



FOR BUSINESS ACCOUNTS

# Everything you need to know

about the KCT  
and CCU merger.

Conversion Weekend is  
**Friday, Feb. 20 - Monday, Feb. 23**

For real-time updates, visit [myconsumers.org/KCT](https://myconsumers.org/KCT)

## IMPORTANT CHANGE IN TERMS

THIS TRANSITION GUIDE INCLUDES IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ACCOUNTS, ALONG WITH OTHER HELPFUL INFORMATION. AN IMPORTANT CHANGE IN TERMS, BUSINESS MEMBER AND ACCOUNT AGREEMENT, ACCOUNT RATES AND FEES, TRUTH IN SAVINGS AND OTHER DISCLOSURES ARE ALSO INCLUDED.

YOU SHOULD CAREFULLY REVIEW THE CHANGES DESCRIBED IN THE NOTICE OF CHANGE IN TERMS, WHICH INCLUDE CHANGES IN SECTION 36 (TITLED "BINDING ARBITRATION AND CLASS ACTION WAIVER") OF THE BUSINESS MEMBERSHIP AND ACCOUNT AGREEMENT. THESE CHANGES IMPACT IMPORTANT RIGHTS IN THE EVENT YOU HAVE A DISPUTE WITH THE CREDIT UNION. YOU HAVE THE RIGHT TO REJECT THE CHANGES SHOWN IN SECTION 36 BY FOLLOWING THE INSTRUCTIONS PROVIDED IN THE NOTICE OF CHANGE IN TERMS.

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## KCT is becoming Consumers Credit Union®

This is your complete guide to what's happening for Business Accounts as Kane County Teachers Credit Union (KCT) fully integrates with Consumers Credit Union. After the conversion, you'll be a member of Consumers Credit Union, with full access to CCU's systems, products, and larger branch network. CCU has a variety of checking accounts to fit your business needs.

Please know that we understand this change may require some extra effort on the part of our members. As The People In Your Corner®, we're here to help make this transition as smooth as possible. Visit and bookmark [myconsumers.org/KCT](https://myconsumers.org/KCT) for the latest updates.



# Conversion Weekend

February 20 - 23, 2026



## Branch Access

KCT's branches will close after regular business hours on Friday, February 20. Please make sure you complete any necessary transactions by February 20. Branches will remain closed February 21 - 22, and reopen on Monday, February 23 as Consumers Credit Union locations. KCT members will then have access to all of CCU's 15 branches. For a list of all locations, visit [myconsumers.org/KCT](https://myconsumers.org/KCT) and click on "locations and hours."



## Member & Account Numbers

For most KCT members, your member number will not change. For those whose member number was in conflict with other data, you will be notified separately of your new number. In addition, you will be informed in a future communication about any changes to individual account numbers for savings, checking, loans, and mortgages.



## Auto & Personal Loans

After the merger, the terms of your auto and personal loans will remain the same, including your rate, term, payment amount, and due date. Your recurring ACH payments will automatically transfer to the new system, so there's no need to take any action. If you have an unsecured personal line of credit, you will receive additional communication regarding changes specific to that account. For additional payment options, please visit [myconsumers.org/payments](https://myconsumers.org/payments) or call **877.275.2228**.



## ATMs & Cash Access

You'll still be able to make purchases as normal and withdraw cash from ATMs through Sunday, February 22 with your existing KCT debit card. Effective Monday, February 23, please activate and begin using your new CCU debit card as your KCT debit card will no longer be functional.

Debit card withdrawal limits will be increasing to \$1,005/day. Refer to Change in Terms for Electronic Funds Transfer Disclosure and additional limits.

Beginning Monday, February 23, cash deposits to CCU ATMs will be immediately available. See Funds Availability Policy Disclosure for full information.



## Member Statements

Starting Monday, February 23, you'll need to re-enroll for electronic statements. For information about how to re-enroll for electronic statements and notices within CCU Digital Banking, see page 7.

### ***Dividends and Statement Dates***

For the period February 1 - 20, dividends will be paid and a special statement will be generated for that time period.

In the first week of March, you'll receive your first CCU statement, which will include dividends paid for February 21 - 28.



## Home Mortgages & Home Equity Lines of Credit

If you have a KCT mortgage or Home Equity Line of Credit (HELOC), you will receive a separate letter outlining changes to your account, making payments and digital access. If by Monday, February 23, you have not yet received this letter, please call **877.275.2228**.



## Account Conversions

Your KCT accounts will be converted to an account at CCU that's most similar in features and type. You'll see these new names for your accounts in your digital banking display, and on your member statements. The business checking account you'll be transitioning to is outlined in this guide. Details on your new savings and checking accounts, including dividend rates, qualifications, and restrictions, are provided in the enclosed Business Account Rate and Fee Disclosure and Truth in Savings Disclosures. Your certificate accounts will remain the same. Any changes to loan terms for line of credit or Visa Credit Cards will be communicated separately.

KCT ACCOUNT	Will Become	CCU ACCOUNT
Regular Savings / Common Share	will become	Business Savings
Regular Shares No DV	will become	Business Savings
Share Draft	will become	Freedom Checking
Second Savings	will become	Custom Savings
Third Savings	will become	Custom Savings
Money Market	will become	Business Money Market
Visa Signature Cash Back Savings	will become	Custom Savings
No Overdraft Checking	will become	Freedom Checking
Christmas Club	will become	Custom Savings
Checking Plus	will become	Freedom Checking

*\*For current deposit/savings account rates, please visit [myconsumers.org](http://myconsumers.org).*



### IMPORTANT!

You may use your KCT checks for 6 months after conversion. Order new CCU checks via 877.275.2228 or the CCU mobile app. Your direct deposits and most ACH payments will transfer automatically—no action is needed unless we contact you.

Payroll transfers (direct deposit triggered transfers or loan payments) will not be supported after February 20. If you have these, you will need to recreate them as scheduled transfers within CCU Digital Banking starting February 23.

For any new ACH or direct deposit setups after conversion, use CCU Routing Number **271989950**.



## Business Checking

CCU offers several Business Checking Accounts to meet your needs. If you are interested in converting into an alternate account type, please contact us at 877.275.2228. Our team of dedicated representatives can help provide information about each account type and walk you through your options.



## Courtesy Pay

Business Checking Accounts are not eligible for Courtesy Pay; however, we do offer other Treasury Management services to help meet your needs. Please call our Contact Center to review your options.

If you already have overdraft transfer sources set up on your current KCT checking account, then these will convert to your new business checking account at CCU.



## Business Checking Accounts

The business checking account you'll be transitioning to is outlined in the table enclosed with this guide (pg. 3). Details about the different business checking accounts CCU offers are available below. For additional details on your new account, please be sure to review the information below as well as the Business Account Rate and Fee Disclosure enclosed. If you are interested in converting your business checking account into a different account type post-conversion, please let us know at 877.275.2228.

FREEDOM BUSINESS CHECKING	POWER BUSINESS CHECKING	CHOICE COMMERCIAL CHECKING	COMMUNITY CHECKING (Not for Profit & Nonprofits)
Enjoy the freedom of stress free checking. Freedom Business Checking is designed for businesses that have lower account activity. One hundred free transactions* and no minimum balance requirements.	This account is for businesses that have more advanced needs and higher activity levels. Five hundred free transactions* and the opportunity to avoid the \$20 monthly maintenance fee by maintaining a \$5,000 average daily balance. Plus, Power Business Checking pays you dividends.	This account is for companies with higher volumes that use a variety of treasury management services. Aimed to help you run your business more efficiently and keep up with its high demands, this account helps offset fees with an earnings credit each month.	Not for profit, nonprofits, and government entities have distinct needs, which is why Community Checking members enjoy 300 free transactions* a month, no minimum balance requirements and earn dividends on balances over \$500.

FEATURES	FREEDOM BUSINESS CHECKING	POWER BUSINESS CHECKING	COMMUNITY CHECKING	FEE/DETAIL	CHOICE COMMERCIAL CHECKING
Minimum Average Collected Balance to avoid monthly maintenance fee	\$0	\$5,000	\$0	—	Earnings Credit based, consult Member Business Services
Transactions allowed with no charge	100	500	300	\$0.25 per item in excess	
Monthly Maintenance Fee	\$0	\$20	\$0	Waived if maintains average daily balance requirement	
Business Digital Banking	✓	✓	✓	No charge	
Business Bill pay	✓	✓	✓	40 free; \$0.50 thereafter	
Electronic Statements	✓	✓	✓	No charge	
Paper Statements	✓	✓	✓	\$5/month/account	

\*Transactions include deposits, deposited items, paid items, ACH credits, ACH debits, and RDC items.



## Business Savings Accounts

Details about CCU's Business Savings Accounts, as well as the Business Money Market Accounts can be found on page 3. Additional details about CCU's Business Money Market Account can be found below. The total withdrawal transactions for all Money Market and Savings accounts are limited to a maximum of six (6) transactions per calendar month. This includes checks, withdrawals using a debit card, overdraft transfers or payments, and automatic or electronic withdrawals such as ACH withdrawals or bill payments. Withdrawals made in person or via ATM are excluded. The Credit Union will impose an excess withdrawal fee of \$5.00 for each transaction exceeding these limitations.

Business Money Market Accounts: Minimum Deposit to open \$5.		
Minimum Collected Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)
\$5+	0.05%	0.05%
\$500 - \$24,999.99	0.65%	0.65%
\$25,000 - \$99,999.99	0.75%	0.75%
\$100,000 - \$249,999.99	2.05%	2.07%
\$250,000 - \$499,999.99	3.05%	3.10%
\$500,000+	4.05%	4.13%

*Rates subject to change daily, please call to confirm current rates*



### MAKE A NOTE!

**Please make note of the new routing number** for ACH and wiring instructions for establishing new ACH debits, credits, etc:

Receiving Institution ABA: **271989950**

Receiving Institution Name: **Consumers Credit Union**  
**300 N. Field Dr. | Lake Forest, IL 60045**

Receiving Institution Short Name: **Consumers CU**



## Checking Accounts & Debit Cards

**Your new CCU Checking account will retain the same number**, and you can continue to use your KCT checks for the next six months, but we encourage you to order new CCU checks at your earliest convenience, by calling **877.275.2228** or using the CCU Digital Banking.

Starting Monday, February 23, 2026, Courtesy Pay will no longer be available for Business Checking Accounts.

Business Checking Accounts are not eligible for Courtesy Pay / Overdraft Protection, however we offer Treasury Management Services to meet your needs. To explore your options, please contact the credit union at 877.275.2228.



### **You'll soon be receiving a new CCU Visa Debit Card.**

Please watch for it in the mail so you don't accidentally discard it! Important information about your card:

- ▶ Continue using your KCT debit card through Sunday, February 22.
- ▶ Beginning Monday, February 23, please call to activate your new card using the instructions that came with it. Once activated, you may begin using it right away.
- ▶ Select a new PIN.
- ▶ Add your new card to your Mobile Wallet.
- ▶ Update any payees who currently have your KCT debit card on file.
- ▶ If you haven't received your new card by February 23, please call us at **877.275.2228**.



## Visa Credit Cards

If you have a Visa Credit Card, **you'll soon be receiving a new card** with a new number in the mail. The card design may be changing slightly with the reissue, but the terms & rates are not changing at this time.



### **Instructions**

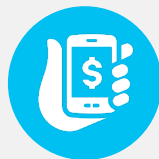
- ▶ Continue using your KCT credit card through Sunday, February 22.
- ▶ Beginning Monday, February 23, please activate and begin your new card using the instructions that came with it.
- ▶ Select a new PIN if desired.
- ▶ Add your new card to your Mobile Wallet.

If mailing physical payments for your credit card bill, please be sure to update your payment information after conversion weekend: VISA PO Box 37603, Philadelphia, PA 19101-0603.



## Support

We're here to help during this change. If you have any questions during conversion, please call 877.ASK.CCCU (877.275.2228) at any time or send us a chat through online banking Mon – Fri, 9 am – 5 pm CST. You'll always find the latest details at **[myconsumers.org/KCT](https://myconsumers.org/KCT)**.



## Digital Banking: First Time Login

Access to KCT's **digital banking** will be unavailable starting Friday, February 20. On Monday, February 23, you will be able to log into CCU's Digital Banking, where you will have access to your accounts.

Please note, **Bill Pay** via KCT digital banking will be unavailable ahead of conversion weekend as early as February 17. All other digital banking services will be unavailable starting Friday, February 20.



### ***If you already have a KCT digital banking account, follow these steps:***

1. Go to [myconsumers.org](http://myconsumers.org) to login **or**
2. Download the Consumers Credit Union app (see Mobile App instructions below.)
3. Login for the first time using your current KCT credentials unless otherwise instructed.

For your security, you'll be asked to verify your identity, and you'll be prompted to enter a password, using the password strength requirements on the screen. When you've successfully logged in, you'll see your accounts. Accounts where you have ownership will be displayed.



### ***IMPORTANT: After the conversion, please follow these steps in Digital Banking:***

- ▶ Set up your multi-factor authentication (MFA) and security / account alerts as those won't transition automatically.
- ▶ Review your recurring and future transfers to ensure that everything carried over correctly.
- ▶ Please double-check your Bill Pay payees and payments and re-establish any that might not have transferred over. Bill Pay history will not be available.
- ▶ If you've previously selected to receive statements and notices electronically, you'll need to make this selection again. It's important to note that you will be able to view previous statements for the past two years.
- ▶ Set-up any sub-users for your business account, this is a new feature.



## ***If you don't have a digital banking account:***

We encourage you to enroll in CCU Digital Banking starting on Monday, February 23. *Digital Banking is available via our mobile app and current web browsers.*

### **Web Browser**

Go to [www.myconsumers.org](http://www.myconsumers.org) and select New to Digital Banking? Register Now

Digital Banking Sign In

Username

Next

Select next to enter password

New to Digital Banking?  
Register Now

Forgot Your Password?

### **Mobile App**

**Android:** Download the Consumers Credit Union app on Google Play

**Apple:** Download the Consumers Credit Union app on the App Store





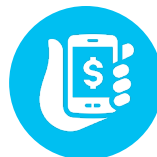


## Digital Banking Changes



### Account Nicknames

Account nicknames currently set up will be transferred to digital banking, but will not display on your statements. After Conversion Weekend you will see the product name on your statements.



### Mobile/remote check deposit changes

Starting February 23, you will be able to deposit up to \$10,000 per day using CCU's Mobile check deposit through Digital Banking. You will need to enroll and accept the terms and conditions for this service.

Funds deposited using this service will generally be held up to the second business day after the deposit. CCU may make funds available sooner based on factors such as account history or other relevant factors. Additionally, check images originating through mobile deposit after conversion will be stored in digital banking and visible for 10 days.



### Quickbooks & Quicken

After Conversion Weekend you will be able to download Quickbooks and Quicken compatible files as well as new direct connect features.



## New Features

Starting February 23, enjoy new CCU Digital Banking features and treasury services designed to make managing your money simpler. These include:

- **New business dashboard** with business banking features
- **Add Sub-Users** with different levels of access
- **Business Wires\***
- **Business ACH\***
- **Positive Pay\***
- **Remote Deposit Capture**
- **Business Mobile Deposit**
- **Statement Uploads**

*\*Requires enrollment. Fees may apply for some of these services.*



## Treasury Management

Our dedicated Branch and Treasury Management Team are here for you and your business, and we look forward to working with you and your staff. We take pride in providing high level customer service, along with a robust suite of Treasury Management products to optimize your business' cash flow and provide simplified banking solutions.

CCU has the tools you need to support your business. Our tailored cash management solutions can simplify your business' day-to-day operations, empowering you to manage finances with ease.

For additional information on Treasury Management Services and Municipal Products, please email our Treasury Management Team: [treasurymgmt@myconsumers.org](mailto:treasurymgmt@myconsumers.org).

*Treasury Management services include:*

**Digital banking** – You will receive a registration enrollment email after the accounts are opened.

**ACH origination\*** – A versatile solution to move funds electronically. This service can be utilized for several functions including facilitating in-house payroll direct deposits, disbursing vendor payments electronically, collection of receivables, such as rental payments and more. Service is only \$20 per month.

**Positive pay fraud prevention** – For checks and ACH debits. Service is \$20 for check/\$30 for both check and ACH debits.

**Remote deposit capture\*** – Deposit multiple checks directly from your office with higher daily limits than the mobile deposit option. Service is \$35 per month.

**Mobile depositing** – Available free through the CCU app, deposit up to \$10,000 per day.

**Business account sweeps** – Several options available.

**Merchant services** – CCU partners with First Data/Clover for credit card processing services.

**eStatements** – Receive copies of your written checks on your monthly eStatement.

*\*Service Enrollment Approval Required.*



## Municipalities & Not for Profits/Nonprofits

CCU helps public sector members obtain affordable services. CCU offers superior customer service and banking products designed specifically with government entities in mind. As the people in your corner, we take pride in supporting our municipal members with sponsorships and donation participation.

### Collateralization

As a CCU Business Account member, you have access to the full suite of Treasury management products & services. For a complete, detailed list of the most up-to-date information, visit our Treasury Services page at [myconsumers.org/treasury-management](http://myconsumers.org/treasury-management).

### Municipal Member Offerings

**Multiple checking account options:** Community Checking for municipalities. Earning dividends on balances over \$500.00. Also available: composite commercial analysis checking & sub-operating checking account with no minimum balance.

**Public Money Market account:** Competitive tiered earnings based on balances.

**Certificate Accounts:** Offering standard and customized term options, earning competitive rates, all funds fully collateralized.



## Conversion Weekend Service Availability

**Details about branch and service availability over conversion weekend will be available on our landing page.**

We encourage you to complete any necessary account transactions prior to Friday, February 20, to avoid any inconvenience during conversion weekend. Please note that there will be scheduled downtime for branch and service availability between 2/20 and 2/23. Details about this downtime will be available on our landing page and updated regularly.



## Landing Page

### THINGS TO DO NOW

- ▶ Mark **February 20 - 23** on your calendar as KCT Conversion Weekend
- ▶ Update your **contact information** — including your mobile number to receive helpful text reminders around Conversion Weekend *(For example: reminders to activate new debit and credit cards)*
- ▶ Bookmark **[myconsumers.org/KCT](https://myconsumers.org/KCT)** for easy access to the latest FAQs



**Bookmark [myconsumers.org/KCT](https://myconsumers.org/KCT)**



## CCU Branch Locations

**Arlington Heights**  
950 E Rand Rd  
Arlington Heights, 60004

**Carol Stream**  
426 W. Army Trail Rd  
Carol Stream, 60188

**Gurnee**  
4946 Grand Ave.  
Gurnee, 60031

**Kildeer**  
20413 N Rand Rd,  
Ste 106  
Kildeer, 60074

**Lake In The Hills**  
2450 W. Algonquin Rd  
LITH, Illinois 60156

**Loves Park**  
4225 N Perryville Rd,  
Loves Park, 61111

**Mt. Morris**  
4 E. Main St.  
Mt. Morris, 61054

**Mundelein**  
1210 S. Lake St.  
Mundelein, 60060

**North Waukegan**  
3737 N Lewis Ave.  
Waukegan, 60087

**Northbrook**  
1334 Shermer Rd  
Northbrook, 60062

**Round Lake Beach**  
2626 N IL Route 83  
RLB, 60073

**Schaumburg**  
1310 N. Meacham Rd  
Schaumburg, 60173

**Streamwood**  
990 S. Barrington Rd  
Streamwood, 60107

**Volo**  
195 E Route 120  
Volo, 60073

**Waukegan**  
2750 Washington St.  
Waukegan, 60085

## **NOTICE OF CHANGES IN SECTION 36 OF YOUR MEMBERSHIP AND ACCOUNT AGREEMENT**

As a result of the merger of Kane County Teachers Credit Union (“KCTCU”) with and into Consumers Credit Union (“CCU”), effective February 20, 2026, some of the terms of KCTCU’s Membership and Account Agreement will change to match the terms of the CCU Business Membership and Account Agreement. The changes pertaining to the BINDING ARBITRATION AND CLASS ACTION WAIVER (Section 36) are shown beginning on the following page: deleted text has a line drawn through it and added text is red. For your records, we have also included the revised Business Membership and Account Agreement reflecting all changes made pursuant to this Notice. In this Notice, KCTCU and CCU will be referred to collectively as “Credit Union” and the revised Business Membership and Account Agreement will be referred to as the “Agreement.”

**YOU SHOULD CAREFULLY REVIEW THE CHANGES DESCRIBED IN THE SUMMARY BELOW, INCLUDING THE CHANGES IN SECTION 36 (TITLED “BINDING ARBITRATION AND CLASS ACTION WAIVER”) OF THE AGREEMENT, WHICH IMPACT IMPORTANT RIGHTS IN THE EVENT YOU HAVE A DISPUTE WITH THE CREDIT UNION. YOU HAVE THE RIGHT TO REJECT THE CHANGES TO SECTION 36 BY FOLLOWING THE INSTRUCTIONS BELOW.**

To reject the changes made by Section 36 of the Agreement, you must send the Credit Union written notice as follows: (1) stating you do not agree to the changes to Section 36 of the Agreement; (2) addressed to 300 N. Field Drive, Lake Forest, Illinois 60045; (3) delivered by the United States Postal Service or recognized overnight carrier, in either case with a postmark no later than thirty days after the date of this notice. If you reject the changes to Section 36 of the Agreement, the changes to other sections of the Agreement will still apply to you and the class action waiver and binding arbitration clauses contained in the version of the KCTCU Membership and Account Agreement that was in place prior to the merger with CCU will still apply to you if you did not previously opt-out. If you reject the changes to Section 36 of the Agreement, we will reimburse you the cost of First-Class postage for delivery by the United States Postal Service.

If you have any questions regarding the changes to the Agreement, please do not hesitate to contact our Member Contact Center at 877.275.2228 or visit your preferred branch location.

Thank you for your membership and the privilege to serve your financial needs.

Sincerely,  
Kane County Teachers Credit Union  
A Division of Consumers Credit Union

Section 36 - BINDING ARBITRATION OF CLAIMS AND DISPUTES AND CLASS ACTION WAIVER - RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR RIGHTS AND OBLIGATIONS ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY CERTAIN DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

#### Agreement to Arbitrate Disputes.

Either you or we may elect, without the other's consent, to require that any Claim(s) (as defined below) dispute between us concerning Your Accounts and the services related to your Accounts be resolved by binding arbitration, except for the matters specifically excluded below.

This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1 – 16 (the "FAA").

#### No Class Action or Joinder of Parties:

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

#### Disputes Covered by Arbitration.

Claims, disputes, or causes of action between you and us arising out of or in any way relating to this Agreement, the relationship between you and us, agreements with or through us, memberships, applications, disclosures, accounts, loans, credit cards, products, services, related services, biometric information, and/or advertising (each a "Claim" and collectively "Claims") are subject to arbitration. Except as otherwise provided in this Section 36, Claims are subject to arbitration regardless of the theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such Claims, whether they arose in the past, may currently exist, or may arise in the future.

Notwithstanding anything contained herein to the contrary, the requirement to arbitrate Claims shall not limit the right of either party to pursue any of the following on an individual basis in a court of competent jurisdiction: (1) actions seeking relief or remedies in a small claims court concerning any disputes, claims or controversies within that small claims court's jurisdiction; (2) to obtain provisional or ancillary remedies, such as injunctive relief, writ of attachment, or protective order from a court having jurisdiction before, during or after the pendency of any arbitration; (3) to evict, foreclose against or sell any real or personal property collateral by the exercise of a power of sale under a mortgage or other security agreement or instrument, a deed of trust or applicable law; (4) actions for recovery of tangible property, e.g., actions for detinue or replevin; or (5) to proceed with enforcement of a judgment or award obtained in arbitration. Additionally, notwithstanding the foregoing, the agreement to arbitrate shall not apply to: claims arising in connection with our extensions of consumer credit to "covered borrowers" as such term is defined in the Military Lending Act; claims involving residential mortgage secured loans covered by Regulation Z; or any other claims where arbitration is prohibited by law. YOU ACKNOWLEDGE THAT IN ARBITRATION THERE WILL BE NO RIGHT TO A JURY TRIAL. Any claim or dispute relating to or arising out of Your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute or the facts underlying or giving rise to that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general, or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability, validity, scope, or interpretation of any of this arbitration provision. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on, or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to Your Accounts. Disputes include not only claims made directly by You, but also made by anyone connected with You or claiming through You, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also its parent, affiliates, successors, assignees, employees, and agents, and claims for which We may be directly or indirectly liable, even if We are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders or otherwise; and claims made independently or with other claims. If party initiates a proceeding in court regarding a claim or dispute which is included under this arbitration provision, the other party may elect to proceed in arbitration pursuant to this arbitration provision.

#### Disputes Excluded from Arbitration:

Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this arbitration provision. Claims or disputes arising from your status as a borrower under any loan agreement with the Credit Union are also excluded from this arbitration provision.

#### No Class Action or Joinder of Parties

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED,

OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

#### **The Arbitration Proceeding.**

The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association (“AAA”) or JAMS. That organization shall apply its rules and code of procedures (collectively, “Rules”) in effect at the time the arbitration is filed. If there is a conflict between those Rules and this arbitration provision and/or this Agreement, this arbitration provision and this Agreement will control. If for any reason AAA declines to accept the arbitration, then the arbitration must be submitted to JAMS. If JAMS or the AAA is unable to handle the arbitration for any reason, then the Claims shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA). The arbitration will be conducted within 50 miles of your residence. Discovery will be available to the fullest extent permitted under the Rules. The Arbitrator shall be entitled to award the same remedies and relief that a court can award. Any defenses that would apply to a Claim if it was brought in a court of law will apply in an arbitration proceeding between us. Judgment upon the award rendered by the arbitrator can be entered in a court of competent jurisdiction. An arbitrator’s award is subject to limited review by a court. Any determination as to whether this arbitration provision is valid or enforceable in part or in its entirety shall be made solely by the arbitrator, including whether a claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver shall be determined by a court. If you have any questions concerning arbitration, please call us at 877.275.2228.

#### **Costs.**

If you initiate the arbitration proceeding, you will pay the initial filing fee up to a maximum of \$250.00 and we will pay the balance of the initial filing fee, if any. If you initiate the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law and the rules of the arbitration forum, so determines.

#### **Right to Resort to Provisional Remedies Preserved.**

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

#### **Severability, Survival.**

The “Binding Arbitration and Class Action Waiver” section of this Agreement shall survive (a) termination or changes to your accounts or any related products or services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your accounts or any related services. If the “No Class Action or Joinder of Parties” provision of the “Binding Arbitration and Class Action Waiver” section is held to be unenforceable for any reason in relation to a Claim involving class action allegations, the agreement to arbitrate will also be unenforceable. If any portion of the “Binding Arbitration and Class Action Waiver” section other than the “No Class Action or Joinder of Parties” provision is held to be invalid or unenforceable, then the remainder of the “Binding Arbitration and Class Action Waiver” section will be valid and enforceable and will continue in full force and effect.

#### **Commencing an Arbitration:**

The arbitration must be filed with one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association (“AAA”) or JAMS. If You initiate the arbitration, You must notify Us in writing at: Kane County Teachers Credit Union  
111 S. Hawthorne Street  
Elgin, IL 60123

If We initiate the arbitration, We will notify You in writing at Your last known address on file. You may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating an arbitration by contacting these arbitration forums:

American Arbitration Association  
1-800-778-7879 (toll-free) www:  
adr.org  
JAMS  
1-800-352-5267 (toll-free)  
www.jamsadr.com

The arbitration shall be conducted in the same city as the U.S. District Court closest to Your home address unless the parties agree to a different location in writing.

#### **Administration of Arbitration:**

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years’ experience or a retired or former judge selected in accordance with the rules of the arbitration forum. For AAA, the arbitration will be conducted in accordance with the AAA Consumer Due Process Protocol in concert with the AAA Consumer Arbitration Rules in effect on the date the arbitration is filed. For JAMS, the arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures in effect on the date the arbitration is filed. If there is a conflict between a particular provision of the AAA or JAMS Rules and this arbitration provision and/or this agreement, this arbitration provision and this agreement will control. If JAMS or the AAA is unable or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA). The neutral arbitrator selected by the parties or the court shall apply



the Federal Rules of Evidence and the Federal Rules of Procedure concerning discovery, except that the above class action waiver is specifically enforceable notwithstanding any Federal Rule of Procedure to the contrary. You understand and agree that the applicable rules and procedures in arbitration may limit the discovery available to You or Us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or by us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the arbitrator shall issue a written, reasoned decision following applicable law and relief granted must be relief that could be granted by a court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

#### **Costs:**

The party initiating the arbitration shall pay the initial filing fee. If You file the arbitration and an award is rendered in Your favor, We will reimburse You for Your filing fee. If there is a hearing, We will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, We will advance or reimburse filing and other fees if the arbitrator rules that You cannot afford to pay them or finds other good cause for requiring Us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, witnesses, and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

#### **Right to Resort to Provisional Remedies Preserved:**

Nothing herein shall be deemed to limit or constrain Our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien We may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

#### **Arbitration Award:**

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

#### **Governing Law:**

You and we agree that our relationship includes transactions involving interstate commerce and that this arbitration provision is governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Illinois shall apply.

#### **Severability, Survival:**

This arbitration provision shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this arbitration provision is deemed invalid or unenforceable, the remainder of this arbitration provision shall remain in force. No portion of this arbitration provision may be amended, severed, or waived absent a written agreement between You and Us.

#### **Applicability:**

The requirement to arbitrate will not apply to Your Account as long as You are a Service Member of the U.S. military on active duty.

#### **Right to Reject this Arbitration Provision:**

YOU MAY CHOOSE TO REJECT THIS ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE AS DESCRIBED BELOW:

Agreement to this arbitration provision:

1. If You agree to be bound to this arbitration provision, then no action is needed on Your part.
2. If You take no action, then effective immediately Your Accounts will be bound by this arbitration provision.

#### **Rejection of this arbitration provision:**

1. If You do not agree to be bound by this arbitration provision, You must send Us notice via U.S. Mail or e-mail that You reject this arbitration provision within 30 days of becoming a member, and include the following information:
  - a. Your notice must include: Your name, as listed on Your Membership, Your Member number, and a statement that You reject this arbitration provision; and;
  - b. You must send Your written notice to Us at the following address or e-mail address: Kane County Teachers Credit Union, 111 S. Hawthorne Street, Elgin IL 60123 or optout@kctcu.org.

## **NOTICE OF CHANGES TO YOUR MEMBERSHIP AND ACCOUNT AGREEMENT**

Enclosed is your Consumers Credit Union Business Membership and Account Agreement. Please read this Agreement carefully, as the terms and conditions differ from the Kane County Teacher's Credit Union Membership and Account Agreement. Changes to your agreement apply to the sections below:

- Section 1. CONTRACT**
- Section 2. MEMBERSHIP ELIGIBILITY**
- Section 3. ACCOUNT ACCESS**
- Section 4. DEPOSIT OF FUNDS REQUIREMENTS**
- Section 5. FUNDS TRANSFERS**
- Section 6. ACCOUNT RATES AND FEES**
- Section 7. TRANSACTION LIMITATIONS**
- Section 8. CERTIFICATE ACCOUNTS**
- Section 9. YOUR LIABILITY FOR OVERDRAFTS**
- Section 10. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON**
- Section 12. FOREIGN CURRENCY**
- Section 13. STOP PAYMENT ORDERS**
- Section 14. CREDIT UNION LIABILITY**
- Section 15. UNAUTHORIZED USE OF CHECK OR DRAFT WRITING AND FACSIMILE SIGNATURE EQUIPMENT**
- Section 17. TRANSFER OF ACCOUNT**
- Section 19. ACCOUNT INFORMATION**
- Section 20. NOTICES**
- Section 22. STATEMENTS**
- Section 23. INACTIVE ACCOUNTS**
- Section 24. TERMINATION OF ACCOUNT**
- Section 26. DEATH OR INCOMPETENCE**
- Section 28. WAIVER OF RIGHTS**
- Section 29. SEVERABILITY**
- Section 31. GOVERNING LAW**
- Section 32. WAIVER OF TRIAL BY JURY AND AGREEMENT AS TO LOCATION OF LEGAL PROCEEDINGS**
- Section 33. NEGATIVE INFORMATION NOTICE**
- Section 34. MONITORING AND RECORDING COMMUNICATIONS**
- Section 35. CONSENT TO CONTACT**
- Section 36. BINDING ARBITRATION AND CLASS ACTION WAIVER**
- Section 37. LIMITATION OF TIME TO COMMENCE ACTION**
- Section 38 MEMBER TERMINATION POLICY**



**NOTICE OF CHANGES TO YOUR  
FUNDS AVAILABILITY POLICY DISCLOSURE**

**FUNDS AVAILABILITY AT ATM MACHINES effective February 23, 2026**

**DEPOSITS AT AUTOMATED TELLER MACHINES (ATMs) –**

We may delay the availability of funds from deposits at ATMs as follows:

**a. Proprietary ATMs.** Funds from cash deposits made at a CCU ATM will be available immediately. Funds from deposits (including checks or drafts) made at a CCU ATM will be available by the second business day after the day of your deposit. However, the first \$275.00 of the deposit funds from U.S. Treasury checks that are deposited to the account of the named payee will be available on the first business day following the day we receive your deposit. All ATM machines located at Consumers Credit Union Branch offices, are considered proprietary ATMs.

**c. Nonproprietary ATMs.** Funds from cash deposits made at automated teller machines (ATMs) we do not own or operate will be available immediately if the ATM machine has the capability to identify and verify the cash portion of the deposit. Funds from cash deposits made at ATMs that do not have the capability to identify and verify the cash portion of the deposit will not be available until the fifth business day after the date of your deposit. Funds from all check deposits made at an ATM we do not own or operate will not be available until the fifth business day after the date of your deposit.

## NOTES

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