

## Illinois National Bank Visa – Rates, Fees and Other Cost Information

	INB Land of Lincoln Classic Visa	INB Land of Lincoln Platinum Visa
<b>Annual Percentage Rate for purchases and balance transfers: Introductory APR</b> (for the first six billing cycles following the opening of your account)	0%	0%
<b>Annual Percentage Rate for purchases and balance transfers: Regular APR</b> (Beginning with the seventh billing cycle following the opening of your account)	13.75%	10.75%
<b>Other APRs:</b>  Cash Advance APR  Default APR	19.90%  29.74%	19.90%  29.74%
<b>Variable Rate Information</b>	Your APR may vary. The APR for purchases and unpaid balances is a variable rate which may be adjusted monthly based on the highest Prime Rate published in <i>The Wall Street Journal</i> plus a margin. For INB Classic Visa accounts, that margin is 6.00%. For INB Platinum Visa accounts, that margin is 3.00%	
<b>Grace Period for Repayment of the Balance for Purchases</b>	25 days	
<b>Method of Computing the Balance for Purchases</b>	Average daily balance (including new purchases). This balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.	
<b>Annual Fee</b>	\$50 for Platinum Visa with ScoreCard <sup>SM</sup>	

<b>Other Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer Fee            No charge</li> <li>• Over the Limit Fee                \$20.00</li> <li>• Cash Advance Fee                 \$ 5.00</li> <li>• Late Payment Fee                 \$20.00</li> <li>• Returned Check Fee              \$20.00</li> <li>• Replacement Card Fee          \$15.00</li> <li>• International Transaction Fee    1% of transaction amount</li> </ul>
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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 you will receive with your card(s) if you are approved. Any Introductory APR or Regular APR may change to the Default APR under any of the circumstances outlined in the Cardholder Agreement. You understand that the terms of your account, including the APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. We reserve the right to change the terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. 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 18 years old to qualify. 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.

This information is accurate as of September 20, 2007 and is 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. We may also share information about you with outside financial companies that have joint marketing agreements with us. These arrangements allow us to provide you with additional products or services. **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.