

IMPORTANT INFORMATION ABOUT DEPOSIT ACCOUNTS

TERMS AND CONDITIONS

ELECTRONIC TRANSFERS

FUNDS AVAILABILITY

TRUTH IN SAVINGS

MARQUETTE BANK

Member FDIC

TABLE OF CONTENTS

	Page
TERMS AND CONDITIONS	2
Important Account Opening Information.....	2
Agreement.....	2
Liability.....	2
Deposits.....	2
Withdrawals.....	2
Ownership of Account and Beneficiary Designation.....	3
Business, Organization and Association Accounts.....	3
Stop Payments.....	3
Telephone Transfers.....	3
Amendments and Termination.....	4
Statements.....	4
Account Transfer.....	4
Direct Deposits.....	4
Temporary Account Agreement.....	4
Setoff.....	4
Convenience Depositor.....	4
Restrictive Legends.....	4
Payment Order of Items.....	5
Check Processing.....	5
Check Cashing.....	5
ACH and Wire Transfers.....	5
Facsimile Signatures.....	5
Power of Attorney.....	5
Stale-Dated Checks.....	5
FDIC Insurance.....	5
Unclaimed Property.....	6
UTMA Accounts.....	6
Cash Transaction Reporting.....	6
Backup Withholding/TIN Certification.....	6
Legal Actions Affecting Your Accounts.....	6
Security.....	6
Checking/NOW Account Organization.....	7
ARBITRATION CLAUSE	7
ELECTRONIC FUND TRANSFERS	7
FUNDS AVAILABILITY DISCLOSURE	11
TRUTH-IN-SAVINGS DISCLOSURE	13
Marquette Totally FREE Checking Account.....	13
Senior Checking Account.....	13
FirstMarq Checking Account.....	13
New Start Checking Account.....	13
Smart Money Checking Account.....	13
NOW Account.....	14
Marquette Club Checking Account.....	14
Marquette Platinum Checking Account.....	14
PremierMarq Money Market Account.....	15
Marquette Platinum Money Market Account.....	15
YoungMarq Savings Account.....	16
ValueMarq Passbook Savings Account.....	16
Passbook Savings Account.....	16
Platinum Passbook Savings Account.....	17
ValueMarq Statement Savings Account.....	17
Statement Savings Account.....	18
Platinum Statement Savings Account.....	18
Savings Club Passbook/Statement Account.....	18
IRA Investment Account.....	19
Certificate of Deposit - Statement/Passbook.....	19
IRA Certificate of Deposit - Statement.....	19
General Customer Services.....	20

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 documents 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 use the account, 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 that governs our relationship with you, however, 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) give 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 variations 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 this 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 the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

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 received on a day we are not open for business, as if initiated on the next business day that we are open.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals 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) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. 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 completed 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. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. 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 7 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, ORGANIZATION AND ASSOCIATION 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 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 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 before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

If you put an oral stop payment order on a check the bank will send you a verification form within ten days. On that form will be noted that "this is the information on the stop payment order received by this financial institution. If this information is NOT correct, you must notify us immediately. Otherwise the stop payment order noted on this form is valid for six months."

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.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. 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 - Your duty to report unauthorized signatures, alterations and forgeries - 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 used 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 alterations 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 or forgeries 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.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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 to open the account or has authority to make withdrawals (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 prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred 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.

CONVENIENCE DEPOSITOR (Individual Accounts only) - A single individual is the owner. The convenience depositor 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.

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.”

PAYMENT ORDER OF 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 all of the items that are presented. Our payment policy will cause your largest, 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.

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

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 payment order to credit 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.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six 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 elsewhere.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the

number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person’s self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Deposit insurance for the other ownerships is at least \$250,000 per interest of the owner. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We have our own rules regarding dormant accounts; please see general customer services section of this disclosure.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child’s benefit. For this type of account, the child’s SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM or debit card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. For your protection, if we determine that security on your account has been compromised, we will require that your affected account be closed immediately.

Your account number can also 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 (to purchase a service or merchandise, for example), 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. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

CHECKING/NOW ACCOUNT ORGANIZATION - We have organized your Checking/NOW account(s) in a nontraditional way. Your Checking/NOW account consists of two sub-accounts. One of these is a transaction sub-account (e.g., a checking sub-account). You will transact business on this sub-account. The other is a non-transaction sub-account (e.g., a savings sub-account as classified under Federal Reserve Board Regulation D). You cannot directly access the non-transaction sub-account, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between sub-accounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your Checking/NOW account operates, but this organization makes us more efficient and helps to keep costs down.

ARBITRATION CLAUSE

Any controversy or claim arising out of or relating to any and all of the bank’s products or services shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association and shall take place in Chicago, Illinois. Judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

The dispute shall be heard and determined by three arbitrators. Each party to the dispute shall appoint one arbitrator within ten days after notice that the dispute has been submitted to the American Arbitration Association for resolution. The party-appointed arbitrators shall select a third arbitrator from the American Arbitration Association’s National Panel of Arbitrators who shall act as the chairperson of the panel. If the party-appointed arbitrators fail to appoint a third arbitrator within twenty days after the filing of the demand for arbitration, or if either party fails to appoint an arbitrator as required herein, the American Arbitration Association shall appoint arbitrators within ten days after notification to do so.

The law as applied by the United States Circuit Court for the Seventh Circuit shall govern as to any question of federal law. Any question of state law will be governed by the internal laws of Illinois without regard to its conflict of laws doctrine. To the fullest extent permissible under law, each side will bear its own attorneys’ fees; that is, the arbitrators will not have authority to award attorneys’ fees notwithstanding a statutory section at issue in the dispute that authorizes the award of attorneys’ fees to the prevailing party. Both parties waive the award of punitive damages.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

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 Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund 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 returned 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 check 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 or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or statement savings account(s).
- **Electronic check conversion.** You may authorize 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.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or Debit MasterCard® and personal identification number, to:

- make deposits to checking, statement savings, or statement money market account(s)
- get cash withdrawals from checking, statement savings, or statement money market account(s)
 - you may not exceed your daily withdrawal limit, as disclosed at card issuance
- transfer funds between checking, statement savings, or statement money market account(s)
- get information about:
 - the account balance of your checking, statement savings, or statement money market accounts

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

Types of ATM Card Point-of-Sale Transactions - You may access your checking, statement savings, or statement 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.

Point-of-Sale Transactions - dollar limitations - Using your ATM card for point-of-sale:

- you may not exceed \$500.00 in transactions per day

Types of Debit MasterCard Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), 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 \$2,500.00 in transactions per day

Limitations on Services. Some of these services may not be available at all ATM or POS terminals. We reserve the right to restrict or to revoke use of your Debit MasterCard for one or more types of Accounts or transactions. The Card and PIN shall remain our property, and may be canceled at any time without notice and must be surrendered or destroyed upon request. We may also terminate ATM, POS, and Debit MasterCard services at any time. We also reserve the right to limit the amount and/or frequency of withdrawals or transfers, and we may change those limits and impose other limits or restrictions on your use of the Card. At our discretion, we may not authorize subsequent ATM, POS, or Debit MasterCard transactions or pay items drawn on your Account due to outstanding Card transactions which have not been posted to your Accounts. We may allow, at our sole discretion, transactions which exceed your available Account balance. If there is a negative balance in your Account, you agree to pay the overdraft and any overdraft charges.

We must authorize Debit MasterCard access to each Account. You can ask us at any time to add or remove Accounts. You can access only one Account of each type with your Debit MasterCard.

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your Debit MasterCard in a currency other than US Dollars, MasterCard will convert the charge into a US 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 (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.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 .2% and a Cross-Border Transaction fee of .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 Computer Transfers - types of transfers and charges - You may access your account(s) by computer through the Internet by logging on to our website at www.emarquettebank.com and using your user ID and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings

- transfer funds from statement savings to checking
- transfer funds from statement savings to savings
- make payments from checking to loan account(s)
- make payments from statement savings to loan account(s)
- make payments from checking to third parties

There is no charge for Marquette Bank customers to use our Bill Payment Service.

FEES

- We do not charge for direct deposits to 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 a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 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 1-888-254-9500 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 or statement money market account(s).

For passbook accounts, if the only possible electronic transfers to your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook. No electronic debit activity is allowed through passbook accounts.

- 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 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 \$35.00 for each stop-payment order you give.
- **Notice of varying amounts.** If these regular payments 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.

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

(a) Consumer liability.

- *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund 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 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 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.

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 Debit MasterCard, when used for point-of-sale transactions.* You will not be liable for any unauthorized transactions using your Debit MasterCard, 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 twelve-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 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 receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by MasterCard.

- **(b) 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 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 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.

MARQUETTE BANK
ELECTRONIC RESOLUTION CENTER
10000 WEST 151ST STREET
ORLAND PARK, ILLINOIS 60462
Phone: 1-888-254-9500
Business Days: Monday through Friday
Saturday, Sunday, and Federal Holidays Excluded

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an 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 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 a 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 any 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 lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, 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 completed 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 to 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 make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and 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 5:00 P.M. Central Time (cutoff times may be later on some days or at some locations), or an ATM deposit before 12:00 noon Central Time, 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 5:00 P.M. Central Time (12:00 noon Central Time for ATM deposits) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Any deposit made through the mail will be considered deposited on the business day the deposit is received in the bank. Any deposit made to the night depository will be considered deposited the day it is removed from the night depository.

CASH WITHDRAWAL LIMITATION

For case-by-case delays, we place certain limitations on withdrawals in cash. In general, \$100 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. Any remaining funds will be available for withdrawal in cash on the following business day.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, 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 by the day after we receive your deposit.

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

Safeguard exceptions. In addition, 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 in the last six months.

There is an emergency, such as failure of computer or communications 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 electronic direct deposits to 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, 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 (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth 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 second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

If you make a deposit on a business day, at any ATM that we own before 12:00 P.M. Central Time, we will consider that it was received on that business day. If you make a deposit on a business day, at any ATM that we own after 12:00 P.M. Central Time, we will consider that it was received on the following business day. The funds deposited will be made available to your account under the FRB Regulation CC Rules and our Funds Availability Policy. In general, the first \$100 of your deposit may be available on the next business day. Credits for all deposits are subject to final verification and, after review, we make adjustments to your account for any errors.

Deposits made at any ATM that we do not own may not be available sooner than five business days after the day of your deposit. These deposits are also subject to the FRB Regulation CC Rules and our Funds Availability Policy.

The following is a listing of Marquette Bank owned ATMs:

Chicago Locations

- **Archer Drive-Up** - 3521 S. Archer Ave.
- **Bridgeport Drive-Up** - 615 W. 31st St.
- **Cermak Bank Lobby** - 3030 W. Cermak Rd.
- **Gas Express Inside** - 501 W. 31st St.
- **Kedzie Drive-Up** - 5400 S. Kedzie Ave.
- **63rd & Western Bank Lobby** - 6316 S. Western Ave.
- **64th & Western Drive-Up** - 6420 S. Western Ave.
- **Pulaski 24-Hour Walk-Up** - 6155 S. Pulaski Rd.
- **Pulaski Drive-Up** - 6155 S. Pulaski Rd.

Suburb Locations:

- **Aurora Drive-Up** - 2500 S. Eola Rd.
- **Bolingbrook Drive-Up** - 234 Bolingbrook Dr.
- **Bridgeview Drive-Up** - 8020 S. Harlem Ave.
- **Evergreen Park 24-Hour Walk-Up** - 9858 S. Western Ave.
- **Evergreen Park Drive-Up** - 9335 S. Kedzie Ave.
- **Hickory Hills Drive-Up** - 7945 W. 95th St.
- **Lemont Drive-Up** - 15730 W. 127th St.
- **New Lenox Drive-Up** - 2570 E. Lincoln Highway
- **Oak Forest Drive-Up** - 5700 W. 159th St.
- **Oak Lawn Drive-Up** - 8855 S. Ridgeland
- **Oak Lawn 24-Hour Walk Up** - 10419 S. Cicero Ave.
- **Orland Park Drive-Up** - 9533 W. 143rd St.
- **Orland Park Drive-Up** -9612 W. 143rd St.
- **Orland Park Drive-Up** - 7560 W. 159th St.
- **Orland Park Drive-Up** - 17865 Wolf Rd.
- **Romeoville Drive-Up** - 1876 W. Airport Rd.
- **Summit Drive-Up** - 7447 W. 63rd St.

Almost 40,000 FREE ATMs nationwide.

Find a free ATM near work or home at:

www.emarquettebank.com/FreeATMs

TRUTH-IN-SAVINGS DISCLOSURE

MARQUETTE TOTALLY FREE CHECKING ACCOUNT

No minimum balance requirement.

Unlimited check writing.

No monthly maintenance fees.

Check images.

Minimum balance to open the account - The minimum opening deposit is \$10.00.

SENIOR CHECKING ACCOUNT (must be age 62 or older to qualify)

No minimum balance requirement.

Minimum balance to open the account - The minimum opening deposit is \$10.00.

Additional benefits (at no charge):

- Unlimited check writing
- Service charge free money orders and cashier's checks
- Direct deposit
- Notary services
- Signature guarantee
- Check images
- Free personalized checks (in selected styles)

FirstMarq CHECKING ACCOUNT (16 & 17 year olds)

Features:

No minimum balance requirement.

Unlimited check writing.

No monthly maintenance fees.

Check images.

Minimum balance to open the account - The minimum opening deposit is \$10.00.

Eligibility Requirement - This account is only available to young adults ages 16 & 17.

Must have a valid Drivers License or State ID. Requires joint opening with a parent or guardian.

Fees – “*General Customer Services*” fees apply with the following exceptions:

Stop payments – each\$15.00
Non-sufficient funds (NSF) (each debit or check returned).....\$15.00
Overdraft – each overdraft paid\$15.00
Continuous overdraft after six calendar days.....\$0 per day

NEW START CHECKING ACCOUNT

- No checks for a twelve month-period
- Debit Card issued
- No ODP privilege
- Must have Direct Deposit

Minimum balance to open the account - The minimum opening deposit is \$10.00.

SMART MONEY CHECKING ACCOUNT

No maintenance or per item fees.

Minimum balance to open the account - The minimum opening deposit is \$10.00.

Eligibility Requirement - This account is only available to Public Aid participants with direct deposit.

NOW ACCOUNT

(Only available to individuals, sole proprietorships, unincorporated businesses, trade associations, independent school districts, and not-for-profit organizations.)

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$250.00.

Unlimited check writing.

Check images.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

MARQUETTE CLUB CHECKING ACCOUNT (50 years & older)

Customers 50 years and older with \$2,500.00 or more in combined deposits.

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$10.00.

No monthly maintenance fees.

Unlimited check writing.

Check images.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Club benefits (at no charge):

- Signature guarantee
- Notary public
- No membership fee
- FREE personalized Club checks
- Service charge free travelers checks
- Discount on safe deposit boxes
- Discount on land trust
- Service charge free money orders or cashier's checks
- Travel trips for Club members
- Seminars, socials & educational events

If the balance falls below \$2,500.00 in combined deposits, Marquette Club Checking Account will convert to a Senior Checking Account or Marquette Totally Free Checking Account.

MARQUETTE PLATINUM CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$1,000.00.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Unlimited check writing.

Check images.

Platinum Debit MasterCard®.

ADDITIONAL BENEFITS MAY BE AVAILABLE FOR THE ABOVE CHECKING ACCOUNTS:

- Debit card or ATM card
- Overdraft Protection
- Overdraft Privilege (see separate brochure for information)

PremierMarq MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$2,500.00.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a PremierMarq Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, debit card, or similar order to third parties are limited to six per monthly statement cycle. (Telephone transfer fees apply - see General Customer Services section in the "Important Information About Deposit Accounts" brochure for additional information).

Fees:

An excess debit fee of \$20.00 will be charged for each debit transaction in excess of the above limitations.

MARQUETTE PLATINUM MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$10,000.00.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Marquette Platinum Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, debit card, or similar order to third parties are limited to six per monthly statement cycle. (Telephone transfer fees apply - see General Customer Services for additional information).

Fees:

A fee of \$20.00 will be charged for each debit transaction in excess of the above limitations.

**YoungMarq SAVINGS ACCOUNT
(Minors under the age of 21)**

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Minimum balance to avoid imposition of fees - There is no daily minimum balance requirement. (At age 21, account will convert to a regular savings account. Please see disclosure information under Savings account for balance requirement and fees).

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - You may make no pre-authorized, data transmissions, telephone or automatic transfers or withdrawals from your account (passbook only). You are limited to six in-person withdrawals per month. A fee of \$10.00 will be charged for each in-person withdrawal in excess of six during the month. Pre-authorized ACH or automatic credits permitted.

ValueMarq PASSBOOK SAVINGS ACCOUNT

Minimum balance to open the account - The minimum opening deposit is \$100.00.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may make no pre-authorized, data transmissions, telephone or automatic transfers or withdrawals from your account. You are limited to six in-person withdrawals per month. A fee of \$10.00 will be charged for each in-person withdrawal in excess of six during the month. Pre-authorized ACH or automatic credits permitted. Access balances online.

PASSBOOK SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$300.00.

Minimum balance to avoid imposition of fees - A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may make no pre-authorized, data transmissions, telephone or automatic transfers or withdrawals from your account. You are limited to six in-person withdrawals per month. A fee of \$10.00 will be charged for each in-person withdrawal in excess of six during the month. Pre-authorized ACH or automatic credits permitted. Access balances online.

PLATINUM PASSBOOK SAVINGS ACCOUNT

Minimum balance to open the account - The minimum opening deposit is \$5,000.00.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may make no pre-authorized, data transmissions, telephone or automatic transfers or withdrawals from your account. You are limited to six in-person withdrawals per month. A fee of \$10.00 will be charged for each debit transaction in excess of six during the month. Pre-authorized ACH or automatic credits permitted. Access balances online.

ValueMarq STATEMENT SAVINGS ACCOUNT

Minimum balance to open the account - The minimum opening deposit is \$100.00.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a ValueMarq Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by debit card or similar order to third parties are limited to six per monthly statement

cycle. (Telephone transfer fees apply - see General Customer Services for additional information).

Fees:

A withdrawal fee of \$10.00 will be charged for each debit transaction in excess of six during a month.

STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$300.00.

Minimum balance to avoid imposition of fees - A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by debit card or similar order to third parties are limited to six per monthly statement cycle. (Telephone transfer fees apply - see General Customer Services for additional information).

A withdrawal fee of \$10.00 will be charged for each debit transaction in excess of six during a month.

PLATINUM STATEMENT SAVINGS ACCOUNT

Minimum balance to open the account - The minimum opening deposit is \$5,000.00.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - If your balance falls below the minimum required amount any day during the period, you will not earn interest for that period.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transfers from a Platinum Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by debit card or similar order to third parties are limited to six per monthly statement cycle. (Telephone transfer fees apply - see General Customer Services for additional information). A fee of \$10.00 will be charged for each debit transaction in excess of six during the month.

**SAVINGS CLUB PASSBOOK/STATEMENT ACCOUNT
(Christmas Club)**

Minimum balance to open the account - The minimum opening deposit is \$3.00.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded annually. Interest will be credited to your account in November.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Unlimited deposits. Only one withdrawal permitted - annually. A fee of \$20.00 will be charged for any additional withdrawal and the account will be closed.

IRA INVESTMENT ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - The minimum opening deposit is \$125.00.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic, telephone, or computer transfer or similar order to third parties.

_____ **CERTIFICATE OF DEPOSIT - STATEMENT/PASSBOOK**

_____ **IRA CERTIFICATE OF DEPOSIT - STATEMENT**

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency:

- Interest will not be compounded (for certificates with a term of less than one year).
- Unless otherwise paid, interest will be compounded quarterly (for certificates with a term of one year or more).

Crediting frequency - Interest will be credited to your account at maturity (for certificates with a term of less than one year) or quarterly (for certificates with a term of one year or more). Alternatively, you may choose to have interest paid to you by check or to another account monthly rather than credited to this account.

Minimum balance to open the account - The minimum opening deposit is \$500.00. Individual Retirement Accounts (IRAs) can be opened with a minimum of \$500.00.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 89 days or less: The penalty we may impose is the greater of:
 - 7 days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit.
 - all interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of three months to less than one year:
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of one year or more:
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. Certain exceptions may apply. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

GENERAL CUSTOMER SERVICES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account activity printout	\$5.00 per copy
Account balancing assistance.....	\$25.00 per hour, \$25.00 minimum
Account closed within six months of opening	\$30.00
Account research fee	\$25.00 per hour, \$25.00 minimum
ATM related charges	
ATM/Debit card replacement.....	\$10.00
ATM/Debit card replacement expedited	\$50.00
ATM transactions	
Bank owned, STAR [®] & Allpoint ATMs.....	no charge
Non-bank owned ATMs.....	no Marquette Bank transaction fee (convenience fees from other financial institutions may apply)
CIRRUS [®] ATM transactions	
Withdrawal, transfer, or inquiry.....	\$3.00 per transaction
PIN reminder	\$2.00
International transaction fee	3% of transaction
Bank-held statement.....	\$10.00 per month
Bank verification	\$10.00 each
Cashier's checks (customers only)	\$3.00
Certified checks	\$25.00
Check printing	(fee depends on style and quantity of check ordered)
Collections	
Outgoing.....	\$25.00 plus cost
Incoming.....	\$25.00 plus cost
Currency counted, deposited or purchased.....	\$1.00 per \$1,000.00
Document or statement copy	\$5.00 per copy
Dormant account fee	
An account is dormant if for six months (Checking) or three years (Savings) you have made no deposits or withdrawals to the account and you have had no communication with us about your account(s).	
Checking	\$10.00 per month
Savings	\$10.00 per month
Escheatment fee	\$25.00
Foreign currency conversion fee.....	5% of total
Garnishments and levies	\$125.00 plus legal fees
Immigration letter	\$10.00
Incorrect/invalid TIN.....	\$50.00 per year
Indemnity bond for lost certificates or bank check.....	\$25.00
IRA transfer fee.....	\$30.00
Lost passbooks	\$10.00
Marquette gift card	
Activation charge.....	\$3.50
Money orders (customers).....	\$1.00
Nonsufficient funds (NSF) (each debit or check returned).....	\$35.00
Notary public	\$1.00

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.

Overdraft - each overdraft item paid	\$35.00
Continuous/recurring overdraft after fifth calendar day.....	\$8.00 per day
Return item charge (charge back fee)	
(checks deposited and returned).....	\$4.50 each
Safe deposit boxes	
sizes and annual rentals vary (designated locations only)	
Savings bond conversion.....	\$25.00
Signature guarantee	\$2.00
Stop payments - each	\$35.00
Telephone transfers	\$5.00 each
Temporary checks.....	\$2.00 each
Overdraft protection transfer fee	
(limited to six preauthorized transfers per month)	\$8.00
Traveler's checks	
One-signer.....	1% of sale
Two-signers	1.5% of sale
Wire transfers	
Outgoing.....	\$20.00 each
Incoming.....	\$20.00 each

The Bank reserves the right to assess business service charges to any personal account that operates as a business account.

We may require not less than 7 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.

If your bank account at any time reaches a \$0 balance, it may be closed.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

MARQUETTE TOTALLY FREE CHECKING ACCOUNT

SENIOR CHECKING ACCOUNT

FirstMarq CHECKING ACCOUNT

NEW START CHECKING ACCOUNT

SMART MONEY CHECKING ACCOUNT

NOW ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

MARQUETTE CLUB CHECKING ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

MARQUETTE PLATINUM CHECKING ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

PremierMarq MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 3** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 5** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

MARQUETTE PLATINUM MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 3** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

YoungMarq SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

ValueMarq PASSBOOK SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

PASSBOOK SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

PLATINUM PASSBOOK SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$4,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

ValueMarq STATEMENT SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

STATEMENT SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

PLATINUM STATEMENT SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$4,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

SAVINGS CLUB PASSBOOK/STATEMENT ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

IRA INVESTMENT ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

_____ **CERTIFICATE OF DEPOSIT - STATEMENT/PASSBOOK**

_____ **IRA CERTIFICATE OF DEPOSIT - STATEMENT**

MARQUETTE BANK

Love where you bank

1-888-254-9500
emarquettebank.com

Offices in:

- Chicago • Aurora • Bolingbrook • Bridgeview
- Evergreen Park • Hickory Hills • Lemont • New Lenox
- Oak Forest • Oak Lawn • Orland Park • Romeoville • Summit

Member FDIC 

April 1, 2011

Cirrus[®] is a registered trademark of Cirrus Systems, Inc.

Debit MasterCard[®] is a registered trademark of MasterCard International Incorporated

2501374-020
© 1988, 1992, 1995 Wolters Kluwer Financial Services - Bankers Systems™
Form AIB-TIS 8/4/95 Custom TCM-14o,2Bay,3n,4s,5