$2.95
Statement - Hold (monthly)	\$9.95
Statement - Duplicate	\$2.95

Safe Deposit Boxes - Available at our Niles, Westmont, Lake in the Hills (LITH) and McHenry Offices as indicated below:

Box Size	Location	Annual Fee
2 X 5	Niles	\$24.95
3 X 5	Niles / Westmont / McHenry	\$29.95
4 X 5	Niles	\$32.95
5 X 5	Niles / LITH / McHenry	\$34.95
3 X 10	Niles / Westmont / LITH / McHenry	\$54.95
5 X 10	Niles / Westmont / LITH / McHenry	\$69.95
10 X 10	Niles / Westmont / LITH / McHenry	\$139.95
Late Fee (monthly 30 days after annual fee is due)		\$9.95
Key Deposit (one-time refundable fee)		\$40.00
Drill Fee		Cost + 30%

Loan Servicing

Payoff Letter	\$29.95
Payoff Recording	\$49.95
Additional Payoff Request	\$29.95
Loan Documentation	\$500.00
Loan Re-documentation	\$250.00
Short Term Extension	\$150.00
Loan Commitment Extension	\$250.00
Multiple Releases	\$200.00

Account and Service Fees

Account activity printout	\$2.95
Account balancing assistance (per hour)	\$29.95
Account inquiry (non-automated, per inquiry balance, check information, etc.)	FREE
Account Research Level I - Banker (per hour / one hour minimum)	\$24.95
Account Research Level II - Manager (per hour / one hour minimum)	\$29.95
Account Research Level III - Operations (per hour / one hour minimum)	\$49.95
Check printing (prices vary by style and quantity)	Varies
Check cashing - Royal Bank item (non-customer)	\$2.95
Foreign check processing	\$17.95
Non-sufficient funds (per paid item)	\$35.00
Non-sufficient funds (per returned item)	\$35.00
Redeposited item (per item)	\$4.95
Returned deposit item (per item)	\$35.00
Collection Item	\$20.00
Continuous Overdraft (after three days)	\$7.95
Excessive pre-authorized withdrawals, online transfers or checks in excess of 6 (Money Market / Savings)	\$12.95
Counter / Temp Check	\$2.00
Stop Payment (per check or range of checks or ACH Payment)	\$34.95
Lost Passbook replacement	\$9.95
Savings transfer to cover overdraft (automated)	\$9.95
Telephone transfer (non-automated, per transfer)	\$2.95
Early account closure (within 180 days of opening)	\$50.00
IRA Transfer (close out)	\$39.95
IRA Rollover (close out)	\$39.95
Legal Document Processing Level I - Deposit Accounts (Citations, Garnishments, Liens, Subpoenas, Levies, etc.)	\$150.00
Legal Document Processing Level II - Loan Accounts (Building Code Violations, Bankruptcy Filing, Personal Deficiency Judgements, etc.)	\$549.95

Other Client Services

Travelers Checks	\$1.75 per \$100.00
Travelers Checks for two	\$2.25 per \$100.00
Duplicate 1099	\$4.95
Medallion Signature Guarantee	\$9.95
Notary Public	FREE
Photocopy service (per page)	\$0.25
Fax service (per page)	\$1.00
Gift Cards (non-reloadable)	\$2.50
Immigration Letter	\$15.00
Money Order	\$4.95
Official Check	\$4.95
Deposit Verification	\$15.00
Dormancy (monthly after 12 months of inactivity)	\$15.00
Coin counting:	
\$0 - \$25	FREE
\$26 - \$100	\$4.95
\$101 - \$500	\$14.95
Over \$500	\$4.00 per \$100.00

FACTS

WHAT DOES ROYAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Royal Savings Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Royal Savings Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 773-768-4800 or go to www.royal-bank.us

What we do

How does Royal Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Royal Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ pay your bills or use your credit or debit card ■ make deposits or withdrawals from your accounts We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Royal Savings Bank does not share with our affiliate.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Royal Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Royal Savings Bank doesn't jointly market.</i>