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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the membership application/signature card and continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the membership application/signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the person with whom you do business “you” or “your” mean the account holder(s) and anyone else with whom we have authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization or relationship.

The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phases used in this document should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require that you give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts which occur within your account. You are also jointly and severally liable for any overdraft shared by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you the membership application/signature card or open the item for you. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit, cashier’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection to U.S. dollars. We are not responsible for funds lost by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you may provide us an itemized list of...
the deposit. To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit report. We will not credit any portion of the amount of the deposit that has been returned to us for any reason.

Withdrawing funds - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals of funds from the account will be authorized to conduct all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any payable to you or your order for deposit to this account or any other transaction with the account. In other words, we may allow a single party to withdraw funds from your account and then pay another person for the withdrawal.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may pay or charge your account for any postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks electronically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check stock from us, you must be certain that we approve the check stock you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method not done in accordance with our procedures and policies. We cannot authorize you to make a withdrawal by check or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and dividend calculation of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier’s check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to review the signatures, you will be bound by the terms and conditions of the payment or transfer request.

Understanding and avoiding overdraft and nonsufficient funds (NSF) fees - Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft account will typically result in being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. An NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use a debit card, when we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or an NSF transaction could reduce your account’s actual balance. Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date. As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes into account any funds that have been authorized, but not yet settled, and subtracts any funds that have been returned from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how funds placed on funds in your account can impact your available balance, see the subsection titled “A temporary debit authorization hold affects your account balance.”

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. Although we may pay or charge your account for a transaction at the time the request is made, we may need only make one determination, but if we choose to make a subsequent determination, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged an NSF or overdraft fee for returned payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to process. This information is important for a number of reasons. For example, knowing the delay between the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how we calculate the available balance, see the subsection titled “Available balance information.”

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may reverse the credit of an item at any time in our discretion, without notice to you, if you are overdrawn at the time the item is presented for payment. We may also reverse the credit of an item or payment for any reason, including deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, may be substantially in excess of the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If the temporary hold is greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment types - When you request (such as checks or drafts) drawn on your account in any order. To assist you in managing your account with us, we are providing you with the following information regarding how we process the items that you authorize for payment on your account. When processing items drawn on your account, our policy is to pay items in the order that they are received. Drafts
converted to ACH by merchants or other financial institutions will post separately from regular draft postings. Debit/ATM/POS card transactions will post in real time in the order received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as a rent or mortgage payment) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make sure there is enough money in your account to cover all of the checks you have written. We attempt to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. This Credit Union is hereby authorized to recognize only one legal entity as beneficiary as described on the signature instrument for the purposes of payment of funds or the transaction of any business for this account. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom they pay the account funds.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common)** - is an account in the name of two or more persons. Each of you intend(s) that when you die the balance in the account (subject to any prevailing law) shall pass to the survivor(s) or to all of your beneficiaries named in your accounts. If any one of you die before the account is paid out and there is no survivor or all beneficiaries named in your account, the amount will be paid to the estate of the deceased, as determined by the state in which you reside. Any person(s) who create the account have agreed to the joint tenancy, and the balance will be paid to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. 

A **Revocable Trust** or **Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these accounts cannot withdraw until the death of (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, each beneficiary will own this account in equal shares, without rights of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiary, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**ORGANIZATIONAL ACCOUNTS** - We will usually require a special authorization form designating the person(s) permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as an organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

**STOP PAYMENTS** - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of orders such as ACH (automatic clearinghouse) orders, items converted to ACH by merchants or other financial institutions will post separately from regular draft postings, Debit/ATM/POS card transactions will post in real time in the order received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as a rent or mortgage payment) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make sure there is enough money in your account to cover all of the checks you have written. We attempt to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If we accept deposit orders from you, other financial institutions, or authorized merchants you must agree to our terms of service. If we accept a deposit order from you, we have agreed to accept the deposit order. We reserve the right to stop any deposit order; the order in writing before the end of the six-month period. If the original stop-payment order is oral, you must give us written notice of the stop-payment order immediately. If we have accepted an order to stop payment on a check or other item, we may accept an order to stop payment on any item from any one of you. You must give us written notice of the stop-payment order immediately. You authorize us to pay only items we receive for payment; you may request other orders from us. If you stop payment on an item and we incur any damages or expenses because of your action, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are governed by applicable law.

**AMENDMENTS AND TERMINATION** - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice or in writing by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. Before you close your account, you are responsible for making sure all items have cleared. Open an account with a joint account holder or by your other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. Before you close your account, you are responsible for making sure all items have cleared. Open an account with a joint account holder or by your other method permitted by law.
account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer shall not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf. The owner terminates the authority at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends not placed on checks are “must be presented within 11/2 days” or “not valid for more than $1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement.

SAFETYNET OVERDRAFT PROTECTION SERVICE - SafetyNet Overdraft Protection service is a discretionary overdraft service which provides qualified members the opportunity to have overdrafts by check, automatic debit, Online Bill Pay, ATM withdrawal, POS/Debit card transactions, or in person paid up to a pre-determined limit. Other overdraft protection sources including but not limited to common share savings, money market accounts, or Visa credit cards would cover items first honored in the order you designate. Each time you use SafetyNet Overdraft Protection, your Checking account will be charged a fee. Please refer to separate fee schedule for a list of fees and charges. When the SafetyNet Overdraft Protection service is used, your Checking account balance will go negative the amount needed to cover the item and the fee with the anticipation that the overdraft will be paid.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING - We process items electronically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We may receive notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting identifying data such as a thumbprint or fingerprint.

INDORSEMENTS - We may accept deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and such indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver’s license number, etc.) must fall within 1 1/2” of the “trailing edge” of a check. Indorsements must be made in blue or black ink so that they are readable by automated check processing equipment. As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2” of that edge. For Mobile deposits we require the restrictive endorsement “for remote deposit” to be included on the back in the endorsement area.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account complying with applicable consumer protection provisions in the Federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses.

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that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You must also provide us with any information and cooperate with us in any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the action of the holder of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, we waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a party to the transfer, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement. Final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures to make the purpose saving, we must notify you at once if you suspect that your facsimile signature is being or has been misused.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and the account number (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as any check or draft return slip. You should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct debits to be made to your ACH account(s).
- Preauthorized payments. You may arrange to pay certain recurring bills from your checking account(s).
- Electronic check or draft conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- Electronic returned check or draft charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Touch Tone Teller Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 847-578-7000 or 1-800-982-7850 using a touch tone phone, your account numbers, and your personal access code, to:

- transfer funds from checking to checking, savings or Money Market
- transfer funds from line of credit to checking or savings
- transfer funds from your account to any other account
- make payments from checking or savings to loan accounts with us
- make stop-payment orders on personal checks from checking

get information about:

- the account balance of checking or savings accounts
- deposits to checking or savings accounts
- withdrawals and cleared checks from checking accounts
- withdrawals from savings accounts
- share and loan transaction and payment histories
- IRA Contributions, earned dividends, and interest paid

Web Connect Transfers - types of transfers - With Web Connect, you may access your account via the Internet 24 hours a day at www.glcu.org using your personal Web Connect user name and password, to:

- transfer funds from checking to checking, savings, or Money Market
- transfer funds from savings to checking or savings
- transfer funds from line of credit to checking or savings
- transfers from your account to another account
- make payments from checking or savings to loan accounts with us
- make stop-payment orders on personal checks from checking

get information about:

- the account balance of checking or savings accounts
- deposits to checking or savings accounts
- withdrawals and cleared checks from checking accounts
- withdrawals from savings accounts

For those without internet access, your account is accessible via a telephone 24 hours a day at 847-578-7000 or 1-800-982-7850.

Mobile Banking Transfers - types of transfers - With Mobile Banking, you may access your account via the browser on your cell or mobile phone 24 hours a day at mobi.glcu.org using your Web Connect user name and password, to:

- transfer funds from checking to checking, savings, or Money Market
- transfer funds from savings to checking or savings
- transfer funds from line of credit to checking or savings
- deposits from checking or savings to loan accounts with us
- get information about:

- the account balance of checking or savings accounts
- deposits to checking or savings accounts
- withdrawals and cleared checks from checking accounts
- withdrawals from savings accounts

With SMS (texting), you are limited to one account per device. You may:

- transfer funds from checking to checking, savings, or Money Market
- transfer funds from savings to checking or savings
- transfer funds from line of credit to checking or savings
- make payments from checking or savings to loan accounts with us
- get information about:

- the account balance of checking or savings accounts
- deposits to checking or savings accounts
- withdrawals and cleared checks from checking accounts
- withdrawals from savings accounts

GLCU ATM Transfers - Visa®, Plus®, Interlink, Co-Op and Pulse® Networks - types of transfers, dollar limits and fees:

- IRA Contributions, earned dividends, and interest paid

With Web Connect, you may make arrangements to pay certain recurring bills.

- GLCU ATM Transfers - Visa®, Plus®, Interlink, Co-Op and Pulse® Networks - types of transfers, dollar limits and fees:

- daily maximum
- there is a charge per withdrawal at ATMs we do not own or operate

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- Daily you may withdraw up to the following amounts unless otherwise notified, using your Visa® Check (debit) Card:
  - $400 daily limit for Fresh Start, Teen Account (Young Adult), Kirby Youth, and New Accounts opened less than 6 months
  - $500 daily limit for Free Checking Account
  - $1,000 daily limit for President’s Club, Grand Advantage, and Business Accounts
  - there is a charge per withdrawal at ATMs we do not own or operate

You may access your account(s) by ATM using your GLCU ATM or Visa® Check (debit) Card to:
  - make deposits to checking or savings account(s)
  - get cash withdrawals from checking or savings account(s)
  - transfer funds from savings to checking account(s)
  - transfer funds from checking to savings account(s)
  - make payments from checking or savings account(s) to loan accounts
  - get information about:
    - the account balance of your checking or savings account(s)
    - loan account balance (mortgage loans not available)
    - there is a charge per inquiry at ATMs we do not own or operate
Please refer to separate fee schedule for a list of fees and charges.

Some of these services may not be available at all terminals.

Types of Point-of-Sale Transactions - You may access your savings account using your GLCU ATM Card or your checking account using your Visa® Check Card to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your GLCU ATM card:
  - Daily you may withdraw up to the following amounts unless otherwise notified:
    - $400 daily limit

Point-of-Sale Transactions - dollar limitations - Using your Visa® Check (debit) card:
  - You may not exceed 15 transactions or an aggregate total of $1,500.00 in transactions per day.

Types of Visa® Check Signature Transactions - You may access your checking account to purchase goods (in person, by phone, or internet), pay for services (in person, by phone, or internet), get cash from a merchant, if the merchant permits, or from a participating financial institution.

Visa® Check Card Signature Transactions - dollar limitations - Using your Visa® Check (debit) card:
  - You may not exceed 15 transactions or an aggregate total of $5,000.00 in transactions per day.

Types of HSA Visa® Check Card Transactions - You may access your HSA Savings account to purchase goods (in person, by phone, or internet), pay for services (in person, by phone, or internet), get cash from a merchant, if the merchant permits, or from a participating financial institution.

HSA Visa® Check Card Signature Transactions - dollar limitations - Using your HSA Check Card:
  - you may not exceed 15 transactions or an aggregate total of $5,000.00 in transactions per day.

HSA Visa® Check Card Point-of-Sale Transactions - dollar limitations - Using your HSA Visa® Check Card:
  - you may not exceed 15 transactions or an aggregate total of $1,500.00 in transactions per day.

Currency Conversion and International Transactions. When you use your Visa® Check Card or HSA Visa® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. As a result, we charge you a 2% international transaction fee on all international transactions regardless of whether there is a currency conversion. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Visa® Account Update Notice of Right to Opt Out. Your Visa® Check/Debit Card and HSA Visa® Check Card will be authorized in the free Visa® Account Updater (VAU) service. With VAU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 800-982-7850. You must include your name, account name, address, account number, and card number. If you opt out, you may opt back in if you decide you want the Mastercard Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

FEES
- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to our separate fee schedule for additional information about charges.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION
- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send you the money.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 847-578-7000 or 1-800-982-7850 to find out whether or not the deposit has been made.
- Periodic statements.

You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS
- Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call us at least 10 days before the payment is scheduled to be made.
  - Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.
- Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY
- Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
  1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
  2. If you have an overdraft line and the transfer would go over the credit limit.
  3. If the automated teller machine where you are making the transfer does not have enough cash.
  4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
  5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
  6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY
We will disclose information to third parties about your account or the transfers you make:
  1. where it is necessary for completing transfers; or
  2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
  3. in order to comply with government agency or court orders; or
  4. as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS
(a) Consumer liability.
  - Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your card or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.
  - If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $50.
  - Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 50 days after the statement is mailed to you, you may lose all the money that could be traced to unauthorized transfers on your account, if we can prove that we could have prevented those transfers.
days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Limit on Liability for Visa® Check/Debit Card and HSA Visa® Check Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check/Debit Card and HSA Visa® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we provide the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check/Debit Card or HSA Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check/Debit Card or HSA Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

GREAT LAKES CREDIT UNION
MEMBER SERVICE CENTER
P.O. BOX 1289
BANNOCKBURN, ILLINOIS 60015
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (800) 578-7000 or 1 (800) 982-7850
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don’t leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don’t lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don’t write your PIN where it can be discovered. For example, don’t keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. If you consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and card. You might consider using another ATM or coming back later.
12. Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Fee free to ask us whether any of your other accounts might also be governed by this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive the deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 5:00 P.M. (C.T.) on Monday through Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 5:00 P.M. (C.T.) on Monday through Friday on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our checking accounts, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: We believe a check you deposit will not be paid. You deposit checks totaling more than $5,525 on any one day. You redeposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six months.
TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum required to open this account is the purchase of a share in the Credit Union. Please see the by-law requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of $100.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account. During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a telephonic order or instruction or by check or similar order to a third party. If you exceed the transaction limitations set forth above, your account may be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

Fees and charges:
There is no monthly fee as long as you maintain a direct deposit of $250.00 each month.

Fees and charges:
There is no monthly fee as long as you maintain a direct deposit of $250.00 each month. If you do not maintain one of these minimum requirements, a fee will be charged to your account each month. For new members, we will waive this monthly fee for the first 90 days.

Please refer to separate fee schedule for a list of fees and charges.

FREE CHECKING

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividends will be credited to your account monthly. Depending on the average daily balance, the dividend rate may be calculated using two different rates. Balances up to $10,000 will earn the stated dividend rate and the portion of the balance over $10,000 will earn the standard savings dividend rate. The dividend rate will appear as a blended APY on your monthly statement.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Requirements to earn dividends:
To earn dividends you must meet the minimum requirements to earn free checking dividends as detailed in the separate deposit rates document. Balances up to $10,000.00 will earn a higher rate as disclosed in the separate rate sheet and the portion of the balance over $10,000.00 will earn the standard savings dividend rate. Minimum balance to Open is $25.00.

Average Daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. This period we use is the month.

Accrual of dividends on non cash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Additional benefits:
Please refer to our website for details.

FRESH CHECKING ACCOUNT

Minimum balance requirements:
No minimum balance requirements apply to this account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:
A monthly fee of $5.00 will be charged each month.

Additional Features:
Those members who maintain a good standing in this account for 6 consecutive months may transfer to the Free Checking.

PRESIDENT'S CLUB

Requirements:
To qualify, you must maintain a $5.00 balance in your Share Savings and have aggregate share and/or loan balances of $50,000.00 or more.

Benefits:
Please refer to our website for details.

Fees and charges:
No monthly fee for savings or checking account will be assessed to qualifying President Club Accounts.

Please refer to separate fee schedule for a list of fees and charges.

GRAND ADVANTAGE CLUB

(60 years or better)

Requirements:
To qualify, you must maintain a $5.00 balance in your Share Savings and meet the age requirement.

Benefits:
Please refer to our website for details.

Fees and charges:
No monthly fee for savings or checking account will be assessed to qualifying Grand Advantage Club Accounts.

Please refer to separate fee schedule for a list of fees and charges.

YOUNG ADULT

(young adults age 15-23)

Requirements:
To qualify, you must maintain a $5.00 balance in your Share Savings account and meet the age requirement. This account will be upgraded to a Young Adult Savings account on the account holder's 18th birthday.

Fees and charges:
No monthly fee for a Young Adult Savings or Checking account will be assessed. Accounts opened thru partnerships like One Summer Chicago, Youth Build Lake County or BankOn, may have different fees or conditions, as listed on the fee schedule.

KIRBY YOUTH ACCOUNTS

(0 to 14 years of age)

Requirements:
To qualify, you must maintain a $5.00 balance in your Share Savings account and meet the age requirement. This account will be upgraded to a Young Adult Savings account on the account holder’s 15th birthday.
Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00. You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

MONEY MARKET

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00. You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

IRA SAVINGS

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00. You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

COMPANION MONEY MARKET

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $10,000.00. You must maintain a minimum average daily balance of $10,000.00 in your account to obtain the disclosed annual percentage yield.

Minimum Requirements to earn dividends - To earn dividends on this account, you must maintain a minimum average daily balance of $10,000.00 AND meet the requirements of our Free Checking account. If the requirements ARE met, balances in the account of $10,000.00 or more will earn the higher rate as disclosed in the separate rate sheet. If the requirements are NOT met, balances in the account of $10,000.00 or more will earn a lesser rate as disclosed in the separate rate sheet. If the balance falls below the $10,000.00 minimum, the Companion Money Market will not earn dividends.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

IRA MONEY MARKET

Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00. You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

HEALTH SAVINGS

Rate Information:
The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00. You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

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Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
You must maintain a minimum average daily balance of $100.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:
Please refer to separate fee schedule for a list of fees and charges.

HOLIDAY SAVINGS
Rate Information - The dividend rate and Annual Percentage Yield may change at any time, as determined by the credit union Board of Directors.

Compounding and crediting frequency - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $5.00.

You must maintain a minimum average daily balance of $5.00 in your account to obtain the disclosed Annual Percentage Yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:
Please refer to separate fee schedule for a list of fees and charges.

ORGANIZATIONAL SAVINGS
Minimum balance requirements:
The minimum required to open this account is the purchase of a share in the Credit Union. Please see the by-law requirements in the Common Features section for additional information.

Transaction limitations:
During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a telephonic order or instruction or by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

ORGANIZATIONAL CHECKING
Minimum balance requirements:
No minimum balance requirements apply to this account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

COMMON FEATURES
By-law requirements:
You must complete payment of one share in your Share Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

Dividend calculation - If dividends earned during the calculation period are less than 0.0049, dividends will not be paid. Dividends earned during the calculation period of 0.0050 or more will be rounded up to the nearest penny.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.