

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

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	
Membership Share Savings (S00), (S02),	0.05% / 0.05%	Monthly	Monthly	Monthly (calendar)	\$5.00	**	---	Daily Balance	Account transfer & withdrawal limitations apply
Special Share Savings (S03)	0.05% / 0.05%	Monthly	Monthly	Monthly (calendar)	\$5.00	**	---	Daily Balance	Account transfer & withdrawal limitations apply
Christmas Club Savings (SSC)	0.25% / 0.25%	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account withdrawal limitations apply
Money Market (SMM)	0.00% / 0.00% 0.10% / 0.10% 0.15% / 0.15% 0.20% / 0.20% 0.25% / 0.25% 0.30% / 0.30%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00 \$ 2,000.00 \$ 20,000.00 \$ 40,000.00 \$ 70,000.00 \$ 100,000.00	Daily Balance	Account transfer & withdrawal limitations apply
Rewards Checking (SRD) <i>Service requirements met (see Section 2)</i>									
TIER A Basic service requirements met + \$1,000 in credit card purchase transactions	\$0.00 - \$20,000.00 4.50% / 4.59%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	See Section 1
	\$20,000.01 - \$25,000.00 0.20% / 0.20%						\$ 20,000.01		
	\$25,000.01 and greater 0.10% / 0.10%						\$ 25,000.01		
TIER B Basic service requirements met + \$500.00 in credit card purchase transactions	\$0.00 - \$15,000.00 3.54% / 3.59%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	See Section 1
	\$15,000.01 - \$25,000.00 0.20% / 0.20%						\$ 15,000.01		
	\$25,000.01 and greater 0.10% / 0.10%						\$ 25,000.01		

TIER C	Basic requirements met	\$0.00 - \$10,000.00 3.05% / 3.09%	Monthly	Monthly	Monthly (calendar)	---	---	\$ 0.00	Daily Balance	See Section 1
		\$10,000.01 - \$25,000.00 0.20% / 0.20%						\$ 10,000.01		
		\$25,000.01 and greater 0.10% / 0.10%						\$ 25,000.01		
		<i>Service requirements <u>not</u> met</i> (see Section 2)						\$ 0.00		
Student Choice Checking (SYD)	- / -	---	---	---	---	---	---	---	Account limitations apply	
IRA Savings (IRA)	0.25% / 0.25%	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	
	0.10% / 0.10%						\$ 2,000.00			
	0.15% / 0.15%						\$ 20,000.00			
	0.20% / 0.20%						\$ 40,000.00			
	0.25% / 0.25%						\$ 70,000.00			
0.30% / 0.30%	\$ 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 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 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. Please refer to section 2 for additional details.

2. REWARDS CHECKING — The Rewards Checking account is a Tiered Rate account. If you meet all of the all basic service requirements during the calendar month, the applicable Dividend Rates and Annual Percentage Yields listed for this account in the Rate Schedule will apply. The basic service requirements include: a) you make twelve (12) PINless card transactions (any

transaction that does not require a PIN) that post to and clear your Reward Checking account as a credit transaction; b) you access Online Banking at least once; c) you receive e-Documents (must have enrolled and accepted the disclosure); and d) you have a direct deposit or ACH debit (including Bill Payment) post to and clear your Reward Checking account.

You will earn the Tier A Dividend Rate and Annual Percentage Yield if you meet the basic service requirements and have \$1,000 in credit card purchase transactions during the period beginning on the 28th day of the prior calendar month and ending on the 27th day of the current calendar month. Credit Card purchase transactions must post and settle on or before the 27th of the month and be transmitted to Consumers Credit Union on or before the last business day of the month to qualify. Transactions may take two or more business days from the date of the purchase transaction to post to your credit card account. Transactions must be coded as a purchase. Purchase transactions that post and settle after the 27th, or those transmitted after the final business day of the current month, will count towards the following month's Rewards criteria. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

You will earn the Tier B Dividend Rate and Annual Percentage Yield if you meet the basic service requirements and have \$500 in credit card purchase transactions during the period beginning on the 28th day of the prior calendar month and ending on the 27th day of the current calendar month. Credit Card purchase transactions must post and settle on or before the 27th of the month and be transmitted to Consumers Credit Union on or before the last business day of the month to qualify. Transactions may take two or more business days from the date of the purchase transaction to post to your credit card account. Transactions must be coded as a purchase. Cash advances and other transactions such as bill payments will not be considered for qualification. Purchase transactions that post and settle after the 27th, or those transmitted after the final business day of the

current month, will count towards the following month's Rewards criteria. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

You will earn the Tier C Dividend Rate and Annual Percentage Rate if you meet the basic service requirements but do not meet either of the credit card purchase transaction criteria required to earn a higher rate. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range.

When you meet all of the basic service requirements for the calendar month, ATM fees incurred during the month will be refunded to you. If you fail to meet any of the basic service requirements during a calendar month, the applicable 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 is allowed per member. Business accounts are not eligible for rewards. Qualifying credit card purchase transactions must be made using a Consumers Credit Union-issued card. Credit card purchases that are returned will not count towards the credit card purchase transaction requirements. The value of credit card purchases will be reduced by the dollar value of any returned item(s) during the qualification period in which the return was made.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. ACCRUAL OF DIVIDENDS — For all earnings 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.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market, Rewards Checking 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 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.

7. ACCOUNT LIMITATIONS — For Membership Share, 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 IRA Money Market accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Special Savings accounts, you may not open any other accounts. In addition, services are limited to deposits into and withdrawals from your Special Savings account. ACH withdrawals will not be permitted. Deposits of all checks (personal or business) will be held for at least nine (9) 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 accounts, the minimum amount per draft withdrawal is \$250.00. For Student Choice Checking accounts the following parameters are required: 1) available to members age 13 - 17 years old; 2) parent or legal guardian must be a joint account holder; 3) adult joint account holder will be responsible and liable for all activity on your account; 4) monthly ATM surcharge refunds, up to \$25.00, until the month after your 18th birthday; 5) Visa debit card may be issued to you with a daily limit of \$310.00; 5) requirement to convert the youth checking to a regular checking product prior to your 19th birthday and; 6) subject to a \$10 monthly fee after your 19th birthday.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

10. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

FEE SCHEDULE

Effective: January 1, 2018

Checking and Money Market Account Fees

- For Stop Payment of Check (Draft) Preauthorized Payments (including bill payments and cashier's checks) ...\$ **30.00**
- 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)\$ **30.00**
- For each automatic transfer of funds to cover an overdraft\$ **10.00**
- Check, Debit or electronic items paid by Overdraft Privilege.....\$ **30.00**
- For each copy of a cleared check AFTER the third check copy\$ **2.00**
- For a 3-month history printout\$ **5.00**
- Charge for each additional month\$ **5.00**
- Per hour for assistance with statement reconciliation – with a minimum charge of \$20.00\$ **20.00**
- Expedited Bill Payment via ACH\$ **9.95**
- Expedited Bill Payment via a Check\$ **14.95**

ATM/Debit Card Fees

- For each overdraft that may occur to your account(s) as a result of a withdrawal\$ **30.00**
- For each automatic transfer of funds to cover an overdraft\$ **10.00**
- To replace a lost/stolen debit card\$ **5.00**
- Expedited shipping for a debit card - "Rush"\$ **25.00**
- Check, Debit or electronic items paid by Overdraft Privilege.....\$ **30.00**
- 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

Other

- For each returned deposit item drawn on another financial institution deposited at CCCU and returned unpaid on either corporate or individual accounts\$ **15.00**
- For each bad address.....\$ **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 judgment legal actions\$ **100.00**
- For Photocopies\$ **0.25**
- For Money Orders\$ **5.00**
- Cashier Checks Purchases\$ **5.00**
- 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**
- Vericheck Phone Payment\$ **3.50**

For Regular Share and Money Market accounts \$**5.00** for each transaction/withdrawal exceeding six preauthorized, automatic or internet transfers per month limit.

Accounts will be considered inactive after 12 months and may be closed by the Credit Union.

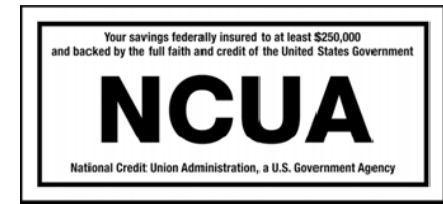
Account fees may be charged to any account with available funds, including certificate and IRA accounts.

Wire Transfers

- Domestic Bank Wire Transfer
 - Incoming Wire\$ **10.00**
 - Outgoing Wire.....\$ **25.00**

Share Value

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



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TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: February 1, 2018

licable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate Accounts										
91 Day	0.05	0.05	Fixed	\$250.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
180 Day	0.10	0.10								
<input type="checkbox"/> Certificate Accounts / IRA Certificate Accounts										
180 Day	0.10	0.10	Fixed	\$250.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
7 Months	0.10	0.10								
8 Months	0.10	0.10								
9 Months	0.10	0.10								
10 Months	0.10	0.10								
11 Months	1.00	1.00								
1 Year	0.15	0.15								
15 Months	0.15	0.15								
16 Months	0.65	0.65								
18 Months	0.75	0.75								
20 Months	0.20	0.20								
22 Months	0.25	0.25								
2 Year	0.30	0.30								
30 Months	1.59	1.60								
3 Year	0.45	0.45								
45 Months	0.60	0.60								
4 Year	1.39	1.40								
59 Month	0.80	0.80								
5 Year	1.59	1.60								
<input type="checkbox"/> Jumbo Certificate Account / Jumbo IRA Certificate Accounts										
7 Months	0.35	0.35	Fixed	\$100,000.00	Daily	Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
8 Months	0.35	0.35								
9 Months	0.35	0.35								
10 Months	0.35	0.35								
11 Months	1.25	1.25								
1 Year	0.40	0.40								
15 Months	0.40	0.40								
16 Months	0.90	0.90								
18 Months	1.00	1.00								
20 Months	0.45	0.45								
22 Months	0.50	0.50								
2 Year	0.55	0.55								
30 Months	1.84	1.85								
3 Year	0.70	0.70								
45 Months	0.85	0.85								
4 Year	1.64	1.65								
59 Month	1.05	1.05								
5 Year	1.84	1.85								

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 is a percentage rate that reflects 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, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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 (S00) account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For the Certificate and IRA Certificate Accounts, there is a minimum daily balance requirement of \$250.00 to earn the Annual Percentage Yield disclosed for the dividend period. For the Jumbo Certificate, there is a minimum daily balance requirement of \$100,000.00 to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the Annual Percentage Yield. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. However, any certificate funded using ACH Origination will be restricted from any withdrawal for 90 days from the date of the ACH settlement deposit.

7. Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or

Renewal Notice. For monthly certificates, the maturity date will be calculated based on a 30 day calendar month.

8. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below

Par Value of One Share	\$5.00
Number of Shares Required	1

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	60 days' dividends
Terms of more than 1 year	120 days' dividends

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (I) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (II) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

The rates and fees appearing with 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.



ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Consumers Cooperative Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share and share draft accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. Visa Check Card. You may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Cirrus, STAR, ACCEL/Exchange, and Co-Op networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your card without a PIN for certain transactions on the Visa, Co-Op, ACCEL/Exchange, and STAR networks. However, provisions of this Agreement relating to Visa transactions do not apply to transactions processed through non-Visa networks. To initiate a Visa Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. Please refer to the Member Liability section of this Agreement for terms and conditions.

At the present time, you may also use your card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services by mail or telephone from places that accept Visa Check Card.

The following limitations on the frequency and amount of Visa Check Card transactions may apply:

- There is no limit on the number of Visa Check Card purchases you make per day.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- Maximum withdrawal of \$505.00 from an ATM machine, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one (1) day.
- Maximum purchase amount of \$3,005.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.
- Amounts may be increased on a case-by-case basis, please contact the credit union for more information.

b. Student Choice Debit Card. You may use your card to purchase goods and services from participating merchants. However, you may not use your card for any type of gambling transaction. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will

not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the credit union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the credit union. In the event of repeated overdrafts, the credit union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in automated teller machines of the credit union, Cirrus, STAR, the Exchange and Co-Op networks, and such other machines or facilities as the credit union may designate. In addition, you may use your card without a PIN for certain transactions on the Co-Op, Exchange and STAR networks. However, provisions of this Agreement relating to Visa transactions do not apply to transactions processed through non-Visa networks. To initiate a Visa Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. Please refer to the Member Liability section of this Agreement for terms and conditions. At the present time, you may also use your card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services by mail or telephone from places that accept Visa Check Card.

The following limitations on the frequency and amount of Student Choice Debit Card transactions may apply:

- There is no limit on the number of Student Choice Debit Card purchases you make per day.
- There is no limit to the number of cash withdrawals you may make in any one day from an ATM machine.
- Maximum withdrawal of \$310 from ATM per day, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one day.
- Maximum purchase amount of \$310 from POS terminals per day, if there are sufficient funds in your account.
- Amounts may be increased on a case-by-case basis, please contact the credit union for more information.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

c. Telephone Teller. If we approve Telephone Teller for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Telephone Teller to:

- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Access your Line of Credit account.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Telephone Teller via a touch-tone telephone only. Telephone Teller service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Telephone Teller transactions may apply:

- There is no limit to the number of inquiries, transfers or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks or drafts are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

d. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share and/or share draft account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share and/or share draft account. The credit union will send you notice when a transaction is completed as scheduled.
- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment

order to be made within fourteen days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen days after it has been made. A stop payment request for preauthorized Electronic Fund Transfers will apply to all subsequent transfers, unless you withdraw the request.

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (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 Transfers.** If you order us to stop payment of a preauthorized transfer three (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.

e. Electronic Check or Draft Conversion/Electronic Returned Check or Draft Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check or draft fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

f. Home Banking. If we approve the Home Banking for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use the Home Banking to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Access your Home Equity Line of Credit and Line of Credit account.
- Make bill payments to preauthorized creditors.

Your accounts can be accessed under the Home Banking via personal computer. Home Banking will be available for your convenience twenty four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Home Banking transactions may apply:

- There is no limit to the number of inquiries, transfers or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

g. Bill Payment. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on Bill Payment transactions may apply:

- The maximum amount of bill payments each day is \$9,999.00, if there are sufficient funds in your account.

2. TRANSFER LIMITATIONS — For all 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.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.

Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a 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 exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, may, and hereby is authorized by every other joint account owner, to make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen or if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check 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 a transaction was made with your card or card number without your permission and was either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card or access code. For all other EFT transactions, including ATM transactions or if you were grossly negligent in the handling of your account or card or access code, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within sixty days after the statement was mailed to you, you may not get back any money lost after the sixty days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

Toll Free: (877) ASK CCCU
Local: (847) 623-3636

or write to:

Consumers Cooperative Credit Union
P.O. Box 9119
Waukegan, IL 60079-9119
Fax: (847) 623-9542

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check or draft without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, HSA debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (877) ASK CCCU or (847) 623-3636. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION 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 may be liable for your losses or damages proximately caused by our error. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If acts of God (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral subject to our lien or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If any circumstances beyond our control (such as your willful or negligent use of your card, access code, or any EFT facility for making such transfers) prevent the transaction.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to your last known address in the credit union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.

- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty days after we sent the first statement on which the problem appears. Call us at:

Toll Free: (877) ASK CCCU
Local: (847) 623-3636

or write to:

Consumers Cooperative Credit Union
P.O. Box 9119
Waukegan, IL 60079-0110
Fax: (847) 623-9542

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- 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 ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days 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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) 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.

* If you give notice of an error within thirty days after you make the first deposit to your account, we will have twenty business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within thirty days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Illinois, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.