

KENNEY BANK & TRUST

Corporate Offices
 13555 Bishops Court
 Suite 102
 Brookfield, WI 53005
 Ph: (262) 796-0925
 Fax (262) 796-0941

Branch Office
 PO Box 117
 Route 54 & Jordan Street
 Kenney, IL 61749-0117
 Ph: (217) 944-2296
 Fax (217) 944-2228

CONSUMER NEW ACCOUNT APPLICATION

FOR BANK USE ONLY

ACCOUNT NUMBER	DATE OPENED	OPENED BY
INITIAL DEPOSIT	APPROVED BY	OFAC

ACCOUNT TYPE	PLEASE CHOOSE ONE:						
	<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> JOINT (NO TENANTS IN COMON)	<input type="checkbox"/> POD	<input type="checkbox"/> TRUST	<input type="checkbox"/> JOINT (TENANTS IN COMMON)	<input type="checkbox"/> ESTATE	
ACCOUNT TYPE	PLEASE CHOOSE ONE:						
	<input type="checkbox"/> REGULAR CHECKING	<input type="checkbox"/> NOW CHECKING*	<input type="checkbox"/> SUPER NOW CHECKING*	<input type="checkbox"/> REGULAR SAVINGS*	<input type="checkbox"/> MONEY MARKET*	<input type="checkbox"/> PREMIUM MONEY MARKET*	<input type="checkbox"/> CERTIFICATE OF DEPOSIT*
* Earns Interest — Call For Rates							

PRIMARY SIGNER	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		

IF TWO SIGNERS	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		
TWO SIGNATURES REQUIRED:		<input type="checkbox"/> YES	<input type="checkbox"/> NO	

IF THREE SIGNERS	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		

ACKNOWLEDGEMENT	By signing this document the undersigned has opened the type of account designated above and acknowledges receipt of the Deposit Account Agreement. If the type of account that has been opened is a transaction account (e.g. Checking or NOW), the undersigned acknowledges receipt of a copy of this institution's Funds Availability Policy. If the account is designated as a consumer account, the undersigned acknowledge (s) receipt of an Account Disclosure. If the account is in the name of a business entity, the undersigned is (are) acting on behalf of the business entity. Further, the undersigned authorize (s) this institution to make inquiries about their individual credit history, such as a credit report, and employment history.			
	SIGNATURE	DATE	SIGNATURE	DATE
	SIGNATURE	DATE		

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INSTRUCTIONS & TAX IDENTIFICATION CERTIFICATION

Branch Office
PO Box 117
Route 54 & Jordan Street
Kenney, IL 61749-0117
Ph: (217) 944-2296
Fax (217) 944-2228

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT WITH KENNEY BANK & TRUST

To help the government fight the funding of terrorism and money laundering activities Federal Law requires all financial institution to obtain, verify, and record information that identifies each person who opens an account.

What this means to you:

When you open an account, we will ask 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.

INSTRUCTIONS FOR SUBMITTING APPLICATIONS TO KENNEY BANK & TRUST

1. Fill in the necessary fields on the **New Account Application, Identification & Acknowledgement, Opt-Out Form of the Privacy Notice**
2. **Print** all pages to the [Kenney Bank & Trust New Account Application](#)
3. Sign the **New Account Application and Identification & Acknowledgement, Privacy Notice Form**, where it's necessary.
4. Fax Copies of the following documents to: (217) 944-2228
 - New Account Application
 - ID & Acknowledgment
 - Copy of Driver's License
5. Retain ALL copies for your records

PLEASE CHOOSE ONE:

Under penalties of perjury, I certify that (1) the number provided on this form is my correct taxpayer identification number (TIN), and that (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and that (3) I am a U.S. person (including a U.S. resident alien).

(Note: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

Applied for TIN. Under penalties of perjury, I certify that a TIN has not been issued to me and I have applied or intend to apply for a TIN. I understand that if I do not provide a certified TIN to this institution within 60 days, the institution is required by federal regulation to withhold 30.5 percent of any interest payments made to me until I provide the certified TIN to the institution.

Exemption. Under penalties of perjury, I certify that I qualify for exemption from withholding on interest and dividends under one or more definitions of "Payees Exempt from Backup Withholding" or "Payments Exempt From Backup Withholding" as set forth in the "Instructions for the Requestor of Form W-9".

Foreign Recipient. I have provided this institution with the appropriate Form W-8 certification. If a joint account, each joint account owner has provided the appropriate Form W-8 certification. If any one of the joint account owners has not established foreign status, that joint account owner has provided this institution with a certified TIN.

TAXPAYER IDENTIFICATION NUMBER CERTIFICATION

SIGNATURE

DATE

TAXPAYER IDENTIFICATION NUMBER

PRIVACY STATEMENT

At the Bank of Kenney (hereafter referred to as “we”, “our” or “us”), our customers are very important to us. On a daily basis, we strive to protect our customer’s privacy while satisfying their banking needs. As one of our valued customers, you have entrusted us with some of your sensitive financial information and we are committed to treating such information responsibly.

This Privacy Statement is a notice to you that explains how we will safeguard your non-public personal information that we receive (“Information”). This Information may include your personally identifiable financial information and any other information about you that we may obtain as described in this notice. If you would ever cease being a customer of ours, the privacy practices in this Privacy Statement will remain in effect.

We recognize and value the trust you have placed in us to safeguard your Information. Please read on to learn more.

Our Affiliates

It is possible that certain Information may be shared with our affiliates. When we refer to our affiliates in this Privacy Statement, we mean iTeam Companies, Inc., America’s Home Loan, Inc., iStream Imaging, Inc., iLease Direct, Inc., and any other companies that later may affiliate with us.

Your Information is Confidential and Secure

We believe the confidentiality and protection of your Information is one of our fundamental responsibilities. Because we want to maintain your trust, the safekeeping of your Information is a priority for us. We restrict access to your Information to our employees who need to know in order to provide products or services to you, and others permitted by law. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your Information.

Information That We Collect and Maintain

We collect, retain, and use Information about you only where we reasonably believe that it will help administer our business or to provide products, services, and other opportunities to you. We use such Information (i) to protect and administer your records, accounts, and funds, (ii) to comply with certain laws and regulations, (iii) to help us design or improve our products and services, and (iv) to understand your financial needs so that we can provide you with quality products and superior service. We will tell you why we are collecting and retaining such Information upon your request.

We may collect Information about you from sources that might include the following:

- Applications: Information we receive from you on applications or other forms;
- Transactions: Information about your transactions with us, our affiliates, or others;
- Third Parties: Information we obtain from others, including information regarding your employment, creditors, assets and verification of representations made by you; and
- Reporting Agencies: Information we receive from a consumer reporting agency.

Information Sharing is Very Limited

From time to time, we might share a very limited amount of your Information with our affiliates and other nonaffiliated third parties, usually for purposes of providing or making available products and services that you may be interested in. Our practices concerning the limited sharing

of your Information with our affiliates and nonaffiliated third parties are further described below. Information that may be shared includes the following:

- Information we receive from you on applications or other forms, such as your name, address, social security number and income;
- Information about your transactions with us, any of our affiliates, or others, such as your account balance, payment history or parties to transactions; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information shared with affiliates

In order to address your needs and provide better service to you, we may from time to time share some of your Information with certain of our affiliates if there is a reason to do so. The Fair Credit Reporting Act allows you to opt-out from having personal credit information is shared with our affiliates. However, if you do so, we are still permitted to share other information with our affiliates, including information about your identity and your transactions with our affiliates, as permitted by law.

Information shared with nonaffiliated third parties

You should know that we do not sell or share your Information to nonaffiliated third parties so that they can market and sell to you. However, there are some nonaffiliated third parties with whom we do share Information in order to provide our products and services to you, and this is usually done only if they are contractually obligated to (i) use the Information solely to perform services for us, and (ii) maintain the information strictly confidential. We may share your Information with the following types of nonaffiliated third parties even if you have opted-out, because it is permitted by law:

- Third parties that help us provide services that are necessary to effect, administer or enforce any of your authorized or requested transactions;
- Courts, governmental agencies and law enforcement officers as required by law, subpoena or court order;
- Credit bureaus and other similar reporting agencies; and
- Other nonaffiliated third parties as permitted by law.

Telephone Calls and Mailings

To offer you a better variety of services and opportunities that may be of interest to you, we or any of our affiliates may from time to time call you about, or mail to you, materials explaining these services and opportunities. You may elect to opt-out of these calls and mailings, however if you do so, we are still permitted to call and send you mailings in order to provide account and service related information. Any such mailings may include marketing materials.

Your Opt-Out Rights

Except in those situations where the law permits or requires us to share your Information (see "Information Sharing is Very Limited"), you have certain choices as to the sharing of your information. While we do not do so at this time, if you prefer that we not share your Information with nonaffiliated third parties in the future (other than as permitted or required by law), you must notify us that you would like to opt-out. You must also notify us if you would like to opt-out of having your personal credit information shared with our affiliates or if you do not want to receive telephone or direct mail marketing. You may exercise or change your opt-out choices at any time and your preferences will apply to all other individual accounts we have on record for you, based on our available information.

You will receive information concerning your ability to opt-out each year. However, please know that if you have already notified us of your opt-out choices, they will remain in effect and you will not need to inform us again unless you would like to change your choices. If you later decide to close your account(s) with us, we will continue to honor your opt-out choices.

For joint accounts, we will treat an opt-out request from one joint account holder as applying to the other holders on the joint account. The opt-out preferences of a joint account holder will apply to all other individual and joint accounts that we have on record for that account holder, based on our available information.

To provide an opt-out notice, just complete the attached Opt-Out Form and mail it to us at the address indicated on the form.

Bank of Kenney

Opt-Out Form

If you would like to exercise an opt-out choice, you may do so by completing the information below and mailing this Opt-Out Form to: **Bank of Kenney, Route 54 & Jordan Street, Kenney, IL 61749.**

You will receive information concerning your ability to opt-out each year. However, please know that if you have already notified us of your opt-out choices, they will remain in effect and you will not need to inform us again unless you would like to change your choices. If you later decide to close your account(s) with us, we will continue to honor your opt-out choices.

If you ever do so in the future, please do not share my non-public personal information with nonaffiliated third parties, except as permitted or required by law

Please do not share my personal credit information with your affiliates

Please do not solicit me, or permit your affiliates to solicit me, for additional products and services by means of:

telephone marketing
direct Mail marketing

All items below are required:

Last Name: _____ First Name: _____

Social Security #: _____ E-mail: _____

Street Address: _____ Suite/Apt.: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____

If this pertains to a joint account, please provide the following information for each additional joint owner:

Last Name: _____ First Name: _____

Social Security #: _____