

I. APPLICATION DISCLOSURE

Your application is subject to credit approval. An annual fee of \$50.00 applies to the Easy Access Line of Credit. The interest rate on your loan will be determined once your loan is processed and underwritten. From time to time, the bank may advertise a promotional interest rate for these products. If the application date falls within the promotional period, the promotional interest rate will apply to the loan if the loan is approved. An Approval Letter will be sent to the business name and address on the application with the final interest rate and terms of the loan.

II. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your loan officer at the address or phone number listed on the first page of your application within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, Texas 77052.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property, or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

Sharing Information within the Wintrust Organization: Bank may share within the Wintrust organization information about Guarantor's or Customer's transactions or experiences with Bank, information Guarantor or Customer supplies on applications, and information Bank receives from third parties. Guarantor or Customer has the right to instruct Bank not to share within the Wintrust organization certain information (other than information about Bank's transactions and experiences with Guarantor or Customer) from Guarantor's or Customer's application or information Bank receives from third parties. If Guarantor or Customer does not want Bank to share this information, please contact Bank by calling your loan officer at the telephone number in the Approval Letter or by mail to Bank at the address in the Approval Letter. The Wintrust organization means Bank and all other banks and non-bank companies affiliated with Bank by common ownership or control.

III. CERTIFICATION OF BENEFICIAL OWNER(S)

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

The information on your application must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

Please Note: The Bank may ask to see a copy of the driver's license or other form of government issued identification for each owner/guarantor and the controlling individual. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

IV. ONLINE ACCESS

Customer may view, make payments, and obtain an Advance by using the Bank's iBusinessBanking™ online banking system. If you do not have iBusinessBanking™ (online banking), please contact your account officer. Customer will not request an Advance that, when taken together with other amounts then outstanding in the Account, would exceed the Credit Line. If Bank makes an Advance that causes the balance of the Account to exceed the Credit Line, that amount in excess of the Credit Line will be immediately due and payable. Bank is under no obligation to make an Advance in excess of the Credit Line, and the fact that Bank makes such an Advance will not preclude Bank from declining such a requested Advance in the future. By choosing to add online advances, the Customer understands and agrees that the Administrator of the iBusinessBanking™ Company ID above will be given the permission to request an Advance on behalf of the Customer.

IV. FLORIDA BORROWERS

The State of Florida imposes a Documentary Stamp Tax and Nonrecurring Intangible Tax on certain documents executed, delivered, or recorded in Florida. You may be required to pay one or both taxes, depending on the obligation. The type of tax and amount that may be due will be determined once your application for credit is processed and underwritten. Any amounts due are the borrower's obligation and will be collected or settled at the time of loan closing.