



TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Consumers Cooperative C.U. are provided in this Truth-in-Savings Disclosure
The Credit Union may offer other rates for these accounts from time to time.

Effective Date: November 1, 2009

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Open	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Calculation	See Section 6 Below
Membership Share Savings (S00), (S02),	0.15% / 0.15%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Special Share Savings (S03)	0.15% / 0.15%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Safe Advantage Savings (S04)	---	---	---	---	\$5.00	---	---	---	Account transfer & withdrawal limitations apply
Christmas Club Savings (SSC)	0.40% / 0.40%	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account withdrawal limitations apply
Money Market (SMM)	0.00% / 0.00%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	Account transfer & withdrawal limitations apply
	0.50% / 0.50%						\$ 2,000.00		
	0.75% / 0.75%						\$ 20,000.00		
	1.00% / 1.00%						\$ 40,000.00		
	1.25% / 1.25%						\$ 70,000.00		
/						\$ 100,000.00			
Rewards Checking (SRD) Requirements met (see Section 1)*	4.02% / 4.09%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	See Section 1
	1.26% / 1.26%						\$ 25,000.00		
Requiriements not met (see Section 1)	0.05% / 0.05%						\$ 0.00		
IRA Savings (IRA)	0.40% / 0.40%	Monthly	Monthly	Monthly (calendar)	\$10.00	---	---	Daily Balance	Account transfer limitations apply
IRA Money Market (SMI), (SMR)	0.00% / 0.00%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	Account transfer limitations apply
	0.50% / 0.50%						\$ 2,000.00		
	0.75% / 0.75%						\$ 20,000.00		
	1.00% / 1.00%						\$ 40,000.00		
	1.25% / 1.25%						\$ 70,000.00		
1.49% / 1.50%	\$ 100,000.00								

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts except the Safe Advantage Savings account, the Dividend Rate & Annual Percentage Yield (APY) may change daily as determined by the Credit Union's Board of Directors. The Dividend Rates and APYs are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. The Money Market Account, and IRA Money Market accounts are Tiered Rate accounts. If your Daily Balance is \$1,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,000.00 to \$19,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$20,000.00 to \$39,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$40,000.00 to \$69,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$70,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$100,000.00 or greater, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account. *The Rewards Checking account is a Tiered Rate account. If your Daily Balance is \$25,000.00 or below AND you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) twelve (12) debit card transactions posted to your Rewards Checking account; 2) you are enrolled in Home Banking and receive e-statements; and 3) you have a direct deposit or ACH debit (including Bill Payment) made to your Reward Checking account. If your balance is \$25,000.00 or greater and you meet all of the minimum service requirements, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a calendar month, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account and your ATM fees will NOT be refunded. One Rewards Checking account per member.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The

Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Membership Share Savings Account account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market Account and IRA Money Market accounts, there is a minimum Daily Balance required to earn the APY disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated APY. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend 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. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Membership Share (S00), Secondary Share Savings, Special Share Savings and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

For IRA Savings and Money Market accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Special Savings and Safe Advantage Savings accounts, you may not open any other accounts. In addition, services are limited solely to deposits into and withdrawals from (excluding ACH credit withdrawals) your Special Share Savings or Safe Advantage account. For Special Share Savings accounts, the maximum balance you may maintain in the account is \$5,000.00, and deposits of all checks (personal or business) will be held for eleven (11) business days. For Christmas Savings Account accounts, the entire balance will be transferred to another account of yours on or after November 1st and the account will remain open. You may not make withdrawals from your Christmas Savings Account accounts at any other time. If you wish to access the funds in your Christmas Savings Account accounts you may close it. For Money Market Account accounts, the minimum amount per draft withdrawal is \$250.00.

7. Fees for Overdrawing Accounts. Fees may be imposed for each check, draft, item, ATM card withdrawal, debit card point of

purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE

Effective: November 1, 2009

Checking and Money Market Account Fees

- For Stop Payment of Check (Draft) Preauthorized Payments (including bill payments and cashier's checks)... \$ **25.00**
- For each check or each authorized payment, including VISA Debit (check) Card transactions and Bill Payment, returned due to an overdraft (non-sufficient or uncollected funds)..... \$ **25.00** *
- For each automatic transfer of funds to cover an overdraft..... \$ **10.00** *
- Check, Debit or electronic items paid by Overdraft Privilege..... \$ **25.00**
- For each copy of a cleared check AFTER the third check copy \$ **2.00**
- For a 3-month history printout..... \$ **4.00**
- Charge for each additional month..... \$ **4.00**
- Per hour for assistance with statement reconciliation – with a minimum charge of \$20.00 \$ **20.00**
- Expedited Bill Payment via ACH..... \$ **5.00**
- Expedited Bill Payment via a Check \$ **15.00**

ATM/Debit Card Fees

- For each overdraft that may occur to your account(s) as a result of a withdrawal \$ **25.00**
- For each automatic transfer of funds to cover an overdraft \$ **10.00**
- To replace a lost debit card \$ **5.00**
- Check, Debit or electronic items paid by Overdraft Privilege..... \$ **25.00**
- For a copy of a debit card charge \$ **10.00**
- For each ATM or debit card withdrawal after the sixth made in one month..... \$ **1.00** *
- International Transactions:
 - Multiple Currency 1% of purchase amount
 - Single Currency.....0.80% of purchase amount

VISA Fees

- For going over VISA limit..... \$ **29.00**
- For a late VISA payment..... \$ **29.00**
- For no activity on a VISA account during 12 consecutive months..... \$ **10.00**
- For a copy of a VISA statement \$ **10.00**
- For a copy of a VISA draft \$ **10.00**
- For a returned VISA check \$ **25.00**
- For each returned VISA statement \$ **2.00**

- Replacement Card.....\$ **10.00**
- International Transactions:
 - Multiple Currency..... 1% of purchase amount
 - Single Currency..... 0.80% of purchase amount

Loans

- For each consumer loan rate modification..... \$ **100.00**
- For late payment on all loans \$ **29.00**
- For each payment presented for a loan which is returned unpaid..... \$ **25.00**

Mortgage Fees

- Nonrefundable mortgage application \$ **295.00**
- Mortgage rate modification..... \$ **750.00**
- Mortgage subordination \$ **100.00**

Other

- For each returned deposit item drawn on another financial institution deposited at CCCU and returned unpaid on either corporate or individual accounts..... \$ **7.00**
- For each returned statement..... \$ **10.00**
- For paid over third party **personal** checks \$ **10.00**
- For a copy of a cashier's check..... \$ **5.00**
- For microfilm look-up and reproduction \$ **3.00**
- For re-opening an account within 180 days of closing it \$ **60.00**
- Charge for foreign and domestic checks sent for collection. (Does not include fees charged by originating financial institution):
 - Item(s) \$100.00 or less **FREE**
 - Item(s) \$100.01 to \$300.00 \$ **15.00**
 - Item(s) \$300.01 or more \$ **20.00**
- For processing post judgement legal actions \$ **100.00**
- For Photocopies..... \$ **0.25**
- For Money Orders..... \$ **2.00**
- For cashier checks for less than \$500.00..... \$ **2.00**
- Charge for VISA Gift Card..... \$ **3.95 each**
- For Non-member Check Cashing..... \$ **10.00**
- For Non-member paid over payroll Check Cashing \$ **10.00**

Wire Transfers

- For VIGO IRNET wire transfers. Fee based on the amount wired. \$10.00 minimum \$ **10.00**
- For domestic Western Union or domestic Bank Wire Transfer \$ **20.00**
- For foreign Western Union or foreign Bank Wire Transfers..... \$ **50.00**

Members Service Fees

\$20.00 monthly service fee charged to your Membership Share Savings (S00), Secondary Savings (S02), Special Share Savings (S03), or Safe Advantage Savings (S04) for members not having **one** of the following:

- Active checking account balance; **or**
- \$500.00 in total share/savings balances**; **or**
- A loan; **or**
- An Active VISA Card.

*Fee applicable to Checking and Money Market Accounts.

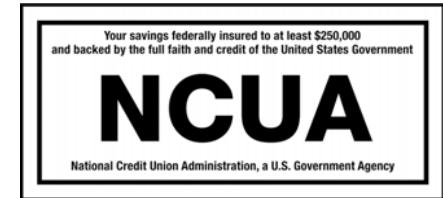
**The calculation for the requirements to have \$500.00 in aggregate share/savings balance per account number will be done on the average daily balance method. The fee does not apply to members between the ages of 0 through 22 and 65 and older, or the new members during their first six months of membership.

For Regular Share and Money Marker accounts \$1.50 for each transaction/withdrawal exceeding six preauthorized, automatic or internet transfers per month limit, with a maximum monthly fee of \$15.00.

Share Value

- Par Value of One Share..... \$ **5.00**

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



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