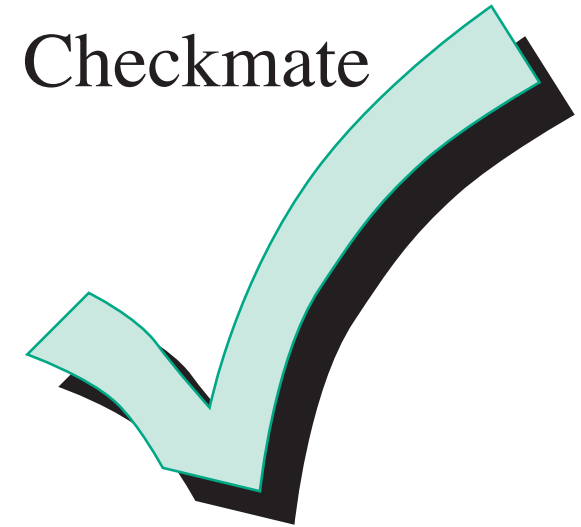


BankChampaign, N.A.'s

Checkmate



Puts a Cash Reserve in
Your Checking Account

BankChampaign
N.A.

FIRST
CLASS
STAMP
HERE

BankChampaign, N.A.
P.O. Box 1490
Champaign, Illinois 61824-1490

- The creditor must acknowledge all letter pointing out possible errors within thirty (30) days of receipt, unless the creditor is able to correct your bill during that thirty (30) days. Within ninety (90) days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
- After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
- If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay finance charges on the amount in dispute and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, the creditor must send you a written notification of what you owe; and if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
- If the creditor's explanation does not satisfy you and you notify the creditor in writing within ten (10) days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must also report that you think you do not owe the money and the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the creditor, the creditor must notify those whom the creditor reported you as delinquent of subsequent resolution.
- If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the dispute amount and finance charges, even if the bill turns out to be correct.

Locations and Hours

Main Bank South Neil Street at Devonshire 2101 South Neil Street Champaign, IL 61820 217-351-2870	North Champaign Facility Near Market Place Mall 5 Convenience Center Drive Champaign, IL 61820 217-351-2876
<u>Monday - Friday</u> Lobby: 8:00 a.m. - 5:00 p.m. Drive: 7:00 a.m. - 7:00 p.m.	<u>Monday - Friday</u> Lobby: 9:00 a.m. - 5:00 p.m. Drive: 7:30 a.m. - 5:00 p.m.
<u>Saturday</u> Lobby: 9:00 a.m. - 12:00 p.m. Drive: 7:00 a.m. - 2:00 p.m.	<u>Saturday</u> Lobby: 9:00 a.m. - 12:00 p.m. Drive: 7:30 a.m. - 12:00 p.m.

- The Customer will pay, on demand, all costs and expenses including reasonable attorney's fees to the extent permitted by law, incurred or paid by Bank in the enforcement of the terms and provisions hereof by suit or otherwise.
- The rights of the Customer hereunder shall not be assignable by operations of law or otherwise and any purported assignment shall be null and void and of no effect whatsoever.
- This agreement shall be construed under, and the rights and obligations of the parties shall be determined in accordance with, the laws of Illinois.
- This agreement may be terminated by Bank or by the Customer at any time by written notice to the other, but obligation of the Customer hereunder shall survive such termination.
- The Bank may amend any of the terms and conditions of this agreement upon 15 days prior notice by mailing a copy of such amendments to the customer at their last known address as shown on the records of BankChampaign, N.A.

In Case of Errors or Inquires About Your Bill

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

- If you want to preserve you rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - Do not write on the bill. On separate sheet of paper write (you may telephone your inquiry, but doing so will not preserve your rights under this law) the following:
 - Your name and account number (if any).
 - A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document unless you have a duplicate copy for your records
 - The dollar amount of the suspected error.
 - Any other information (such as your address) which you think will help the creditor to identify you or the reasons for your complaint or inquiry.
 - Send your billing error notice to the address on your bill which is listed after the words: "Send Inquiries To" or similar wording. Mail it as soon as you can, but in any case, early enough to reach the creditor within sixty (60) days after the bill was mailed to you.

CHECKMATE APPLICATION

Please Print

Checking Account # _____

Name (Last)	(First)	(M.I.)	Date of Birth	Social Security #	
Home Address (Street)	(City)	(State)	(Zip)	# of Dependents	Phone Number
Landlord or Mortgage Holder			___ Own Rent	Years There	Monthly Payment \$
Previous Address (Street)	(City)	(State)	(Zip)	Years There	Gross Monthly Salary \$
Present Employer			Phone Number		Years There
Business Address			Occupation		
Previous Employer (Name)		(Address)	Occupation		Years There
Name and Address of Nearest Relative Not Living With You				Relationship	

FINANCIAL INFORMATION

Savings Account #	Name of Bank	Balance \$	Checking Acct #	Name of Bank	Average Balance \$
Other Income (Income from alimony or child support need not be revealed if you do not choose to rely upon it as a basis for repaying this obligation.)				Monthly Amount \$	
Value of investments, bonds, marketable securities, cash value of life insurance.				Monthly Amount \$	

List all debts now owning - including home mortgage, revolving credit and bank charge cards (if more room is needed, attach list).

Creditor's Name	Address	Account Number	Balance Owing	Monthly Payment
			\$	\$
			\$	\$
			\$	\$
			\$	\$
Automobile Make & Year	Financed by		Account Number	Balance Owing \$

COMPLETE THIS SECTION ONLY FOR A JOINT APPLICATION

Name (Last)	(First)	(M.I.)	Date of Birth	Social Security #	
Home Address (Street)	(City)	(State)	(Zip)	# of Dependents	Phone Number
Present Employer			Phone Number		Years There
Business Address			Occupation		Gross Mthly Salary \$

Applicant's Signature(s)

I (we) give the above information for the purpose of obtaining credit and authorize the obtaining of information concerning any statements made herein. I will furnish you with financial statements from time to time as you may request and will notify you promptly in writing of any changes in my residence or employment and of any adverse changes in my financial circumstances.

Note: Both signatures are required for a joint account.

Borrower Date

Joint Applicant Date

Amount of Checkmate Line of Credit Desired:

- \$500 Over \$500 (specify amount _____)

Bank Champaign, N. A. Credit Agreement

Date _____

Maximum Credit Available \$ _____

In order to induce BankChampaign, N.A. (hereinafter called Bank) to make loans to the undersigned from time to time the undersigned (hereinafter called Customer) hereby represents and warrants that the information set forth in the application for a Checkmate Cash Account is true and correct and that any other information hereafter furnished to Bank in connection herewith will be true and correct. The Customer hereby agrees with Bank and, in reliance upon such information, Bank agrees with the Customer as follows:

- The Customer may obtain one or more loans hereunder from Bank from time to time, provided that the aggregate unpaid principal balance of all such loans shall not at any time exceed the amount of the Maximum Checkmate available specified above (the Maximum Credit) and provide further that each such loan shall be made in multiples of \$50.00 (or the unused portion of the Maximum Checkmate available to the Customer if less than \$50.00) by (a) requesting an advance from his Checkmate to his Checking Account; or (b) by drawing overdraft checks on his Checking Account which Bank honors by charging his Checkmate and crediting his Checking Account for such amount in excess of the amount of overdrafts as may be necessary to cause the amount of each such loan to be an even multiple of \$50.00 (if the Customer's Checking Account is a joint account, Bank may be charge to his Checkmate overdrafts resulting from checks drawn by anyone authorized to draw checks on such joint accounts).
- Bank will not be obligated to make any loan hereunder if the making of such loan would increase the unpaid principal balance of the Customer's Checkmate to an amount in excess of the Maximum Checkmate available. If the Customer shall be in default of any obligation to Bank hereunder or under any other agreement or arrangement with Bank, Bank will not be obligated to make any loan hereunder. Bank may, at its election, make a loan to the Customer hereunder which increases the unpaid principal balance in his Checkmate to an amount in excess of the Maximum Credit and in such event the Customer will immediately pay such excess amount to Bank with or without notice or demand.
- Bank will render a monthly statement of account to Customer which will show the unpaid balance of his Checkmate in Use as of the statement date and the amount which was automatically paid on the statement date. Each statement shall be deemed to be correct in all respects unless Customer notifies Bank to the contrary in writing within sixty (60) days after Bank has mailed or otherwise made available such statement to Customer.
- Interest shall accrue on the average daily unpaid principal balances of all outstanding Checkmate in Use hereunder at the rate of .049315% per day (in a year consisting of 365 days) or .049180% (in a year consisting of 366 days.) The finance charge begins to accrue on the day funds are advanced against the account. The average daily balance to which the periodic rate is applied is an average of the daily principal balances in the account during the billing period, including current transactions. It is determined by

taking the beginning principal balance of the account each day adding any new loans and subtracting any payments or credits. This yields the daily balance. The sum of the daily principal balance in the billing period divided by the number of days in the billing period yields the average daily balance. The **Annual Percentage Rate under this agreement is 18%.**

- Customer promises to pay Bank the minimum monthly principal amount of all Checkmate in Use at 1/2 of the principal balance as shown on statement (or such lesser amount as shall pay customer's indebtedness in full) or a minimum payment of \$10.00. Customer hereby authorizes Bank to receive payment of any monthly installment of principal, interest and any other charges by automatically deducting the amount thereof from Customer's checking account. No such automatic charge for such payments to Customer's checking account will be considered as a request by Customer for a loan hereunder if the balance in such account is not sufficient to satisfy such charge in full, but the Customer agrees he will, on such payment date, have a balance in such checking account sufficient to satisfy such charges in full. All payments received shall be applied first to interest and other charges with the balance, if any, to be applied to the principal.
- Customer may, at any time, make additional payments to repay all or any portion of the unpaid balance of Checkmate in Use, with interest and other charges to the date of prepayment without penalty, provided that any partial additional payment shall not relieve Customer of his obligation to pay the next succeeding monthly installment when due.
- Customer requests, and Bank may, at its discretion at any time while this agreement is in effect, issue an ATM card or debt card or any combination thereof to one or more of the persons who has signed this agreement as Customer. Customer agrees to abide by the terms and conditions appearing on such card(s) and such other terms and conditions as may be established by the Bank for use of such card(s). All such cards shall remain the property of the Bank and bank reserves the right to demand return of such cards for any reason. Customer shall notify Bank in writing of the theft or loss of any such card. Debit cards issued to Customer will bear an expiration date and Bank may, at its discretion, renew any card which has expired, or is about to expire, by sending a renewal card to the Customer unless the Customer notifies Bank to the contrary in writing at least thirty (30) days prior to expiration of such card.
- If Customer suffers an adverse change in his financial position which Bank deems material, or in the event of insolvency, bankruptcy or death of the Customer, or upon the failure of the Customer to pay any amount as herein provided, all sums owing hereunder shall, Bank's election, with or without notice or demand, become immediately due and payable and Bank may, at its option, with or without notice, terminate its commitment to make Checkmate further available, but the obligations of the Customer hereunder shall survive such termination.
- All notices hereunder shall be deemed to have been given by Bank when deposited by Bank in the United States regular mail, postage prepaid, addressed to the Customer at his address of record. All notices and payments hereunder shall be deemed to have been given or made by Customer when actually received by BankChampaign, N.A. at its office at 2101 South Neil Street, Champaign, IL 61820.