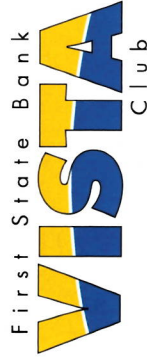


Welcome ...

The VISTA CLUB and all of its benefits are exclusively for customers 50 years old or better. After working hard all of these years, you deserve a little extra help to make life easier. The following is a list of special features your membership offers.

- FSB Checking - no fees
- 1 box of "Custom Creation" design checks per member per calendar year
- Free notary service
- Free consultation with Trust Officer on Estate Planning
- No Fee on Bank Cashier Checks
- 5 Free photo copies per visit
- Value priced day and extended trips
- Possible discounts on insurance programs through First State Insurance (determined on an individual basis)
- Free Online Banking • Free Online Bill Pay
24 Hour Telephone Banking for account inquiry
815.538.7466 or 800.358.9979



Visit www.firststatebank.biz, then click on the Vista Club tab for information on upcoming trips and events

Join ...

The VISTA CLUB was created for you to make these good years even better. To qualify for VISTA, you must be 50 years old or better and maintain a balance of \$5,000 in any deposit account or combination of deposit accounts. To join, just complete the application below and drop off or mail to any one of our convenient locations.

Name #1 _____	Name #2 _____
Address _____	Address _____ <input type="checkbox"/> address same as #1
City _____ State _____ Zip _____	City _____ State _____ Zip _____
Phone _____	Phone _____
Email _____	Email _____ <input type="checkbox"/> I do not want to be contacted by email
Signature _____	Signature _____
Date _____	Date _____

If you are traveling with us ...

First State Bank requires each person participating on any VISTA trips to agree to the waiver below. This only needs to be signed once and remains in effect for all future travels.

WAIVER OF LIABILITY AND HOLD HARMLESS AGREEMENT

FOR AND IN CONSIDERATION OF being permitted to participate in the First State Bank Vista Club (Senior Travel Club), being fully advised and acknowledging the inherent danger of these activities, I on behalf of myself and my heirs, executors, administrators, attorneys and assigns, hereby waive, release and forever discharge First State Bank, its officers, agents, and employees, past, present, and future, and each of its and their respective successors and assigns (hereinafter collectively referred to as "Releasees"), from any and all known or unknown actions, causes of action, claims or liabilities of any kind which have or could be asserted against the Releasees arising out of participation in the First State Bank Vista Club (Senior Travel Club).

I FURTHER UNDERSTAND THAT THIS WAIVER OF LIABILITY AND HOLD HARMLESS AGREEMENT INCLUDES A RELEASE OF ALL KNOWN AND UNKNOWN CLAIMS. I acknowledge and agree that if any provision of this Waiver of Liability and Hold Harmless Agreement is found, held or deemed by a court of competent jurisdiction to be void, unlawful or unenforceable under any applicable statute or controlling law, the remainder of this Waiver of Liability and Hold Harmless Agreement shall continue in full force and effect. This release contains the ENTIRE AGREEMENT between the parties hereto, and the terms of this release are contractual and not a mere recital.

I further acknowledge and agree that I have carefully read and fully understand all of the provisions of this Waiver of Liability and Hold Harmless Agreement and that I voluntarily enter into this Waiver of Liability and Hold Harmless Agreement with my signature above.