

**CRYSTAL LAKE BANK**  
 & TRUST COMPANY, N.A.<sup>®</sup>  
 A WINTRUST COMMUNITY BANK

**RATE SHEET**

**Checking Account Information**

Account Name	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Balance From	Balance To	Interest Rate <sup>1</sup>	Annual Percentage Yield <sup>1</sup>
Access Plus	\$100.00	\$0.01	\$0.01	and above	0.010%	0.01%

**Money Market and Savings Account Information**

Account Name	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Balance From	Balance To	Interest Rate <sup>1</sup>	Annual Percentage Yield <sup>1</sup>
Money Market	\$100.00	\$0.01	\$0.01	\$9,999.99	0.020%	0.02%
			\$10,000.00	\$49,999.99	0.030%	0.03%
			\$50,000.00	\$99,999.99	0.050%	0.05%
			\$100,000.00	and above	0.050%	0.05%
Savings	Any Amount	\$0.01	\$0.01	and above	0.020%	0.02%

**Fixed Rate Certificate of Deposit Information<sup>2</sup>**

Account Name	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Balance From	Balance To	Interest Rate	Annual Percentage Yield <sup>3</sup>
12 month CD	\$1,000.00	\$0.01	\$1,000.00	\$99,999.99	0.200%	0.20%
18 month CD	\$1,000.00	\$0.01	\$1,000.00	\$99,999.99	0.250%	0.25%

<sup>1</sup>The interest rate and Annual Percentage Yield (APY) are subject to change at the Bank's discretion, at any time without limitation. APY(s) for Access Plus, Savings and Money market assumes monthly compounding.

<sup>2</sup> Maximum deposit to open is \$99,999.99. Penalties will be imposed for early withdrawal. Fees may reduce earnings. Interest Rate, Annual Percentage Yield (APY) and Maturity Date will be based on the date the account is funded. Interest will begin to accrue on the funding date.

<sup>3</sup> APY assumes monthly compounding.

All rates effective as of 3/16/2020

# CRYSTAL LAKE BANK & TRUST COMPANY, N.A.<sup>®</sup>

A WINTRUST COMMUNITY BANK

Effective: January 1, 2020

## Special Service Fees

SERVICE CHARGES			
Account Reconciliation	\$25.00/hr (1 hr min)	Foreign Currency exchange <sup>2</sup> – Additional fee for transactions less than \$300.00 when currency not available onsite	\$10.00
ACH or Deposited Item Return / Chargeback	\$4.50	Foreign Currency – Expedited Shipping	\$15.00
Bill Pay Expedite Fee (check)	\$20.00	Foreign Checks Deposited <sup>2</sup>	\$5.00 per item \$40.00 for collections (additional collection fees may apply)
Bill Pay Expedite Fee (electronic)	\$10.00	Foreign Drafts	\$20.00
Cashier's Check	\$5.00	<b>OVERDRAFT AND NON-SUFFICIENT FUNDS FEES</b>	
CD-Rom Statements	\$25.00	Overdraft Paid or Returned Check <sup>3</sup> (when ending balance less holds at the end of the business day after all credits and debits have been posted is overdrawn by more than \$10.00)	\$35.00 per transaction item
Check Cashing (Non-Customer)	\$5.00	Overdraft Fee Per Day <sup>3</sup> (starting on the 6 <sup>th</sup> consecutive business day and every business day account is overdrawn by more than \$35.00 for up to 20 business days)	\$6.00
Dormant Account Fee <sup>1</sup>	\$5.00 per month	<b>WIRE TRANSFERS</b>	
Duplicate Statement	\$2.00 each	Domestic – Incoming	\$10.00
Excessive MMA Transactions	\$10.00 per occurrence	Domestic – Outgoing	\$25.00
Excessive Savings Transactions	\$10.00 per occurrence	International – Incoming	\$15.00
Gift Cards	\$4.00	International – Outgoing	\$40.00
IRA Plan Transfer	\$25.00	<b>ATM &amp; DEBIT CARD FEES</b>	
Legal - Tax Levy/Garnishment	\$125.00 plus costs	Expedited ATM/Debit Card	\$60.00
Money Orders	\$3.00	Non-Customer ATM Fee	\$3.00
Research Fee	\$25.00/hr (1 hr min)	Replacement Card Fee	\$10.00
Stop Payment	\$30.00	Transaction at Foreign Terminal <sup>4</sup>	Free
Temporary Counter Checks	5 Free, then \$1.00 each		
<b>COLLECTIONS/FOREIGN ITEMS</b>		Fees are per occurrence unless otherwise stated. Changes in fees are in <b>bold</b> .	
Collections - Incoming	\$25.00 each + bank costs		
Collections - Outgoing	\$25.00 each + bank costs		
Foreign Currency exchange <sup>2</sup>	\$5.00 + exchange rate		

<sup>1</sup> You will be notified 30 calendar days prior to being assessed the monthly dormancy fee.

<sup>2</sup> Foreign Exchange Rates are determined by the bank based on market conditions at the time of the transaction. The exchange rate we offer may include a fee, and it will be different from the exchange rate that is quoted in newspapers or online services.

<sup>3</sup> Overdraft Paid or Returned Item fee and Overdraft Fee per Day applies to any item which is presented to us for processing. **A previously presented debit or withdrawal is a new item if presented for payout again and therefore may be**

**subject to additional fees as a new item.** Items are any debits or withdrawals including checks (including electronic and substitute), Electronic Fund Transfers (ATM withdrawals, Account to Account and Point of Sale Transactions, debit card transactions, ACH transactions), transfers made in person, over the phone or by online banking to include mobile banking, Bill Pay, Zelle transactions and fees.

<sup>4</sup> No surcharge at any Allpoint, SUM<sup>®</sup> or MoneyPass<sup>®</sup> network ATM. Other ATM owners may impose surcharges at their machines. We do not charge additional fees for customers' non-network transactions. However, the bank charges a 1.10% fee for international transactions.

# CRYSTAL LAKE BANK

& TRUST COMPANY, N.A.®

A WINTRUST COMMUNITY BANK

70 N. Williams St. | Crystal Lake, IL 60014

815-479-5200 | [www.crystallakebank.com](http://www.crystallakebank.com)

**Please review and retain this important privacy information.**

Rev. 1/2020

## FACTS

### WHAT DOES CRYSTAL LAKE BANK & TRUST COMPANY, N.A., 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 transaction history
- Account balances and payment history
- Credit history and credit scores

**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 Crystal Lake Bank & Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Crystal Lake Bank & Trust Company, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our non affiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call your Personal Banker at **815-479-5200** or any branch location **or**
- Visit us online: [www.crystallakebank.com/privacy](http://www.crystallakebank.com/privacy) and complete the "Information Sharing Opt-Out Form" **or**
- Stop in and see a Personal Banker

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call your Personal Banker at 815-479-5200 or any branch location.

## Who we are

<b>Who is providing this notice?</b>	Crystal Lake Bank & Trust Company, N.A. and its branches, McHenry Bank & Trust, Cary Bank & Trust, and Algonquin Bank & Trust are providing this notice.
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## What we do

<b>How does Crystal Lake Bank &amp; Trust Company, N.A. protect my personal information?</b>	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.
<b>How does Crystal Lake Bank &amp; Trust Company, N.A. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:  <b><i>Banks:</i></b> <i>Barrington Bank &amp; Trust Company, N.A.; Beverly Bank &amp; Trust Company, N.A.; Crystal Lake Bank &amp; Trust Company, N.A.; Hinsdale Bank &amp; Trust Company, N.A.; Lake Forest Bank &amp; Trust Company, N.A.; Libertyville Bank &amp; Trust Company, N.A.; Northbrook Bank &amp; Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank &amp; Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank &amp; Trust Company, N.A.; Town Bank, N.A.; Village Bank &amp; Trust, N.A.; Wheaton Bank &amp; Trust Company, N.A.; Wintrust Bank, N.A. <b><i>Specialized Services:</i></b> <i>FIRST Insurance Funding, a division of Lake Forest Bank &amp; Trust Company, N.A.; FIRST Insurance Funding of Canada Inc.; Tricom; Wintrust Asset Finance, a subsidiary of Beverly Bank &amp; Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank &amp; Trust Company, N.A. <b><i>Wealth Management:</i></b> <i>Wintrust Wealth Management, consisting of Great Lakes Advisors, LLC, The Chicago Trust Company, N.A., and Wintrust Investments, LLC. <b><i>Mortgage:</i></b> <i>Wintrust Mortgage, a division of Barrington Bank &amp; Trust Company, N.A.</i></i></i></i>
<b>Non affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b><i>Crystal Lake Bank &amp; Trust Company, N.A. does not share with non affiliates so they can market to you.</i></b></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b><i>Crystal Lake Bank &amp; Trust Company, N.A. doesn't jointly market.</i></b></li> </ul>

## Other Important Information

AK, CA, ND or VT Residents: Accounts with a mailing address in AK, CA, ND or VT will be treated as if they have selected for us not to share your credit and personal financial information with our affiliates.