

**THE NEW
WAY TO
CARRY
CURRENCY**



USER GUIDE **CASH PASSPORT™**

FIND OUT HOW TO;

- > USE YOUR CARD OVERSEAS**
 - > MANAGE YOUR BUDGET**
 - > RELOAD YOUR CARD**
- AND MUCH MORE...**

Travelex

**worldwide
money**

Welcome to your new chip and PIN CASH PASSPORT™

Here are some easy to follow instructions
on using your new Cash Passport

Before you go – this bit's important

Please sign the back of your Card as soon as you get it, then memorize your PIN. For a PIN reminder, you can call Travelex Card Services, or visit www.cashpassport.com and register on 'My Account', by following the instructions on the screen. Please note that you cannot change the PIN.

How to use your Cash Passport

MasterCard® Cash Passport is now chip and PIN protected, to allow you more secure access to your money worldwide. Most European and other countries have made their payment cards more secure by processing transactions using the PIN pad when purchasing or paying for services. Your new Chip and PIN Card will allow you to transact in this secure way when traveling. If the country you are visiting does not support this method the payment terminal will provide you a receipt to sign. Designed for overseas travel, you can use your Cash Passport, just like a bank card, at any merchant, including restaurants, shops and entertainment venues, displaying the MasterCard® Acceptance Mark. Simply sign the receipt as usual or, if the merchant can support it,

enter your PIN at the point of sale terminal. You can also use your Cash Passport at ATMs worldwide, displaying the MasterCard® Acceptance Mark. Just enter your PIN and how much cash you would like to withdraw. After that, all you have to worry about is what to spend your money on.

Additional and Secondary Cards

For peace of mind on your holiday, you may purchase an Additional Card and use it as a back up. You may also purchase a Secondary Card linked to the same funds for a friend or relative to use. Please see the Terms and Conditions or visit www.cashpassport.com for more information.

Checking your balance

Simply go to 'My Account' at www.cashpassport.com and you'll be able to see your Cash Passport balance and recent transactions.



SIMPLY PREPAY AND GO!

THE SECURE AND CONVENIENT WAY
TO SPEND ABROAD

Alternatively, you can call the automated balance service. Some ATMs also provide balances, however if the local currency of the ATM is not the same as the currency on your Card, the exchange rate used by the ATM to calculate the balance on your Card may be different to that applied to your Card and a slight variation may occur.

Want to put more money onto your Card?

Easy. Simply take your Card, and valid photo ID to any participating store and they will reload your Card for you or you can call Travelex Card Services at **1 877 414 6359** to reload using your credit or debit card. To find out more about all the different ways you can reload your Card, please visit www.cashpassport.com

How to purchase items online

You may purchase items online at any merchant that accepts MasterCard. You may be asked to provide the security code printed on the signature strip on the back of your Card.

What if my Card does not have enough funds to purchase an item?

Sometimes you may want to purchase an item that costs more than is available on your Card. If the merchant can support it, you can pay the difference with another payment method. Just make sure you tell the cashier before paying and confirm the amount you would like deducted from your Card. The cashier should process your Cash Passport payment first, and then accept the remainder of the balance in whichever way you would like to pay it.

SECURE

CONVENIENT

RELOADABLE



THE ULTIMATE TRAVELING COMPANION



Pre-authorization

It is not recommended to use your Cash Passport as a guarantee of payment for hotels, car rentals, etc. These companies may estimate the bill, and then hold the amount for up to seven days, meaning you can't access or spend those funds. You can use your Cash Passport to settle your final bill.

What if my Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. You may be able to use the balance on your Cash Passport for partial payment and complete the transaction with another payment method. In some countries, there may be daily

or weekly withdrawal limits from ATMs, which may be lower than the limit on your Card. For more information visit www.cashpassport.com

Dynamic Currency Conversion Payments

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by foreign retailers and ATM operators, giving cardholders the choice of paying in either the currency of the country they are visiting or the currency of the Card. If you make a purchase or ATM withdrawal in the country where the local currency is the same as the currency on your Card (e.g. using a Great British Pound Cash Passport in the United Kingdom) and opt in to a DCC service, this may result in a foreign exchange

transaction at additional cost to you. If you wish to avoid this risk, you should opt out of the DCC service and choose to pay in the local currency. DCC can also be applied to any domestic debit or credit card when used abroad.

Contact details

If you have any questions, or want to pass on any comments about using your Card, please contact cardservices@travelex.com

Please note, specific account questions cannot be dealt with via email.

For more information, visit www.cashpassport.com and log on to **'My Account'** to access your PIN, check your balance and view your transactions. Alternatively, call Travelex Card Services on one of the numbers below.

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

In an emergency, or if you've lost your Card or had it stolen, please contact Travelex Card Services immediately, so that they can cancel it and offer assistance, including emergency cash replacement.

Country	Toll Free Number
France	0800 916 940
Germany	0800 181 4595
Hong Kong	800 966 321
Italy	800 789 525
Japan	00531 780 221
Thailand	001800 442 212
UK	0800 056 0572
USA/Canada	1 877 465 0085
Other Countries*	+44 207 649 9404

* If you are abroad and want to dial the Other Countries number, please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

Please note that the Cash Passport fees and limits are subject to variation, in accordance with the Card's Terms and Conditions.

Fees	GB£	EU€
Card fee	Please check with the Purchase Location	
Load/Reload fee	Please check with the Purchase Location	
ATM fee per withdrawal*	1.25	1.75
Purchase from merchant (e.g. shops and restaurants)	Free	
Monthly inactivity fee debited from your Card if it has not been used for 12 months, as permitted by law	1.75	2.30
Cash over the counter fee (e.g. banks and bureaux de change)	Free	
Additional/Secondary Card fee	Please check with the Purchase Location	
Negative balance fee	10	15
Non emergency cash out/close Card fee by calling Travelex Card Services	\$20.00 or the foreign currency equivalent (subject to exchange rate fluctuations)	
Non emergency cash out/close Card fee at the Purchase Location	Please check with the Purchase Location (subject to exchange rate fluctuations)	

Limits	GB£	EU€
Maximum amount you can withdraw from ATMs in 24 hours*	600	700
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours	2,500	3,500
Minimum amount you can load on your Card	125	150
Maximum load and maximum balance allowed on your Card at any one time	4,500	6,000
Maximum load over 12 months**	15,000	20,000
Maximum value limit on the Card at any one time	4,500	6,000
Over the counter withdrawal limit (e.g. banks and bureaux de change) per 24 hours	150	200
Additional Card linked to the same funds	1	
Secondary Card linked to the same funds	1	

* Some ATM operators may charge an additional withdrawal fee or set their own withdrawal limits.

** The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 5.5%.

Cash Passport is issued by West Suburban Bank, pursuant to license by MasterCard International. MasterCard® and the MasterCard® Brand Mark are registered trademarks of MasterCard International Incorporated.



For more information visit www.cashpassport.com and log on to 'My Account' to check your balance and view your transactions. Alternatively, call Travelex Card Services using one of the numbers on the back of your Card.

For more information about your Cash Passport, please visit www.cashpassport.com

Cash Passport™ Prepaid MasterCard® Currency Card Terms and Conditions

The Card is not a credit card.

Prepaid funds are not accounts or deposits of West Suburban Bank, do not earn interest and are not insured by the federal deposit insurance corporation.

Do not tell anyone your PIN. You are responsible for safeguarding your PIN and Card number.

These TERMS AND CONDITIONS OF USE AND CARDHOLDER AGREEMENT (this “Agreement”) and the fees and limits table set out in the User Guide (“Table of Fees and Limits”) constitute our disclosure to you and an agreement between you and us with respect to our issuance and your use of the enclosed Cash Passport prepaid MasterCard currency card (“Card”). Your Card has been loaded with prepaid funds in the currency indicated on the Card and allows electronic access to those funds. The value available on the Card at any one time (your “Available Balance”) is limited to the amount of prepaid funds, less withdrawals, holds and amounts deducted for purchases and fees. Your Available Balance is not stored on the Card itself. With the Card, you may access your Available Balance at certain international automated teller machines (“ATMs”) and merchant point-of-sale (“POS”) locations, where MasterCard is accepted.

In this Agreement, “you” or “your” means any person who has received the Card and is authorized to use it as provided for in this Agreement, and “we”, “us” or “our” means West Suburban Bank and its successors and assigns. You acknowledge and agree that: (a) you are a U.S. citizen or legal alien residing in one of the 50 states of the U.S. or the District of Columbia or Puerto Rico with a verifiable U.S. mailing address and (b) you are at least 18 years of age (at least 19 years of age if you are a resident of a state in which the age of majority is 19) or if you are a holder of a Secondary Card, you are at least 16 years of age. In connection with the issuance of the Card, any reloads, cash outs or closing your Card, you may be required to provide such information and identification required by us or any selling agent to verify your identity as required by law or for security purposes.

You will be deemed to have accepted the Card and the Terms and Conditions of this Agreement if you: (a) sign the back of the Card; or (b) purchase or use the Card. PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY AND KEEP THEM FOR FUTURE REFERENCE.

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

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

any applicable law or regulation, this Agreement will be deemed modified to the extent necessary to comply with such law or regulation. We may waive any of the provisions or conditions of this Agreement, but any such waiver will be effective only on that occasion and will not be a continuing waiver or a waiver on any other occasion. We can delay enforcement of any of our rights under this Agreement without losing them.

Section 1. CONTACT INFORMATION.

Tell us IMMEDIATELY if your Card or any Additional or Secondary Card has been lost or stolen. If you believe your Card or any Additional or Secondary Card has been lost or stolen or that someone has accessed or may access money from your Card without your permission, call Traveler Card Services toll-free 24 hours a day, 7 days a week at **1 877 465 0085** (from US/Canada ONLY). Write us at: West Suburban Bank, 711 South Meyers Road, Lombard, Illinois 60148 Attention: Traveler Cash Passport Program.

Section 2. USING YOUR CARD.

Please sign the back of the Card and any Additional Card as soon as you receive it and memorize your PIN. Please ensure the Secondary cardholder signs the back of the Secondary Card as soon as they receive it and memorizes their PIN. There may be a delay of up to 4 hours before you are able to use your Card. Using your Card and PIN, you may withdraw cash from participating ATMs worldwide. You may also use your Card to purchase goods and services anywhere MasterCard is accepted. Although the MasterCard brand mark may be displayed, the Card may not operate in some countries, due to current and changing restrictions of MasterCard International Inc or as required by law. ATMs and POS terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card. The balance available for authorizing transactions with your Card is the lesser of your Available Balance or any limitation disclosed for the transaction being performed. Upon any ATM withdrawal or purchase via a POS device or other purchase transaction, the Available Balance will be reduced by the amount of such withdrawal or purchase, plus any applicable fees and charges.

PIN Selection. Your Card comes with a pre-selected PIN. You will need your PIN to access your funds at ATMs or for purchases. You can not change the PIN issued with the Card. You may call **1 877 465 0085** to receive an automated reminder of your PIN 24 hours a day, 7 days a week or access your PIN details online.

Additional and Secondary Card. This section does not apply to you if you are a holder of a Secondary Card. You may request an additional Card at the time of purchase or any time thereafter (“Additional Card”) for your own use, which can be used in the same way as the Card. You may also request a secondary Card for someone else to access the same funds on your Card (“Secondary Card”). You must provide their details prior to the issue of the Secondary Card and only they can use the Card. We may also need to verify the identity of any Secondary Card holder.

There may be a fee for the Additional or Secondary Card, as set out in the Table of Fees and Limits or as indicated at the purchase location. The Additional or Secondary Card is used in the same way as the main Card, but cannot be used to reload the Card. You may de-activate an Additional or Secondary Card at any time through the selling agent or by calling Card Services toll-free at **1 877 465 0085** (from US/Canada ONLY).

You must ensure that any Additional and Secondary Card is used in accordance with this Agreement. Any reference to a Card in this Agreement means your Card and any Additional or Secondary Card. You agree to be responsible for any transactions, use or misuse in respect of an Additional or Secondary Card.

Limitations on Use and Card Limits. You may use your Card only in the manner and for the purposes authorized by this Agreement. If you exceed any of the limits set out in the Table of Fees and Limits, we may suspend or cancel your Card. You may not use your Card for any illegal purpose, at casinos or for online gaming purposes and you must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. We may restrict access to your Card or cancel or suspend the Card if we notice suspicious activities or suspect any illegal use of the Card. If access is denied or the Card is cancelled or suspended, you should contact Travelex Card Services for more information. You are responsible for all transactions using your Card, and Additional Card or Secondary Card subject to the limitation on your liability for unauthorized use set forth in Section 10. You may not use your Card to make a purchase in excess of your Available Balance. We reserve the right to cancel your Card should you make one or more purchases in excess of your Available Balance and you may be charged a negative balance fee. If for any reason a purchase occurs that exceeds the value on the Card, you are responsible for paying us in full (including any applicable fees and charges), you agree to reload the Card to eliminate any negative balance, and in the event we are required to pursue legal or collection action as a result of your failure to abide with this provision, you authorize us to check your credit history and take any other action necessary to collect, as permitted by law. We may automatically deduct any amount you owe under this Agreement from a future transfer of value to the Card or from the value on any other cards held with us. If we are required to undertake legal proceedings against you because you fail to comply with the terms of this Agreement, you must pay our reasonable attorneys' fees and other costs of the proceedings.

Authorizations and Holds. Any entity honoring your Card may be required to obtain approval or authorization for any transaction, in accordance with the rules of MasterCard International Inc. When an authorization is issued, a thirty-day hold may be placed on the value on the Card in the amount of the authorization. In relation to any preauthorization requests made by hotels or rental merchants, a ninety-day hold may be placed on the Card representing the preauthorization request amount. If the preauthorization amount varies from the actual amount of the settlement transaction, the preauthorization hold may remain on the Card for up to ninety days. If your Card is subject to a hold, you will not be able to use the funds

on the Card to the value of the hold for any other purpose until the hold is lifted. As such, we do not recommend using the Card for any pre-authorized payments or periodic billing arrangements.

When a Card is used to purchase fuel at an automated fuel pump, there must be a minimum of U.S. \$50, €37 or £26 (depending on the currency of your Card) available on the Card. To make a telephone call, there must be a minimum of U.S. \$15, €10 or £8 (depending on the currency of your Card) available on the Card. If you spend less than these minimum amounts it may take up to 7 days from the date of your purchase before any unused balance is available.

When a Card is used at bars or restaurants, an additional percentage (usually 10% to 20%) may be automatically added as an anticipated service charge or tip. If your actual service charge or tip is less, it may take up to 7 days from the date of your purchase before the difference is available.

When a Card is used to purchase goods by mail order or online, an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, it may take up to 7 days from the date of your purchase before the difference is available.

You do not have the right to stop payment on any transaction initiated by use of your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to 7 days.

Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be available for up to 5 days from the date the refund transaction occurs.

MasterCard and Travelex Additional Services. Each Card comes with the benefit of MasterCard and Travelex additional services. For further details on the MasterCard additional services, please see www.mastercard.com. For further details on the Travelex additional services, please visit www.cashpassport.com.

Card Loading. You may reload your Card in the currency originally loaded on it, at locations where Cards are sold or by calling toll-free **1 877 465 0085**. For further information about reloading your Card, visit www.cashpassport.com. Maximum load amounts for your Card are set forth on the Table of Fees and Limits.

ATM Usage. Your use of the Card for withdrawals of cash from ATMs is limited by the Available Balance on your Card (including any applicable fees and charges). Cash withdrawn from ATMs will be in the local currency; however, your Available Balance will be decreased in the currency loaded on the Card. Your aggregate daily ATM withdrawal limit is set forth on the Table of Fees and Limits. Some ATM operators may also charge you an additional fee that will be deducted from the Card. Not all ATM operators advise

of this additional fee or the amount before you withdraw cash. Most ATM operators limit the minimum and maximum cash that can be obtained in a single transaction and it may also be limited (in some countries) by regulatory controls.

Foreign Exchange. Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 5.5%.

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

Balance and Activity Information. You will not receive regular periodic statements with respect to your Card. You are responsible for keeping track of the transactions on your Card, to ensure that you do not exceed your Available Balance. You can review your Available Balance and Activity Report by calling toll-free **1 877 465 0085** or visiting **www.cashpassport.com**. Accessing your Activity Report will allow you to see the last 5 transactions made by use of your Card. This information is available to you 24 hours a day, 7 days a week. You can also obtain Available Balance information at participating ATMs around the world. If an ATM displays a balance in a currency other than the currency of your Card, the exchange rate applied may be different than ours and minor discrepancies can arise; however, you can always obtain an accurate Available Balance by phone or online.

PIN Protection. You agree to take all necessary steps to protect your PIN and to never disclose your PIN to anyone. Such steps include (but are not limited to): (a) never write your PIN on the Card and never carry a record of your PIN in your purse or wallet or any place it may be accessed by other people, (b) never enter the PIN in any terminal that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner; and (c) never allow anyone else to use your Card. The PIN may be disabled if it is incorrectly entered three (3) times and you will not be able to make any PIN based transactions with your Card. If the PIN is disabled, please call **1 877 465 0085** to reactive the PIN. There may be a twenty-four (24) hour delay in reactivating a disabled PIN.

Card Expiration. Your Card will expire on the date indicated on its face. If there are any funds remaining on the Card after expiration, you may choose to transfer the funds to another Card or cash out your Card. If you have questions regarding the funds remaining

on your Card, write us at the address in Section 1 or call Travelex Card Services toll free at **1 877 465 0085**. An administrative fee will be charged as permitted by law to close your Card, or to transfer the funds to another Card, as set out under the Table of Fees and Limits.

Closing and Cashing Out your Card. At any time before your Card has expired, you may be able to close your Card or cash out your Card through a selling agent or by calling Travelex Card Services. An administrative fee may be charged for this service as set out under the Table of Fees and Limits or as indicated at the purchase location. Payment is available in US Dollars or in the foreign currency of the Card, but if you wish to obtain payment in the foreign currency of the Card, the selling agent will apply their own foreign exchange rate.

Replacement Cards. If your Card is lost, stolen or damaged, you can request a replacement in person at a selling agent or arrange for a replacement to be sent to you by calling Travelex Card Services at **1 877 465 0085**. Prior to the issue of a replacement Card, you may be asked to produce proof of identification. If you are abroad or if for any other reason we are unable to provide a replacement Card, you may call Travelex Card Services at **1 877 465 0085** and they may be able to arrange for funds to be made available from various worldwide selling agents, or they may send funds direct to you in place of a replacement Card. There may be a fee for this service, as set out in the Table of Fees and Limits.

Section 3. FEES AND LIMITS.

For details on the fees that apply to your Card, please refer to the Table of Fees and Limits in the User Guide, or on **www.cashpassport.com**

From time to time we may limit the amount you can load on your Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators also impose their own limits on the amount that can be withdrawn over a specific time period.

Section 4. DISCLOSURE OF CARD INFORMATION TO THIRD PARTIES.

By purchasing the Card and using it you consent to us and our service providers processing the information we collect from you in accordance with our Privacy Policy set out at Exhibit 1.

In addition, cardholder information may be provided to MasterCard or Travelex for the purposes of providing certain services, including emergency cash or emergency Card replacement.

Section 5. OTHER DOCUMENTATION.

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

Section 6. TELEPHONE AND INTERNET ACCESS TO INFORMATION.

You may display your Available Balance or an Activity Report by logging on to **'My Account'** at www.cashpassport.com, or you may hear the information by calling toll-free **1 877 465 0085**. Customer service representatives are available 24 hours a day, 7 days a week.

Section 7. PREAUTHORIZED PAYMENTS.

We do not recommend the use of the Card to make preauthorized payments with your Card.

Section 8. OUR LIABILITY.

IN NO EVENT WILL WE BE LIABLE FOR CONSEQUENTIAL OR INDIRECT DAMAGES (INCLUDING LOST PROFITS), EXTRAORDINARY DAMAGES, OR SPECIAL OR PUNITIVE DAMAGES. IN ADDITION, SUBJECT TO SECTION 10, WE WILL NOT BE LIABLE TO YOU IN RESPECT OF ANY LOSS, DAMAGE, EXPENSE OR INJURY YOU OR ANY THIRD PARTY MAY SUFFER IN CONNECTION WITH OR ARISING FROM THE CARD, EXCEPT WHERE SUCH LOSSES ARE DUE TO A BREACH BY US OF THIS AGREEMENT OR DUE TO OUR NEGLIGENCE. In particular, we will not be liable to you for any loss, damage, expense or injury in the following circumstances:

- If an ATM or a merchant refuses to honor your Card.
- If you do not have enough money in your Available Balance to make the withdrawal or purchase.
- If the ATM where you are making a withdrawal does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- If circumstances beyond our control (such as flood or fire or an act of war or an event of terrorism) prevent the transfer, despite reasonable precautions that we have taken.
- If access to your Card has been blocked after you reported your Card lost or stolen.
- If we have reason to believe the requested transaction is unauthorized or illegal.
- There may be other applicable exceptions.

Section 9. ERROR RESOLUTION.

A record detailing your use of your Card ("Activity Report") will be available to you at www.cashpassport.com, or accessed by you calling toll-free **1 877 465 0085**. In case of errors or questions about your Card or if any Activity Report shows transactions that you did not make, call Travelex Card Services as soon as you can at **1 877 465 0085**, complete and submit the Dispute Form available at www.cashpassport.com or write us at: Card Services Department, Travelex, Worldwide House, Thorpe Wood, Peterborough England PE3 6SB.

We must hear from you no later than 30 days after we made available the FIRST Activity Report on which the problem or error appeared.

- Tell us your name and Card number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will re-credit your Card within 10 business days for the amount you think is in error so that you will have 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 re-credit your Card. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of documents that we used in our investigation.

Section 10. YOUR LIABILITY FOR UNAUTHORIZED USE.

IF YOU BELIEVE THAT YOUR CARD HAS BEEN STOLEN, OR THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR CARD WITHOUT YOUR PERMISSION, CALL US AT ONCE TOLL-FREE AT **1 877 465 0085**.

Calling is the best way to keep your losses down. If your Card has been lost or stolen, we will close your Card to minimize losses.

If you tell us within 2 business days after you learn of the loss or theft of your Card, you can lose no more than U.S. \$50, if someone used your Card 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 we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as U.S. \$500.

Also, if your Activity Report 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 date we first posted the Activity Report on which the error appeared, 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.

If the unauthorized use of your Card was processed directly through MasterCard and not through another financial institution's or a third party's non-MasterCard ATM or POS network, you will have zero liability for the unauthorized use if: you reasonably demonstrate

that you exercised reasonable care in safeguarding your Card and PIN from risk of loss and theft; your Card is in good standing (e.g., not presently or recently overdrawn, and not presently or recently under suspicion of possible illegal or suspicious use); and we have not received more than one other report of unauthorized use of your Card in the last 12 months.

Section 11. AMENDMENT.

We can change this Agreement, including all fees, at any time, and such changes will be binding on you. If required by law, we will give you written notice of the change prior to the effective date of the change. However, if the change is made for security, regulatory or MasterCard purposes, or as a result of changes in fees, charges or costs imposed by any party other than us, we can implement it without prior notice. Your use of the Card constitutes acceptance of any amendment implemented by us. If you do not accept any change pursuant to this section 11, you may request a cash out of your balance by calling Travelex Card Services on **1 877 465 0085**. You will not be charged for this cash out.

Section 12. OUR RIGHT TO SET-OFF.

If you ever owe us money under this Agreement, and it becomes due, we have the right under the law (called setoff) to use the money from your Card to pay the debt. We may charge against any of your accounts any debt you owe us, now or in the future, without going through any legal process or court proceedings.

Section 13. TERMINATION.

We reserve the right to terminate this Agreement or any of the services that are described herein at any time. If we discontinue honoring your Card, you should call Travelex Card Services at **1 877 465 0085**, for further instructions.

You may, at any time, terminate this Agreement, or any of the services to which you subscribe by giving us written notice. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Section 14. ARBITRATION.

To the extent permissible by law we may resolve any disputes through binding arbitration or in accordance with any applicable legislation.

This Card is issued by West Suburban Bank, pursuant to license by MasterCard International.

Exhibit 1

FACTS

WHAT DOES WEST SUBURBAN BANK DO WITH YOUR PERSONAL INFORMATION

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account balances
- Payment History and Credit History
- Credit Scores and Account Transactions

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons West Suburban Bank chooses to share; and whether you can limit this sharing.

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

Questions?	Call 800-540-9258 or go to www.westsuburbanbank.com
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Other important information

Who we are	
Who is providing this notice?	West Suburban Bancorp "Holding Company", West Suburban Bank and West Suburban Insurance Services, Inc.
What we do	
How does West Suburban Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain and grant access to our customers' and former customers' information only in accordance with our internal security standards.
How does West Suburban Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>West Suburban Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>West Suburban Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include Insurance Companies and Financial Services Companies.</i>

For all your Cash Passport needs, visit
www.cashpassport.com



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