

**Illinois National Bank Land of Lincoln Classic and Platinum Visa  
Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for the first six billing cycles for purchases following the opening of your account.
<b>Classic Visa</b>	After that, your APR will be <b>18.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>Platinum Visa</b>	After that, your APR will be <b>12.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>18.24% for Classic Visa; 12.24% for Platinum Visa</b> This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>19.90%</b> This APR will vary with the market based on the Prime Rate
<b>Penalty APR and When It Applies</b>	<b>29.74%</b> This APR may be applied to your account if you: 1) Make a late payment; or 2) For any of the causes identified in Section 13 (Default) of the Credit Card Cardholder Agreement.  <b>How long will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

**Illinois National Bank Land of Lincoln Classic and Platinum Visa  
Fees**

<b>Annual Fee Classic Visa</b>	None
<b>Annual Fee Platinum Visa</b>	\$50 for Platinum Visa with ScoreCard <sup>SM</sup>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	3% of the amount of each transaction, but not less than \$5.00 3% of the amount of the transaction, but not less than \$5.00 3% of transaction amount
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	\$15.00 on balances up to, but not including, \$100.00; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over. \$30.00
<b>Other Fees</b>	
<ul style="list-style-type: none"> <li>Replacement Card Fee</li> <li>Expedited Delivery of Replacement Card</li> <li>Telephone Payment (if taken by live rep)</li> </ul>	\$15.00 \$20.00 \$10.00

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

In these disclosures, "we," "our" or "us" means Illinois National Bank

This **Initial Disclosure** document applies to you and the use of your card and is incorporated in full into the Illinois National Bank Cardholder Agreement which applies to you if you are approved. Any changes will be in accordance with your Illinois National Bank Cardholder Agreement. The Prime Rate used to determine your APR is the highest rate published in The Wall Street Journal two business days before the Closing Date on the statement for each billing period. Unless you specifically request otherwise, you agree that we reserve the right, based upon our evaluation of information furnished by you or others, to open an INB Platinum Visa account with the pricing terms stated in the Credit Disclosures with a minimum credit line of \$5000. If you do not qualify for the INB Platinum Visa account, you agree that we may open an INB Classic Visa account with a credit line that may be as low as \$200, or we may not open any account at all. We may exclude existing card holders from this offer. You must be at least 21 years old to qualify unless your application contains a co-applicant who is 21 years old. This offer and any resulting account are subject to Illinois and federal law.

### Features and Services Summary

The ScoreCard<sup>SM</sup> program is available with a Platinum account only and is provided by an independent supplier who assumes full responsibility for the program. The availability, scope, and supplier of this service is subject to change. Card features and services have some restrictions, exclusions and limitations. Full details will be provided when you become a cardholder.

### Balance Transfer Disclosures

Please allow approximately 30 days for us to process your response and transfer the balance(s) to your Illinois National Bank account. You should continue to make at least the minimum payments on your other credit cards until such periodic statements reflect credits for your requested balance transfers. In the event that your balance transfer request(s) exceed the amount of your approved INB credit line, we will fulfill your requests at our sole discretion. Your balance transfer request may not be used to make payments toward amounts you owe Illinois National Bank. Transfer requests to cash or to yourself cannot be processed. Balance transfers may not qualify for ScoreCard<sup>SM</sup> bonus points.

**BILLING RIGHTS SUMMARY:** In Case of Errors or Questions About Your Bill - If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Customer Service, P.O. Box 30495, Tampa, FL 33630, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your letter, give us the following information:** Your name and account number, the dollar amount of the suspected error, describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

These are the rates as of February 28, 2010, and are subject to change. For updated disclosures, write to us at: Illinois National Bank, Attn: Credit Card Department, 322 E. Capitol Avenue, Springfield IL 62701. For more information, please call 217-747-5500.

Notice of your financial privacy rights. We value your business and consider the protection of your information a high priority. This Policy applies to current and former customers, and explains what we do to keep your information private and secure. **KEEPING YOUR INFORMATION SAFE:** We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. All companies with whom we do business are required to protect your information. Your information can be used only for the sole purpose of providing the service we have requested the company to perform. **THE INFORMATION THAT WE COLLECT:** We collect nonpublic personal information about you from the following sources: Information we receive from you on applications or other forms, information about your transactions with us, information from a consumer reporting agency. We limit the information we share. We will not share information about you, unless authorized by you, except as outlined below. **SHARING INFORMATION WITH COMPANIES WHO HELP US PROVIDE YOU SERVICES:** We may share your information with non-financial companies that perform services for us, such as printing checks, data processing, printing account statements, or with companies that perform marketing services on our behalf. **SHARING INFORMATION IN OTHER SITUATIONS:** We may share your information when we are permitted or required by law. Examples include, protecting against fraud, responding to a subpoena, servicing your account, or reporting to a credit bureau. **NOTIFY US OF INACCURATE INFORMATION:** Please notify us if we report any inaccurate information about your account to a consumer reporting agency. Your written notice describing the specific inaccuracy should be sent to us at the following address: Illinois National Bank, 322 E. Capitol Avenue, Springfield, Illinois 62701. **Notice required by the Fair and Accurate Credit Transactions Act:** We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

# CREDIT CARD CARDHOLDER AGREEMENT

## Credit Agreement and Disclosure



This Agreement covers your credit card account with us, Illinois National Bank ("Issuer" or "us"). The person ("Account Holder" or "You") whose name is embossed on the face of the Visa credit card ("Card") provided to Account Holder and issued by us, and each Account Holder, by signing or using the Card, agrees with Issuer to the following terms:

1. **Your Account.** If you have a joint account, each Account Holder has the right to use the account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of you uses the account. For joint accounts, each individual separately, and both individuals together, are referred to in this Agreement as ("You").

2. **Credit Card Account Services.** These services are available through your Card account, up to the amount of your credit limit.

a. **Credit Purchases.** You can use your account to purchase goods and services wherever Visa credit cards are accepted (referred to in this Agreement as "Credit Purchases").

b. **Cash Advances.** You can get a Cash Advance (referred to in this Agreement as a "Cash Advance") from your account by presenting your Card at a financial institution that accepts Visa. You can also use your Card to obtain up to \$1,000 per day in cash from any authorized ATM that accepts Visa. You may not obtain a Cash Advance if your account is delinquent, closed or the amount of the advance would cause your balance to go over your credit limit.

c. **Balance Transfers.** You may request balance transfers from credit card accounts not currently held at Illinois National Bank. Finance charges on balance transfers are calculated using the APR for purchases as stated in the Initial Disclosure document you received with your application. You agree to allow approximately 30 days for us to process your request and transfer the balance(s) to your Illinois National Bank account. Please continue to make at least the minimum payments on your other credit cards until such periodic statements reflect credits for your requested balance transfers. Illinois National Bank is not responsible for fees and finance charges incurred by you prior to your balance being transferred to Illinois National Bank. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the accounts you have designated for balance transfer. You will continue to be responsible for any balances on your other credit cards. In the event that your balance transfer request(s) exceed the amount of your approved INB credit line, we will fulfill your requests at our sole discretion, may decline to process one or more requests and/or may complete one or more requests in a partial amount. Illinois National Bank may limit total transfer amounts to \$200 less than your total credit line in order to leave part of your line available. The payment and transfer of balances is contingent upon approval by the bank and receipt of complete, legible balance transfer requests. Your balance transfer request may not be used to make payments toward amounts you owe Illinois National Bank. Transfer requests to cash or to yourself cannot be processed. Balance transfers may not qualify for ScoreCard<sup>SM</sup> bonus points. Please refer to the Initial Disclosure for any related fees.

3. **Your promise to pay.** You promise to pay us, when due, the total of all Credit Purchases and Cash Advances you make on your account. You also promise to pay the total of any Finance Charges due on the account. You also promise to pay all costs and expenses, including reasonable attorneys' fees that we incur in enforcing this Agreement. You may pay your entire balance at anytime.

4. **Additional Card Holders or Others Using Your Account.** You may authorize others to use your account. You may add up to 4 additional cardholders at no extra charge. Each additional cardholder will receive a credit card with his or her name embossed. You promise to pay for all Credit Purchases and Cash Advances made by anyone you authorize to use your account, with or without a card, and whether or not you notify us that he or she will be using it. If another person has use of

your account and you want to end that person's privilege, you must recover and return that person's credit card, if any. If you are unable to recover and return the card, you will continue to be liable for any charges made unless you tell us to cancel all cards and establish a new account for you, which will be done automatically if you notify us of unauthorized use under Paragraph 22 of this Agreement. We may request written verification from you regarding any change or cancellation to your account.

5. **U.S. Currency.** The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government mandated rate in effect for the applicable central processing date. Please see the Initial Disclosure for the International Service Assessment (ISA) fee, which is a rate applied to the transaction amount for all cross-currency transactions. This fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers and cash disbursements.

6. **Your Credit Limit: Over limit Fees.** Your credit limit is shown on each of your billing statements. You agree not to use your account in any way that will cause your balance to go over your limit. If you do, we may at our option, close your account, and/or exercise any of our other remedies under this Agreement, the Initial Disclosure or Illinois or Federal law. You must pay the full amount of your balance that is over the credit limit. The fact that we do not ask you for that amount as part of the Minimum Periodic Payment shown on your billing statement does not relieve you of your obligation to pay it immediately. We will not authorize any new Credit Purchases or Cash Advances if our records show that doing so will cause your balance to go over your limit. If we do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If we change your credit limit, we will notify you.

7. **Law Governing This Agreement.** TO THE EXTENT NOT EXPRESSLY PROHIBITED BY APPLICABLE LAW, THIS AGREEMENT AND YOUR ACCOUNT, AS WELL AS OUR RIGHTS AND DUTIES AND YOUR RIGHTS AND DUTIES REGARDING THIS AGREEMENT AND YOUR ACCOUNT, WILL BE GOVERNED BY AND INTERPRETED IN ACCORDANCE WITH THE LAW OF THE STATE OF ILLINOIS, AND THE UNITED STATES, REGARDLESS OF WHERE YOU MAY RESIDE OR USE YOUR ACCOUNT AT ANY TIME. This choice of law is made because of a strong relationship between this Agreement and your account to Illinois National Bank because Issuer is located in Illinois, and to insure uniform procedures and interpretation for all of our customers, no matter where they reside or use their accounts. If any term or provision of this Agreement is found to be unenforceable, this will not make any other terms or provision unenforceable.

8. **Limitations on Lawsuits.** You agree that any lawsuit based on any cause of action which you may have against us must be filed one year from the date that it arises or you will be barred from filing a lawsuit. This limitation is intended to include tort, contract, and all other causes of action for which you and we may lawfully contract to set limitations for bringing suit.

9. **Honoring your Card.** We will not have any responsibility to you if anyone refuses to honor a card issued on your account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to us, which shall be shown as a credit on your account statement.

10. **Security for This Account.** If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions will also secure your obligations

under this Agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Agreement even if Issuer has or later acquires a security interest in household goods or a mortgage on the dwelling. If you have executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by Issuer to secure your obligations under this credit card plan, such accounts and/or funds is additional security for your obligations to Issuer arising from the use of your Card.

11. **Payment Period; Minimum Payment.** You will receive monthly billing statements from us. The New Balance shown on your statement is the total of unpaid obligations that have been posted to your account as of the statement date. You can either pay the entire New Balance or you can pay in installments, but we must receive at least the Minimum Periodic Payment shown on your billing statement by the payment due date. The Minimum Periodic Payment is 3% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of your New Balance in excess of your credit limit, plus any amount past due, or \$20.00, whichever is greater. If your new balance is less than \$20.00, then your Minimum Periodic Payment is the entire amount of your New Balance.

12. **Payment Applications.** Your required minimum payment will be applied in the following order: Finance Charges; Fees; Balance-cash advances and Balance-credit purchases. We may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your account. Amounts in excess of the required minimum payment will be applied in a "high to low" fashion, paying down balances at the highest interest rates first.

13. **Default.** If you fail to make timely payments as described in the terms of your Credit Card Cardholder Agreement, the default APR as stated in the Initial Disclosure will be triggered. The change in your annual percentage rate will be reflected on the first billing statement for which the new increased annual percentage rate is applicable. If you do not wish to accept the rate change, you have the right to reject the change and cancel your account, unless your account is more than 60 days late. If your account is more than 60 days delinquent, you do not have the right to reject changes. You must notify us prior to the effective date of the subject rate increase. Upon your notification of non-acceptance, your account will be closed to further activity and you will agree to pay all amounts due as required at the existing pricing terms. If we have not been notified of cancellation before the effective date, the new terms outlined will apply to the entire outstanding balance of your account and will remain in effect for a potentially indefinite period of time unless six consecutive minimum payments are received when due. We may, with or without notifying you, temporarily suspend your credit, close your account, cancel all credit cards issued on it and/or demand immediate payment of your entire balance if any of the following occurs:

- a. You fail to make a payment when it is due;
- b. You do not follow the terms of this Agreement in any way;
- c. You have made any false or misleading statement on the application for your account;
- d. You fail to pay any other loans you owe us;
- e. You become insolvent or die;
- f. There is an attachment, execution or levy against your property or you make an assignment for the benefit of creditors;
- g. A bankruptcy petition is filed by or against you or your spouse;
- h. A guardian, conservator, receiver, custodian or trustee is appointed for you;
- i. You are generally not paying your debts as they become due; or

j. There has been a material adverse change in your financial standing.

14. **Reevaluation of Credit.** We can reinvestigate and reevaluate any information you provided on your credit application at any time, and in the course of doing so, we may ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing.

15. **Periodic FINANCE CHARGE.** Your account will be subject to the Monthly Periodic Finance Charge Rate(s) and corresponding Annual Percentage Rate(s) applicable to Illinois National Bank accounts, set forth in the Initial Disclosure provided to you by us.

The Periodic Finance charge on Cash Advances is calculated as follows:

A Finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

The Periodic Finance Charge on Credit Purchases is calculated as follows:

A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

16. **Transaction Finance Charge (Cash Advance Fee).** Please see the Initial Disclosure for fees related to Cash Advances. The fee is charged each time a new Cash Advance is posted to your account. It is charged whether the Cash Advance is obtained through an ATM or through any other source.

Since Transaction Finance charges are one-time charges that must be included in calculating the Annual Percentage Rate, the actual Annual Percentage Rate shown on your periodic statement may exceed the corresponding Annual Percentage Rate (which is based on Periodic Finance Charge) in any month for which a new Cash Advance is posted to your account.

17. **When Finance Charge Begins.** The Transaction Finance Charge is assessed on the date the new Cash Advance is posted to your account. The Periodic Finance Charge for Credit Purchases and Cash Advances begins on the dates as described in paragraph 15 of this document.

18. **Other Charges.**

a. **Annual fee.** We charge an annual membership fee if you have a Platinum card with "ScoreCard<sup>SM</sup>". All Membership Fees are payable when posted to your account and are non-refundable except as otherwise provided for by law. This annual fee shall be treated as a credit purchase for the purposes of calculating Finance Charges unless prohibited by law.

b. **Late Fee.** If we do not receive at least your minimum required payment within 5 days after the payment due date indicated on your billing statement, we will impose a late or delinquency charge.

c. **Replacement Card.** We reserve the right to charge you a fee to replace a card.

d. **Returned Check Fee.** If a check for payment is returned to us for any reason, a fee will be imposed.

Please refer to the Initial Disclosure for a full listing of current fees.

19. **If you change your name and address.** You agree to notify us in writing within twenty days if you change your name, your home, or mailing address, or home or business telephone number.

20. **Our Right to Cancel Your Account.** We can cancel your account at any time, or reduce the amount of your credit line, without notice to you, except in those situations where notice is required by law. If we cancel your account, you agree to destroy all Cards issued on your account by cutting them in half and returning them to us. You will continue to be responsible for full payment of the balance on your account and all charges to your account, including those not yet received by us, as well as subsequent Finance Charge and other charges. Each Card is our property, and you agree that the Cards are not transferable and to surrender any Card upon demand.

21. **Change in Terms of Your Account.** We can change any terms of your account at any time. We will provide you with such notice as are required by law by mailing a notice to you at the latest address shown in our records or by sending an email to the last known email address in our records, whichever method you have chosen to receive notification. Subject to applicable law, any change will apply to the current balance of your account, as well as to future balances.

22. **If Your Card is Lost or Stolen or if an Unauthorized Use May Occur.** You agree to notify us immediately if your card is ever lost or stolen or if an unauthorized use may have occurred. The telephone number to call is (800) 299-9842, and you agree to follow up your call with notice in writing to us at Credit Card Security Department, P.O. Box 30035, Tampa, Florida, 33630. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit cards and comply with such procedures as we may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.

23. **Liability for Unauthorized Use of Credit Card.** We may hold you liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use. In some cases, you will have no liability. Please refer to the Billing Rights Summary on the back of your monthly credit card statement for additional information regarding your rights and responsibilities.

24. **Credit Information.** You agree that we may release information to others, such as credit bureaus, regarding the status and history of your account. However, we are not obligated to release any such information to anyone unless we are required by law to do so.

25. **Waivers.** If, for any reason, we do not make use of any of our rights under this agreement on a particular occasion, that will not limit our rights in the future in any way.

26. **Our Address.** To send payment: In general, payments should be sent to the address listed on the front of the billing statement after the phrase "make check payable to". Payments may also be made at any of our branch locations (list is available on our web site [www.illinoisnationalbank.com](http://www.illinoisnationalbank.com)), through online bill payment, by telephone (if you will be using an Illinois National Bank account for payment), or over the Internet at [www.mycardstatement.com](http://www.mycardstatement.com). Payments accepted at Branches will be processed if received by 5:00 pm on business days. Please refer to the Initial Disclosure for any fee related to telephone payments taken by live customer service representatives.

To inquire or send correspondence: Write us at the address indicated on the front of the billing statement after the phrase "please direct written inquiries to."

27. **Important Notice to Our Customers Who Contact us by Phone.** You agree that Issuer, its agents and service companies may, without the need to seek additional confirmation from you, monitor and/or record any telephone communications with you to insure that inquiries from you are handled promptly, courteously, and accurately.

28. **Visa Rules and Regulations.** The services being provided to you under this Agreement are made possible by Issuer's status as a licensee of Visa U.S.A. You recognize Issuer's responsibility

to comply with the current Visa U.S.A. rules and regulations and changes to them in order to continue to provide these services. Visa cards may not be used for any illegal transaction.

29. **Regulation Z Initial Disclosures.** By using your card, you acknowledge receipt from us of the Initial Disclosures required by Regulation Z of the Truth-in-Lending Act and that the terms contained in the Initial Disclosures apply to you and your use of the card and are incorporated in full into this Agreement. The information about the terms and costs of the Card described in this Cardholder Agreement is accurate as of the Effective Date. This information may have changed after that date. To find out what may have changed, you may access a current copy of the Cardholder Agreement at [www.illinoisnationalbank.com](http://www.illinoisnationalbank.com). You may also call or write to us.

Write to: Illinois National Bank  
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Springfield, IL 62701  
Call us at: 217-747-5500 or (877) 771-2316



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[www.illinoisnationalbank.com](http://www.illinoisnationalbank.com)

*Visit our website for a complete listing of our branch and ATM locations and hours of operation.*