



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

Important Change in Terms

THIS TRANSITION GUIDE INCLUDES IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ACCOUNTS, ALONG WITH OTHER HELPFUL INFORMATION. A MEMBER SERVICES GUIDE, WHICH INCLUDES IMPORTANT CHANGE IN TERMS, MEMBERSHIP AND ACCOUNT AGREEMENT AND OTHER DISCLOSURES, IS ALSO INCLUDED.

YOU SHOULD CAREFULLY REVIEW THE CHANGES DESCRIBED IN THE NOTICE OF CHANGE IN TERMS, WHICH INCLUDE CHANGES IN SECTION 41 (TITLED "BINDING ARBITRATION AND CLASS ACTION WAIVER") OF THE 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 41 BY FOLLOWING THE INSTRUCTIONS PROVIDED IN THE NOTICE OF CHANGE IN TERMS.



KCT is becoming Consumers Credit Union®

This is your complete guide to what's happening 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.

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 for the latest updates.

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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 branches. KCT members will then have access to all of CCU's 15 branches. See them all at myconsumers.org/KCT, 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 changes to individual account numbers for savings, checking, loans, and mortgages.



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 4.

Dividends and Statement Dates

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

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



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 be transferred to the new system, so there's no need to take any action. If you have an unsecured personal line of credit, you should have received additional communication regarding changes specific to that account. For additional payment options, please visit myconsumers.org/payments or call **877.275.2228**.



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 Terms on your existing loans will remain the same at this time. Details on your new savings and checking accounts, including dividend rates, qualifications, and restrictions, are provided in the enclosed Truth-In Savings Disclosures. Your certificate accounts will remain the same. Any changes to loan terms for line of credit, real estate, mortgage, or Visa Credit Cards will be communicated separately.

KCT ACCOUNT	Will Become	CCU ACCOUNT
Youth Savers	will become	Membership Savings
Membership Share	will become	Custom Savings
Visa Signature Cash Back Savings	will become	Custom Savings
Christmas Club	will become	Holiday Club Savings
Regular Savings / Common Share	will become	Membership Savings
Second Savings	will become	Custom Savings
Third Savings	will become	Custom Savings
Regular Shares No DV	will become	Membership Savings
IRA Deposit	will become	IRA Savings
No Overdraft Checking	will become	Worry Free Checking
Worry Free Checking	will become	Worry Free Checking
Teen Checking	will become	Student Choice Checking
Share Draft	will become	Rewards Checking
Checking Plus	will become	Rewards Checking
HSA Checking	will become	HSA Checking
Money Market	will become	Money Market

**For members with multiple accounts that would convert to Rewards Checking, the oldest will convert to CCU Rewards Checking with the others converting to CCU Free Checking.*

Rewards Checking Dividends

Rewards Checking is a tiered, dividend account. Refer to the enclosed Truth in Savings for Details.

For February & March 2026, members will receive the highest dividend tier, regardless of qualifications. Following March, members will need to meet all of the qualifications for this account type in order to continue to receive that dividend amount. For more information about CCU's Rewards Checking Account, visit myconsumers.org/rewardschecking.



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 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.



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** 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





Checking Accounts & Debit Cards

You can continue to use your KCT checks for the next six months, but we encourage you to order new CCU checks after conversion at your earliest convenience, by calling **877.275.2228** or through the CCU mobile app.

Overdraft Privilege Program on your checking accounts will convert to CCU's Courtesy Pay program. Current elections to include ATM and one-time debit transactions will be preserved. Details on the Courtesy Pay Program and ATM and Debit Card Overdraft Services Consent are included in the enclosed disclosure document. Please note, you do not need to sign or return the form.



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 using your new card using the instructions that come 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 digital banking Mon – Fri, 9 am – 5 pm CST. You'll always find the latest details at myconsumers.org/KCT.



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 so you can receive helpful text reminders around Conversion Weekend *(For example: reminders to activate new debit and credit cards)*
- ▶ Bookmark **myconsumers.org/KCT** for easy access to the latest FAQs

Bookmark myconsumers.org/KCT



CCU Branch Locations

Arlington Heights

950 E Rand Rd
Arlington Heights, 60004

Carol Stream

426 W. Army Trail Road
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 41 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 Membership and Account Agreement. The changes pertaining to the BINDING ARBITRATION AND CLASS ACTION WAIVER (Section 41) 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 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 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 41 (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 41 BY FOLLOWING THE INSTRUCTIONS BELOW.

To reject the changes made by Section 41 of the Agreement, you must send the Credit Union written notice as follows: (1) stating you do not agree to the changes to Section 41 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 41 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 41 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 41 - BINDING ARBITRATION OF CLAIMS AND DISPUTES AND CLASS ACTION WAIVER - RESOLUTIONDISPUTES 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 41, 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 Membership and Account Agreement. Please read this Agreement carefully, as the terms and conditions may differ from the Kane County Teacher's Credit Union Membership and Account Agreement. Changes to your agreement apply to the sections below:

Section 5. ACCOUNTS FOR MINORS

Section 7. AGENCY DESIGNATION ON AN ACCOUNT

Section 11. REAL-TIME PAYMENTS

Section 12. ACCOUNT RATES AND FEES

Section 15. OVERDRAFTS

Section 17. STOP PAYMENT ORDERS

Section 18. LOST, DESTROYED, OR STOLEN CASHIER'S CHECKS, TELLER'S CHECKS, OR CERTIFIED CHECKS

Section 34. SEVERABILITY

Section 39. FINANCIAL EXPLOITATION

Section 40. CONSENT TO CONTACT

Section 41. BINDING ARBITRATION

**NOTICE OF CHANGES TO YOUR
ELECTRONIC FUNDS TRANSFER (EFT) AGREEMENT**

Your Debit Card Limits below will be effective February 23, 2026

The following limitations on Visa Debit Card transactions may apply:

- The maximum number of Visa Debit Card purchases you may make per day is 30.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$1,005.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- The maximum number of POS Transactions you may make in any one (1) day is 30.
- You may purchase up to a maximum of \$4,005.00 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.

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

- 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.
- The maximum number of POS Transactions you may make in any one (1) day is 30.
- 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.

**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.

b. 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.

