IMPORTANT INFORMATION

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.municipalbank.com/disclosures or we will mail you a free copy upon request if you call us at 815.935-8000.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER (Consumer Accounts Only):

Call or write us promptly at the telephone number or address listed on the front of this statement if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You must notify us no later than 60 days after the first statement sent by the bank on which the problem or error appeared.

1) Tell us your name and account number.
2) Describe the error or 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 verbally, 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 involves a new account) after we hear from you, and we 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 this action is deemed necessary, 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. 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. If a notice of error involves unauthorized use of your point of sale debit card with a VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within 5 business days after you notify us. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

TO REPORT LOST OR STOLEN DEBIT CARDS, IMMEDIATELY CONTACT US AT (815) 935-8000 DURING BANK OPERATING HOURS. TO REPORT AFTER HOURS, CALL (800) 417-8715.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR REVOLVING CREDIT BILL (Consumer Accounts Only):

Send your inquiry in writing on a separate sheet so that the bank receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

1) Your name and account number;
2) A description of the error and why (to the extent you can explain) you believe it is an error; and
3) The dollar amount of the suspected error.

If you have authorized your bank to automatically pay your bill from your checking or savings account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the bank receives it within 3 business days prior to the scheduled payment date. You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the bank is resolving the dispute. During that same time the bank may not take any action to collect disputed amounts or report disputed amounts as delinquent. This is a summary of your rights; a full statement of your rights and the bank's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in the response to a billing error notice.

FINANCE CHARGE COMPUTATION FOR HOME-EQUITY PLANS: We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid finance charges. This gives us the "daily balance."

INTEREST CHARGE COMPUTATION FOR LINES OF CREDIT OTHER THAN HOME-EQUITY PLANS: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid interest or finance charges. This gives us the "daily balance."

CHECKING ACCOUNT STATEMENT RECONCILIATION

PLEASE EXAMINE THIS STATEMENT AT ONCE. IF NO ERRORS ARE REPORTED WITHIN 10 DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT.

If this Balance does not agree with the balance in your checkbook register

- Make sure all amounts recorded for checks and other payments are correct.
- Make sure the amounts recorded for deposits are correct.
- Make sure you have deducted all checks from your balance.
- Make sure you have deducted all charges from your balance.
- Check for errors in addition and subtraction.

If you need additional help in balancing your account, please contact a customer service representative at the office nearest you.

HOW TO BALANCE YOUR CHECKING ACCOUNT STATEMENT	
1. Add to your check register any interest earned shown on this statement.	
2. Subtract from your check register any service charges shown on this statement that you have not already recorded.	
3. Enter ending balance from front of Statement.	$
4. Enter deposits or other credits recorded in your register but not shown on this statement.	$ $
5: Add the total of items 3 and 4 above.	$
6. Enter the total checks, withdrawals, service charges (if any) and automatic payments, entered in your check register but not shown on this or previous stataments.	$
7. Subtract item 6 from item 5 above. This should be the balance shown in your checkbook register.	$

Outstanding Checks or Withdrawals Not Yet Charged to Account	
Check No.	Amount
TOTAL	

DIRECT INQUIRIES TO THE ADDRESS AND PHONE NUMBER SHOWN ON THE FRONT OF THIS STATEMENT.