

CONSUMER Resource Guide

THE BETTER BUSINESS BUREAU®

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visit us online at **bbb.org**

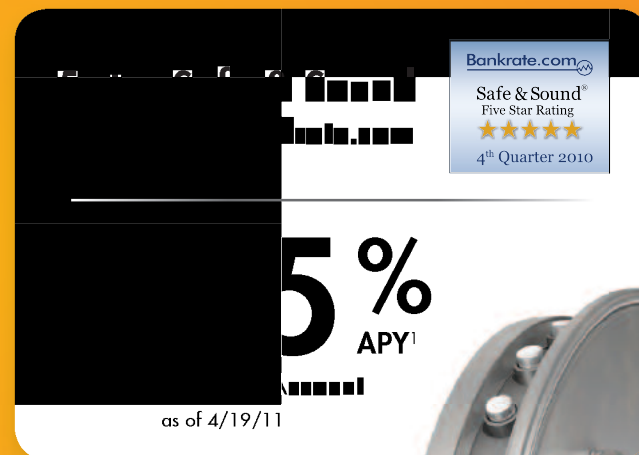
Last year more than **13.9 million people** asked the BBB about the reputation of companies in Northern Illinois or asked us to assist them with a complaint.

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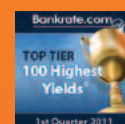
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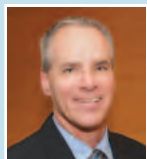
¹Annual Percentage Yield (APY). APY applies to personal accounts only. \$500 minimum balance required to open. Rate may change after account is opened. Fees could reduce earnings on the account. Advertisized rate is valid as of 4/19/11 and subject to change daily without notice.

²The APY for the Online Savings Account as of 4/19/11 is more than five times the national average APY for interest-bearing savings accounts with balances of \$500 as reported by Informa Research Services, Inc. as of 4/19/11. Although the information provided by Informa Research Services has been obtained from the various institutions, the accuracy cannot be guaranteed. Rates are subject to change at any time.

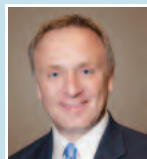
³Per depositor, per deposit category.

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how to reach **your BBB**

Free BBB Services: Free services are available 24 hours a day, seven days a week. Find businesses you can trust and obtain FREE business reviews about a company or charity; before you buy; and file a complaint at www.bbb.org/chicago.

BBB Online: 88,000 Reliability Reports are available on northern Illinois businesses for FREE at www.bbb.org/chicago. Over three million reports are available nationally for FREE at www.bbb.org.

Social Networking: Find us on Facebook and Twitter by going to <http://chicago.bbb.org/community>.

Bienvenidos a el BBB en español: 312.832.9803, 9AM-5PM Lunes a Viernes, Información importante para el consumidor en español. Proporcionando por el Better Business Bureau, sirviendo a el area de Chica-

go y el Norte de Illinois.

BBB Email: For business inquiries email info@chicago.bbb.org.

BBB AUTOLINE: 800.955.5100 This service only deals with complaints related to problems with vehicles manufacturers.

Telephone Service: 312.832.0500 Consumer consultants are available from 8AM to 5PM Monday through Friday or obtain a reliability report.

Ratings Update: To update your company's information go to www.chicago.bbb.org/updatecompany.

U.S. Mail/Fax: Chicago Office: 330 N. Wabash Avenue, Suite 2006, Chicago, IL 60611 Fax: 312.832.9985

Rockford Office: 401 W. State Street, Suite 500, Rockford, IL 61104 Fax: 815.963.0329 ★

THIS IS YOUR GUIDE TO BETTER BUSINESSES

The Better Business Bureau Consumer Resource Guide is included the *Chicago Tribune* on Wednesday, May 25, 2011. The Guide provides highlights on how to use the BBB to protect yourself and your money. It also lists all BBB Accredited Businesses in Chicago and northern Illinois as of April 18, 2011. The companies listed meet BBB standards on this date. About 38,000 people contact us each day. The majority of these consumers are checking the reputation of a company prior to doing business with it. Our database includes information on more than 88,000 companies in northern Illinois, including the 7,500 Accredited Businesses affiliated with the BBB. In addition, our database contains Business Reviews on three million businesses across the United States and Canada. These Reports are free and readily accessible through our Web site www.bbb.org

The goal of the BBB is to protect and empower consumers, and to promote ethical business practices. When you contact one of our Accredited Businesses make sure you inform them that you saw their advertisement or name in the BBB Consumer Resource Guide. This is an additional assurance of satisfaction as each BBB Accredited Business must meet and maintain ethical standards of business practice in order to remain Accredited.

Sincerely,

Roy Spencer
Chair

Steve J. Bernas
President & CEO



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