Please refer to the attached disclosures, along with the Member Services Guide for Important Information about your Membership and Accounts.

Important Disclosures and Account Information

1. Truth In Savings (TIS): Savings and Checking
   » Details about your accounts

2. Truth In Savings (TIS): Worry-Free Checking
   » Details about your Worry-Free Checking account (if applicable)

3. Courtesy Pay Terms & Conditions (if applicable)
   » Information about our Courtesy Pay Overdraft Program, limits, and eligibility

4. Courtesy Pay ATM-Debit Consent
   » Information about covering overdrafts for ATM and one time debit transactions if you elected this coverage and have Courtesy Pay

Member Services Guide (see enclosed booklet)

» Member and Account Agreement

» Funds Availability Policy Disclosure

» Electronic Funds Transfers (EFT) Agreement and Disclosure

CONSUMERS CREDIT UNION

The people in your corner.

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:
January 2, 2026

The rates, fees and terms applicable to your account at Consumers Credit Union 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)	0.03% / 0.03%	Monthly	Monthly	Monthly (calendar)	5.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Custom Savings (S02)	0.03% / 0.03%	Monthly	Monthly	Monthly (calendar)	0.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Special Share Savings (S03)	0.03% / 0.03%	Monthly	Monthly	Monthly (calendar)	0.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Smart Saver (SMSV) Qualifications Met – "Smart Rate" Qualifications Not Met – "Basic Rate"	2.96% / 3.00% 0.25% / 0.25%	Monthly	Monthly	Monthly (calendar)	0.00	---	---	Daily Balance	Account transfer & withdrawal limitations apply
Holiday Club Savings (SSC)	0.25% / 0.25%	Monthly	Monthly	Monthly (calendar)	0.00	---	---	Daily Balance	Account withdrawal limitations apply
Money Market (SMM)	0.55% / 0.55% 0.65% / 0.65% 0.75% / 0.75% 1.15% / 1.16%	Monthly	Monthly	Monthly (calendar)	0.00	---	$ 0.00 $ 25,000.00 $ 100,000.00 $ 250,000.00	Daily Balance	Account transfer & withdrawal limitations apply
Free Checking (SSD)	---	---	---	---	0.00	---	---	---	---
Rewards Checking (SRD) *Service requirements met* (see Section 2)		Monthly	Monthly	Monthly (calendar)	0.00	---		Daily Balance	See Section 1
TIER A: Basic service requirements met + $1,000 in credit card purchase transactions	$0.00 - $10,000.00 4.88% / 5.00%						$ 0.00		
	$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		

TIER B	Basic service requirements met + $500.00 in credit card purchase transactions	$0.00 - $10,000.00 3.93% / 4.00%	Monthly	Monthly	Monthly (calendar)	0.00	---	$ 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		
TIER C	Basic requirements met	$0.00 - $10,000.00 2.96% / 3.00%	Monthly	Monthly	Monthly (calendar)	0.00	---	$ 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		
	Service requirements <u>not</u> met (see Section 2)	0.01% / 0.01%						$ 0.00		
Student Choice Checking (SYD)		--- / ---	---	---	---	0.00	---	---	---	Account limitations apply
Health Savings Account (HSA) Checking		0.55% / 0.55% 0.65% / 0.65% 0.75% / 0.75% 1.15% / 1.16%	Monthly	Monthly	Monthly (calendar)	0.00	---	$ 0.00 $ 25,000.00 $ 100,000.00 $ 250,000.00	Daily Balance	Account limitations apply
IRA Savings (IRA)		0.25% / 0.25%	Monthly	Monthly	Monthly (calendar)	0.00	---	---	Daily Balance	Account transfer limitations apply
IRA Money Market (SMI), (SMR)		0.55% / 0.55% 0.65% / 0.65% 0.75% / 0.75% 1.15% / 1.16%	Monthly	Monthly	Monthly (calendar)	0.00	---	$ 0.00 $ 25,000.00 $ 100,000.00 $ 250,000.00	Daily Balance	Account transfer limitations apply

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, Health Savings Account (HSA) Checking, and IRA Money Market accounts are Tiered Rate accounts. If your Daily Balance is $24,999.99 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 $25,000.00 to $99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $100,000.00 to $249,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from $250,000.00 or greater, the fourth 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. Rewards Checking account is a Tiered Rate account. Please refer to section 3 for additional details.

2. SMART SAVER — The Smart Saver account is a Tiered Rate account. If you meet all of the qualifications during the calendar month, the applicable Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. The monthly qualifications include: a) deposits totaling at least $50.00 into the account; b) maximum aggregate deposit per month is $1,000.00, however there is no restriction on the total balance (can accumulate); c) ACH direct deposits or remotely deposited checks totaling at least $500.00 into any non-IRA checking account (excludes any IRA and HSA accounts) with the same primary owner (membership); and d) must be enrolled in e-statements. If you do not meet the monthly qualifications you will earn the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule. Any deposits exceeding $1,000.00 per month will be transferred into your Membership Share Savings account at the end of the day. Any member based withdrawals during the month will receive the "qualifications not met" rate for that month (auto sweeps for excess deposits will not disqualify account from premium rate, but will count towards the maximum allowable withdrawal transaction restrictions for Excessive Withdrawal Fee). Only one account of this type is allowed per membership.

3. **REWARDS CHECKING** — The Rewards Checking account is a Tiered Rate account. If you meet all of the 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. Basic service requirements include:

a) you make twelve (12) debit card purchase transactions that post to and clear your Rewards Checking account during the calendar month; b) you receive e-Statements and e-Documents (must have enrolled and accepted the disclosure); and c) you have ACH direct deposits, Real Time Payment deposits, or remotely deposited checks totaling at least $500.00 post and clear your Rewards Checking account each month.

You will earn the 'Tier A' Dividend Rate and Annual Percentage Yield if you meet the basic service requirements and have $1,000.00 in credit card purchase transactions during the monthly qualification period. Credit Card transactions must post and settle to your CCU Visa account, and be transmitted to Consumers Credit Union by two days prior to the end of the calendar month to allow for processing. Any transactions not posted by the end of month cutoff will be counted towards the following month's Rewards criteria. 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 balance transfers will not be considered for qualification. 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 $500.00 in credit card purchase transactions during the monthly qualification period. Credit Card transactions must post and settle to your CCU Visa account, and be transmitted to Consumers Credit Union by two days prior to the end of the calendar month to allow for processing. Any transactions not posted by the end of month cutoff will be counted towards the following month's Rewards criteria. 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 balance transfers will not be considered for qualification. 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 Yield 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 requirement 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 which has the same primary member as the Rewards Checking account. Credit card purchases that are returned will not count towards the credit card purchase transaction requirements. The value of the 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.

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

5. **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.

6. **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.

7. **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, Health Savings Account (HSA) 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. The Credit Union reserves the right to close any accounts which are not funded within 60 days of account opening.

8. **ACCOUNT LIMITATIONS** — For Membership Share, Custom Savings, Special Share Savings, Smart Saver (SMSV) 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 Holiday Savings 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 Holiday Savings accounts at any other time. If you wish to access the funds in your Holiday Savings accounts you may close it. 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 your19th birthday and; 6) subject to a $10 monthly fee after your 19th birthday. New accounts not funded within 30 days will automatically be closed. Open share saving or checking accounts with no transaction activity for 12 months, and a zero balance, will automatically be closed. Memberships with no transaction activity on any deposit account for a period of at least 2 years, and that have no open Share Certificates or loans, will be charged an Inactive Account Fee as disclosed in the Schedule of Fees and Charges. For Health Savings Accounts (HSA) checking accounts, you must follow the IRS HSA account rules. For Free Checking accounts, no account limitations apply.

9. **FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each presentment of check, draft, ATM transaction and one-time debit card transaction (if member has consented to Courtesy

Pay 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's Courtesy Pay 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 Courtesy Pay overdraft protection and the Schedule of Fees and Charges.

10. 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

11. RATES — The rates provided in or with the Rate 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

SCHEDULE OF FEES AND CHARGES

Effective: 01/02/2026

Share Savings, Checking and Money Market

Account Fees

- For Stop Payment Requests (Checks, ACH or Cashier's Checks):.. $ **30.00**
- For each time a check, ACH, debit transfer request, Bill Payment Item, or other payable item is presented, or payment is otherwise requested, and returned due to an overdraft (non-sufficient, or uncollected, or unavailable funds), a fee will be assessed .... $ **0.00**
- For each time a check, debit transfer request, Bill Payment Item, or other payable item is presented, or payment is Otherwise requested, and is paid using Courtesy Pay Overdraft Services, a fee will be assessed .... $ **30.00**
- For each copy of a cleared check .... $ **3.00**
- 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**
- There is a limit of four (4) overdraft fees that we will charge you in one day for ACH, Check and Debit Card transactions that overdraft the account.

ATM/Debit Card Fees

- International Transactions (Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction):
  Multiple Currency .... 1% of purchase amount
  Single Currency..........................0.80% of purchase amount

Other

- For each time an item is deposited to your CCU account drawn on another financial institution and returned unpaid on either individual or corporate accounts. Items may be re-presented for payment multiple times. A fee will be charged each time the item is returned unpaid................................ $ **30.00**
- 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**
- 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**
- Legal Processing Fee.. $ **50.00**
- For Photocopies .... $ **0.25**
- For Money Orders.. $ **5.00**
- Cashier Checks Purchases................................ $ **5.00**
- For Non-member Check Cashing....................... $ **10.00**
- For Non-member paid over payroll Check Cashing .... $ **10.00**
- Vericheck Phone Payment................................. $ **3.50**
- An inactivity fee of $ **5.00** per month will be charged on each account for any Member who has had no transaction activity for a period of at least 2 years

Excessive Withdrawal Fee $ **5.00** for each transaction/ withdrawal exceeding six preauthorized, automatic or internet transfers per month limit.

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.. $ **30.00**

Share Value

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

AMERICA'S CREDIT UNIONS™

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

This credit union is federally insured by the National Credit Union Administration

Consumers Credit Union
300 N. Field Drive
Lake Forest, IL 60045

Phone Number: 847.623.3636
Fax Number: 847.623.9542

Web Address: www.myconsumers.org
Toll Free: 877.ASK.CCCU {877.275.2228}

CONSUMERS CREDIT UNION
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TRUTH-IN-SAVINGS DISCLOSURE

Effective Date: January 2, 2026

The rates, fees and terms applicable to the Worry-Free Checking account at Consumers Credit Union are provided with this Truth-In-Savings Disclosure.
The Credit Union may offer other products, or other rates for these accounts from time to time. See Schedule of Fees for additional information

RATE SCHEDULE

Account Name	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 Stated APY	Balance Calculation	
Worry-Free Checking	-	-	-	-	-	$25.00	$0.00	-	-	-

ACCOUNT DISCLOSURES

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 APY's are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

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

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.

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.

Balance Information - To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Share Savings (Primary 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 accounts using the Daily Balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day. The Credit Union reserves the right to close any accounts which are not funded within 60 days of account opening.

Account Limitations- For Worry-Free Checking accounts, no account transaction limitations apply.

Fees for Overdrawing Accounts-

Fees for overdrawing your account may be imposed on each presentment of check, draft, ATM transaction and one-time debit card transaction (if member has consented to Courtesy Pay Overdraft Services 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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 of overdraft services and the Schedule of Fees and Charges.

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

Rates-

The rates provided in or with the Rate 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.

Fees-

See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

This Credit Union is Federally Insured by NCUA

Courtesy Pay Overdraft Service Terms and Conditions

Courtesy Pay Overdraft Service (Courtesy Pay) is intended to provide a cushion to cover the unexpected. Courtesy Pay is a discretionary checking account service designed to pay items presented for payment when your checking account does not have sufficient available funds to clear the item. This agreement outlines the provisions of the Courtesy Pay service and does not preclude the Member Account Agreement provided to you covering standard overdraft practices and other provisions regarding your accounts with us.

If an item is presented for payment against unavailable funds in your checking account, Consumers Credit Union (CCU) will cover up to $1,500.00 of insufficient, uncollected, or unavailable funds, including Courtesy Pay or other fees, for payment items presented by checks, electronic payments, or ACH. ATM and debit card transactions will also be covered if you affirmatively elect to include those transactions in your Courtesy Pay services. Termination of the Courtesy Pay services will also terminate your election to pay ATM and debit card transactions. Any item not paid with Courtesy Pay will be processed according to our standard non-sufficient funds (NSF) policy. Any negative account balance must be paid within 30 days.

Insufficient funds mean that available funds in the account are not sufficient to clear the items presented for withdrawal. Available funds may be less than the account balance if there are check holds or other holds on the account, if previous deposits are returned, or if fees have been charged against the account. Items presented to CCU for payment are cleared in the order they are received.

There is no monthly fee for Courtesy Pay. For <u>each presentment of an item</u> paid using the Courtesy Pay service, your account will be charged a fee of <u>$30.00</u>. You may be charged up to a maximum of four (4) Courtesy Pay Fees per day. Other fees or charges disclosed in our Schedule of Fees continue to apply.

The total of the discretionary overdraft (negative) balance, including any and all fees and charges, is due and payable upon demand, and the primary member and each joint owner will continue to be liable, jointly and severally, for all amounts, as described in the Account Agreement and Disclosure.

This service may be automatically be suspended if:

1. The account has a negative balance for thirty (30) consecutive days.
2. The defined Courtesy Pay limit is exceeded, including fees against the account.
3. Any account owner is in default of any loan or other account or obligation to Consumers Credit Union.
4. Any account owner is subject to any legal or administrative order of levy.
5. Any account owner files bankruptcy.
6. The account is not handled properly, or the Courtesy Pay privilege is abused.
7. The account has had actual or suspected fraud or is under investigation.

This service is not a loan contract and does not obligate CCU to cover any item. Payment of any overdrafts will continue to be at the discretion of CCU. This service may be temporarily suspended or terminated at any time without prior notice.

Opt-Out: If you do not wish to have this privilege attached to your account, you may opt-out. Please visit one of our Branch Offices, or contact us at (877) 275-2228, to remove this service from your account.

Alternative options to cover overdrafts on your checking account may include transfers from another CCU account or CCU line of credit. Balance alerts may also be available on your account. Fees for these options may apply.

CONSUMERS CREDIT UNION

The people in your corner.

Overdraft Services Consent

ATM and One-Time Debit Card Transactions

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Please refer to the Membership and Account Agreement (Agreement) for a more thorough explanation of factors that determine when an overdraft occurs and when you may incur a fee for overdrawing your account. The terms of the Agreement are incorporated herein, and both this document and the Agreement are meant to be interpreted together. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Consumers Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge a fee of up to $ 30.00 for each presentment of an item paid using the Courtesy Pay service.
- You may be charged a maximum of four (4) Courtesy Pay Fees per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

- **What if I want Consumers Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?**

You may authorize Consumers Credit Union to pay overdrafts on ATM and one-time debit card transactions, by calling 877-275-2228, visiting a branch, completing the form below or similar request in writing and mailing to Consumers Credit Union, 300 N Field Dr., Lake Forest, IL 60045, or by any other reasonable means. Termination of the Courtesy Pay services will also terminate your election to pay ATM and debit card transactions.

You may discontinue (opt-out) of the election to pay overdrafts on ATM and one-time debit card transactions, or all Courtesy Pay services at any time.

☐ I do not want Consumers Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

☐ I want Consumers Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Member/Owner Signature	Date
X	

Printed Name: ____________________ Account Number: ____________________

CREDIT UNION CONSENT CONFIRMATION

Authorization taken by: ____________________ ☐ Account Type and Number Listed Verified

Date Processed: