



800 Waukegan Road, Glenview IL 60025 847-729-1900  
Member FDIC Equal Opportunity Lender

OFFICEBanker<sup>SM</sup>

**ACH Debit Origination Application and Supplemental Agreement**

BUSINESS INFORMATION			
Legal Name of Business ("Depositor")			
Address			
City/State/Zip			
County	Telephone	Federal Tax ID Number	
GSB Business Checking Account #		SIC Code	
Business Organized as:		Corporation	Subchapter-S Corp.
		Partnership	State Where Business Organized
Sole Proprietorship		LLC	Date Business Established
Other			
Nature of Business		Total Sales last full year	
		Date Current Ownership Established	
Describe the proposed purpose for generating ACH debit entries:		Expected Monthly total debit amount:	
		Net worth of business:	
<p>Everything I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) understand that you will retain this application whether or not it is approved. You are authorized to make whatever credit inquiries or verification of information you deem necessary and to answer any questions about your credit experiences with me (us). I (We) have read the ACH Terms and Conditions provided herewith, acknowledge receipt of same, and agree to the terms and conditions thereof.</p> <p>The signers below must be the same signers that signed the OFFICEBanker Agreement and Disclosure Statement that this is a supplement to, and at least one of the signers must also be an authorized signer on the GSB Business Checking account that will be used to generate ACH debit entries</p>			
By: _____	Date: _____	By: _____	Date: _____
Print Name: _____	Title: _____	Print Name: _____	Title: _____

ABOUT THE OWNER		
Owner's Name	Title	Percent Ownership
Home Address	Social Security Number	
City/State/Zip	Home Phone	
Owner's Net Worth not including ownership interests in this business \$	Owner's Annual Income:	
<p>Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to make whatever credit inquiries or verification of information or to request any additional information you deem necessary and to answer any questions about your credit experience with me. I have read the ACH Terms and Conditions provided herewith, acknowledge receipt of same, and agree to the terms and conditions thereof, <b>including my personal guarantee of repayment of any overdraft balances in the Business Checking Account</b> if the Application is approved.</p>		
<p>X _____ Owner, personally</p> <p>Print Name: _____ Date: _____</p>		

### ABOUT THE CO-OWNER

Any owner/partner/shareholder/member with 25% or more ownership interest in the business must provide ownership information as shown below and sign the application. If there are more than two co-owners, please use additional Applications to provide ownership information and signatures.

Owner's Name	Title	Percent Ownership
Home Address	Social Security Number	
City/State/Zip	Home Phone	
Owner's Net Worth not including ownership interests in this business \$	Owner's Annual Income:	
Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to make whatever credit inquiries or verification of information or to request any additional information you deem necessary and to answer any questions about your credit experience with me. I have read the ACH Terms and Conditions provided herewith, acknowledge receipt of same, and agree to the terms and conditions thereof, including my personal guarantee of repayment of any overdraft balances in the Business Checking Account if the Application is approved.	X _____ Owner, personally Print Name: _____ Date: _____	

### ACH TERMS AND CONDITIONS

These ACH Terms and Conditions are a supplement to the OFFICEBanker Agreement and Disclosure Statement ("Statement") and describe additional terms and conditions that apply to the ACH Debit Origination feature of the Services ("ACH Debit Services") described in Schedule B to that Statement. Collectively, these ACH Terms and Conditions and the Statement are referred to as the "Agreement." In the event of a conflict between these ACH Terms and Conditions and the Statement, the terms of the Statement shall prevail. Capitalized terms not defined herein shall have the meaning provided in the Statement.

If Depositor requests such services and satisfies Bank's requirements applicable to the ACH Debit Services, the Bank will authorize the ACH Debit Services. By requesting, authorizing another to use or otherwise using the ACH Debit Services, you and any Authorized User on the Account agree to be bound by the following rules and regulations:

**BUSINESS RESOLUTION/AUTHORIZATION.** You hereby apply for authorization to generate ACH debit origination Entries at Bank, in such maximum amount ("Transaction Limit") as Bank may approve and for which notice will be given to you if the ACH Debit Service is approved. You hereby certify that the above written Business name is the complete and correct name of the Business, and that the undersigned are the duly authorized officers, employees, agents, owners, partners or members of the Business with the authority to execute these ACH Terms and Conditions. You further agree that you are bound by these ACH Terms and Conditions and are responsible for all Account transactions by any authorized signatory to your Business Checking Account.

**LIABILITY FOR DEBIT BALANCES.** You will be liable for any debit balances in the Business Checking Account specified in these ACH Terms and Conditions or the Statement, including without limitation overdrafts and Account charges, whether or not the debit balance was caused by use of the ACH Debit Services or returned ACH debit Entries, and promise to pay, upon demand, any and all debit balances, all fees and charges, and Bank's reasonable attorneys' fees and costs and expenses of collections, including but not limited to those incurred at trial and on any appeal.

**TERMINATION OF SERVICES OR PRIVILEGES.** Bank may at any time, at Bank's sole discretion, limit, suspend or modify the ACH Debit Services, including those that can be accessed through OFFICEBanker. In the event that such action is taken, Bank will notify you in writing within 30 days of the date such action was taken.

**GUARANTEE OF REPAYMENT.** For good and valuable consideration, the Owner and any Co-Owners listed above ("Guarantors") absolutely and unconditionally jointly and severally guarantee and promise to pay to Bank or its order, on demand, in legal tender of the United States of America, your indebtedness under this Account to Bank. The liability of Guarantors is unlimited and irrevocable and the obligations of the Guarantors are continuing. Guarantors intend to guarantee at all times the performance and prompt payment when due of all indebtedness. This Guarantee will take effect when received by Bank without the necessity of any acceptance by Bank, or any notice to any Guarantor or to Depositor, and will continue in full force and effect until all indebtedness with respect to the Account shall have been fully paid and satisfied and all other obligations of Guarantors under this Guarantee have been performed in full.

**BUSINESS PURPOSE.** You warrant and agree that the Business Checking Accounts are for business purposes and shall not be used for personal, household or family purposes. You represent to the Bank that the Business Checking Account is and will be used for the purposes specified in 815 ILCS 205/4(c), as amended, and any debit balance in said Business Checking Account shall constitute a "business loan" within the purview thereof and the transactions causing such debit balance are transactions exempt from the Truth in Lending Act, 15 U.S.C. § 1601. et. seq., as amended.

**INFORMATION ABOUT THE DEPOSITOR AND GUARANTOR.** You and Guarantors agree to provide to Bank, upon request, any financial and credit related information that Bank deems necessary to establish and maintain this Account, including requests made in the future. You and Guarantors understand that Bank will open the Account in reliance on that information. You and Guarantors promise that all information provided to Bank either now or in the future will be true and complete. You and Guarantors agree to notify Bank immediately of any adverse change in your or any Guarantor's financial or credit condition. Information concerning the Account may be reported to credit reporting agencies and will be made available when requested by proper legal process.