

1. Electronic Delivery Terms

By clicking "I Agree" below, you agree to accept delivery of your deposit account documents electronically by Illinois Community Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account documents:

2. Deposit Account Documents

Your electronically delivered deposit account documents will include:

Deposit Account Documents		
Account Opening Documents	<ul style="list-style-type: none">• Account Card• Membership & Account Agreement• Funds Availability Policy	<ul style="list-style-type: none">• Electronic Funds Transfer Agreement• Privacy Policy• Rate and Charges/Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none">• eStatements• Change in Terms Notices• Annual Privacy Policy Notices	<ul style="list-style-type: none">• Account and Transaction Alerts• Future Service Enrollments, Communications and Notices• Annual Tax Notices

3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

4. Accessing Paper Copies

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by calling us at 815-895-4541, via e-mail at branch@myiccu.org or by visiting any of our locations during normal business hours. Please allow a reasonable period of time to process your request.

6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Microsoft Edge, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

We will notify you whenever we change or revise these requirements.

8. Your Responsibilities

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us at 815-895-4541, via e-mail at branch@myiccu.org or by visiting any of our locations during normal business hours.

I consent to accept delivery of account documents electronically by Illinois Community Credit Union and to the terms and conditions of the documents listed above.

Our Rates & Service Charges



508 W. State Street
Sycamore, IL 60178
PH: (815) 895-4541
myICCU.org

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
May 1, 2024							
Prime Share	0.05%	0.05%	\$5	\$100	N/A	Quarterly	Quarterly
Club Savings	0.05%	0.05%	N/A	N/A	N/A	Quarterly	Quarterly
Save-to-Win® Savings	0.05%	0.05%	N/A	N/A	N/A	Quarterly	Quarterly
Kidz Klub							
\$0 – \$2,500	0.25%	0.25%	N/A	N/A	N/A	Quarterly	Quarterly
\$2,500 +	0.05%	0.05%					
Solutions Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Teen Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Platinum Checking¹	0.10%	0.10%	N/A	\$2,500	N/A	Monthly	Monthly
Business Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Solutions Money Market							
Business Money Market							
\$0 – \$2,500	0.00%	0.00%					
\$2,500.01 - \$10,000	1.40%	1.41%					
\$10,000.01 - \$25,000	1.50%	1.51%	N/A	\$2,500	N/A	Monthly	Monthly
\$25,000.01 - \$50,000	1.65%	1.66%					
\$50,000.01 - \$100,000	1.75%	1.76%					
\$100,000.01 - \$250,000	1.90%	1.92%					
\$250,000.01 +	2.50%	2.53%					
Platinum Money Market¹							
\$0 – \$2,500	0.00%	0.00%					
\$2,500.01 - \$10,000	1.90%	1.92%					
\$10,000.01 - \$25,000	2.00%	2.02%	N/A	\$2,500	N/A	Monthly	Monthly
\$25,000.01 - \$50,000	2.15%	2.17%					
\$50,000.01 - \$100,000	2.25%	2.27%					
\$100,000.01 - \$250,000	2.40%	2.43%					
\$250,000.01 +	3.00%	3.04%					
IRA Shares	0.05%	0.05%	\$25	\$25	N/A	Quarterly	Quarterly
Certificates							
3-month	0.20%	0.20%					
5 & 6-month	0.25%	0.25%					
12-month	0.30%	0.30%					
18-month	0.35%	0.35%					
24-month	0.40%	0.40%	\$1,000	\$1,000	N/A	N/A	N/A
30-month	0.45%	0.45%					
36-month	0.50%	0.50%					
48-month	0.75%	0.75%					
60-month	1.25%	1.26%					
IRA Certificates							
12-month	0.30%	0.30%					
18-month	0.35%	0.35%					
24-month	0.40%	0.40%	\$1,000	\$1,000	N/A	N/A	N/A
30-month	0.45%	0.45%					
36-month	0.50%	0.50%					
48-month	0.75%	0.75%					
60-month	1.25%	1.26%					
Certificate Specials							
11-month	4.75%	4.86%	\$2,000	\$2,000	N/A	N/A	N/A

1. Eligible to Platinum members only. See us for additional information regarding your tier status or our member rewards program.

Rates for Loans, Credit Cards and Lines of Credit

Effective Date:	Consumer Loan Rates¹
May 1, 2024	
New Auto Loans (2024 – 2023 Model Years)²	
0 – 36 months	Rates as low as 5.39% APR
37 – 48 months	Rates as low as 5.64% APR
49 – 60 months	Rates as low as 5.89% APR
61 – 72 months	Rates as low as 6.14% APR
73 – 84 months	Rates as low as 6.89% APR
Used Auto Loans (2022 Model Years and older)²	
0 – 36 months	Rates as low as 5.64% APR
37 – 48 months	Rates as low as 5.89% APR
49 – 60 months	Rates as low as 6.14% APR
61 – 72 months	Rates as low as 6.39% APR
Freedom Loans	
0 – 36 months	Rates as low as 10.24% APR
37 – 60 months	Rates as low as 11.24% APR
61 – 84 months	Rates as low as 11.74% APR
Motorcycle Loans (2024 – 2021 Model Year)²	
0 – 36 months	Rates as low as 6.14% APR
37 – 48 months	Rates as low as 6.39% APR
49 – 60 months	Rates as low as 6.64% APR
61 – 72 months	Rates as low as 6.89% APR
73 – 84 months	Rates as low as 7.64% APR
Recreational Vehicle Loans (RV, Camper, 5th Wheel, Marine, Snowmobile, ATV, Jet Ski)²	
0 – 60 months	Rates as low as 7.14% APR
61 – 72 months	Rates as low as 7.64% APR
73 – 84 months	Rates as low as 8.14% APR
85 – 120 months	Rates as low as 8.89% APR
121 – 180 months	Rates as low as 9.64% APR
Visa[®] Credit Cards	
Essentials	16.90% APR
Preferred Plus	9.90% - 18.90% APR
CD & Share Secured Loans	
All Terms	3.00% over the CD or Share Rate
Pay Day Alternative Line of Credit	
N/A	24.99% APR
Personal Line of Credit	
N/A	10.90% - 19.90% APR

1. Rate may vary based on length of loan term, type of collateral, and on individual credit worthiness. Subject to credit approval.

2. Discounts available to borrower with 10% or 20% equity. Max 0.50% discount based on loan-to-value as determined by MSRP or NADA Retail Values.

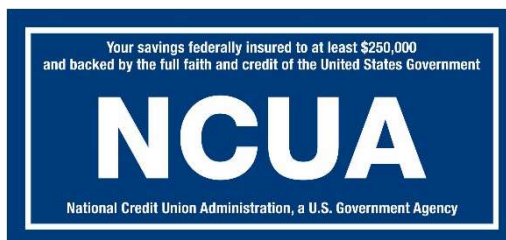
APR = Annual Percentage Rate. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.

Rates for Home Equity Loans, Lines of Credit, and 1st Mortgages

Effective Date:	Residential Home Loan Rates¹
May 1, 2024	
Fixed Rate Home Equity – 1st Lien Position (Maximum LTV of 90%)²	
5 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
10 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
15 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
20 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
30 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
Fixed Rate Home Equity – 2nd Lien Position (Maximum CLTV of 110%)²	
5 Years	Rates as low as 6.75% APR
10 Years	Rates as low as 7.00% APR
15 Years	Rates as low as 7.25% APR
20 Years	Rates as low as 8.75% APR
Home Equity Line of Credit – 2nd Lien Position (Maximum CLTV of 90%)²	
5 Year Draw – 15 Year Repay	Rates as low as 8.50% APR ³
Summary of Closing Costs – Home Equity Loans & Lines of Credit Only (1st and 2nd Lien Position)⁴	
Processing Fee	\$550.00
Tax Service Fee	\$77.00
Flood Certification Fee	\$12.50
Appraisal Fee	\$550.00 for a full appraisal; \$20.00 for AVM (Automated Valuation Model) – approval and conditions apply
County Recording Fee	Will vary based on subject property location (County)
Title Fee	\$353.00 on loan amounts over \$100,000; \$45.00 on loan amounts under \$100,000
Fixed Rate 1st Mortgage – Conventional, FHA, USDA, & VA	
10 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
15 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
20 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates
30 Years	Rates updated daily – call 815-895-4541, to speak to our mortgage team about current rates

1. Rate and APR may vary based on length of loan term or program, individual credit worthiness, and closing costs which may vary based on loan amount and subject property location. Subject property must be owner occupied, a single-family home, condominium, or townhome and reside in the following counties: DeKalb, Winnebago, DuPage, Kane, McHenry, Ogle, Lee, Boone, LaSalle, Grundy, Will, or Kendall County.
2. Minimum amount financed of \$15,000 for both Fixed Rate and Line-of-Credit Home Equity Loans.
3. Floor Rate of 4.50%. Rates adjust quarterly on the 1st of the following month (January, April, July, October) and is calculated by an index (Prime Rate) plus a margin determined by the Credit Union. The Current Prime Rate published by the Wall Street Journal as of 7/27/2023 is 8.50%.
4. Costs displayed are estimates only and may not reflect actual costs incurred by the borrower(s). See Loan Estimate and Closing Disclosure for actual costs.

APR = Annual Percentage Rate. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Call us at (815) 895-4541 for current rates, terms, and conditions. Illinois Community Credit Union membership is required.



Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Personal Solutions & Business Money Market Accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

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

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. Dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations

For Solutions, Business, and Platinum Money Market accounts, no more than six (6) withdrawals may be made per month. No more than three (3) of these may be preauthorized, automatic or telephone transfers to another account you have with us or to a third party. If you exceed these limitations, the account may be subject to a service charge or be terminated. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

7. Platinum Accounts (Checking & Money Market)

Accounts labeled as "Platinum" are only eligible to Platinum tier members. Membership tiers are determined by account makeup and service-level participation. See us for additional information on your membership tier level.

8. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the penalty depends on the term of the account. For accounts with terms of less than 36 months, the penalty is equal to three months' dividends on the amount withdrawn, unless stated otherwise. For accounts with terms of 36 months or more, the penalty is equal to six months' dividends on the amount withdrawn, unless stated otherwise. Certificate specials may impose different penalties, please refer to the certificate disclosure for specific terms.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned or to be earned on the account. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. 3-month Special Certificates will renew as a regular 3-month certificate at the rate in effect at the date of maturity.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

9. Save-to-Win® Savings Account Features

a. Limitations

The Save-to-Win Savings is limited to one account per member. You may make two (2) withdrawals from the account per year. Withdrawals may not be made through online or telephone banking. All withdrawals must be made with an ICCU representative. If you make more than two withdrawals in a year, we may terminate the account. Primary member must be 18 years of age at the time of account opening to participate in the Save-to-Win program.

b. Prize Eligibility

To qualify for either a Central prize or a Credit Union prize, the account must be open and active through the drawing period. All cash prizes will be deposited into the primary share account. As long as your Save to Win Account remains in good standing, for every \$25.00 increase in month over month balance, the account holder will earn one entry (up to 100 entries per month/300 entries per quarter/1200 entries per year) into the Save-to-Win® Savings Promotion Raffle. The Savings Promotion Raffle begins on January 1 of the current year and ends December 31.

c. Tax Information

You are responsible for all applicable federal, state and local taxes and any expenses associated with a prize.

Our Service Charges

COMPLIMENTARY SERVICES

ICCU ATMs	FREE
Bill Pay Services.....	FREE
Check copies through online banking.....	FREE
Consumer Loan Application	FREE
Notary Public Services.....	FREE
Online Banking.....	FREE
CU*Talk (telephone account access)	FREE
VISA® Debit Cards.....	FREE
Stop Payments through online banking - (checks only)	FREE

SAVINGS ACCOUNT SERVICE CHARGES

Account Close/Reopen.....	\$5.00
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CHECKING ACCOUNT SERVICE CHARGES

Solutions Checking.....	FREE
Teen Checking	FREE
Platinum Checking	FREE
Courtesy Pay****	\$35.00 each
(if account is overdrawn a total of \$10 or more; limit of 4 charges per day)	

MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each
(over 6 withdrawals or 3 electronic funds transfers)	

BUSINESS CHECKING ACCOUNT SERVICE CHARGES

Business Checking.....	FREE
Courtesy Pay.....	Not Available

BUSINESS MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each
(over 6 withdrawals or 3 electronic funds transfers)	

PLASTIC CARD (VISA Credit/Debit)

Card Replacement	\$10.00
Card Replacement (Rush Order).....	\$75.00

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate charge.*

***Excludes Minor Accounts under age 21.*

****Items presented in-branch free up to 100 transactions per month. Each additional item is \$0.25. Business accounts only.*

*****Courtesy Pay not available for Teen Checking accounts.*

GENERAL SCHEDULE

Account History Print Out (\$1 per page).....	\$1.00
Cashier's Checks - Payable to Third Party	\$3.00
Check Cashing for Non-Members	\$5.00
Check Copies (each).....	\$5.00
Consumer Loan Modification.....	\$50.00
Employee Assisted Telephone Transfers	\$5.00
Escheatment	\$25.00
Foreign Draft (each).....	\$50.00
Incoming/Outgoing Collection Item.....	\$35.00
Incorrect Address (Monthly)	\$5.00
IRA Closure	\$35.00
Loan Payment by Debit/Credit Card - Convenience Charge	\$10.00
Refinance Processing (Existing Loans).....	\$50.00
Research (per hour)	\$30.00
Inactive Account - Monthly (if inactive for 12 months or more)**	\$10.00
Item Returned Non-Sufficient Funds (NSF)*	\$35.00
Returned Deposit Item - 3rd Party Originated	\$15.00
Returned Deposit Item – Member	\$30.00
Returned Loan Payment.....	\$35.00
Statement/Document Copies (each)	\$5.00
Stop Payment (Employee Assisted).....	\$25.00
Subpoenas, Levies and Garnishments - (each occurrence).....	\$75.00
Verification of Deposits.....	\$10.00
VISA Gift Cards.....	\$4.00
Wire Transfer – Domestic.....	\$25.00
Wire Transfer – International.....	\$75.00
Excessive Transactions (Businesses Only)***	\$0.25/item

Service Charges Effective: February 2024

Our Electronic Funds Transfer Terms

“Our Electronic Funds Transfer Terms” explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and credits to the accounts you have with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including Online Banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and CU*Talk services.

1. EFT Services

a. Automated Teller Machines

You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, Accel, Cirrus, Plus, and Visa, and such other machines or facilities as we may designate. At the present time, you may use your Card to:

- Withdraw cash from the checking or savings account with us.
- Make deposits to the checking or savings account.
- Transfer funds between the checking and savings accounts.
- Make inquiries the checking or savings account with us, including current balance, recent deposits, and recent withdrawals.

b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security.

c. Preauthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

d. CU*Talk

If we approve your application for telephone access to the accounts you have with us under CU*Talk, you may use a telephone to access the account with us and conduct EFTs by calling (815) 899-4500. You must use your PIN along with your account number to access the accounts. At the present time you may use CU*Talk to:

- Obtain balance information on the checking and savings accounts with us.
- Transfer funds between these same accounts.
- Obtain transaction information about the ten (10) most recent deposits/withdrawals to or from the checking account.
- Make loan payments from the savings or checking account.

e. Online Banking

If we approve your application for Online Banking, you may use a personal computer to access the accounts. For this service, you will need a personal computer with internet access. The address for Online Banking services is myICCU.org. You may select a password. You must use your password along with your account number to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use the Online Banking service to:

- Transfer funds between checking, savings and loan accounts with us.
- Make payments from any checking or prime share account to loan accounts with us.
- Make payments from checking or prime share accounts to third parties.
- Obtain balance information related to the checking, prime share, or loan accounts.

Transactions involving the accounts you have with us are addressed by the MSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

f. Bill Pay

You may use the Bill Pay service (accessed through Online Banking or Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in Online Banking and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:

- Make loan payments by EFT from any checking or savings account to a loan account with us.
- Make payments by EFT from any checking or savings account to another financial institution.
- Pay bills from any checking or savings account with us.
- Transfer funds to other people by EFT using the account to account (A2A) or person to person (P2P) transfer feature.

Please note that if payment to a payee is made by check, the check may be processed and debited from the account you have with us before the scheduled payment date.

g. Mobile Banking

Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through our Online Account Access service and make such other transactions as described in the Online Account Access Service Agreement using compatible and supported mobile phones and wireless devices (“Wireless Device”). You agree and understand that the Mobile Banking service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The services that you may access through Mobile Banking are the same account and service transactions available through Online Account Access. When you register for Mobile Banking, the designated accounts and bill payment payees linked to the account through Online Account Access will be accessible through Mobile Banking.

For all mobile check deposits, you must endorse the original paper check with your name and write: “FOR ILLINOIS COMMUNITY CREDIT UNION MOBILE DEPOSIT ONLY” in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

h. Visa Debit Card

You may use your Visa Debit Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchases will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the MSA.

Some merchants may permit you to initiate debit and bill payment transactions with your Card using either the Visa network or another network shown on your card, such as the Accel network. We will honor your debit transactions processed by any of these networks.

Depending on our authorization protocols and network availability, transactions processed over other networks may or may not require you to use your PIN to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization. Provisions applicable only to Visa transactions (such as Visa’s zero liability protections) will not apply to non-Visa debit

transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

i. Electronic Check Transaction

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations ("Electronic Check Transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant's right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Section 4 (Member Liability) of this disclosure. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

2. Service Limitations

a. Automated Teller Machines

1) Withdrawals. Cash withdrawals from ATMs can be made as often as you like. You may withdraw up to \$505 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

b. CU*Talk

The accounts with us can be accessed under CU*Talk via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. CU*Talk will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message directing you to call back. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

c. Online Banking

1) Transfers. You may make funds transfers to the accounts with us, or other accounts you authorize, as often as you like. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." You may transfer or withdraw up to the available balance in the account or available credit line at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

2) Account Information. Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions. See "Funds Availability of Deposits."

3) Email and Stop Payment Requests. We may not immediately receive email communications that you send and we will not act based on email requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the MSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

d. Bill Pay A2A and P2P Transactions

For A2A and P2P transfers, limits will be set at the time you use the service and will be disclosed to you prior to your use of the service.

e. Mobile Banking

You are fully responsible for understanding how to use Mobile Banking before you actually do so, and you must use Mobile Banking in accordance with any use or operational instructions posted on our web site. You are also responsible for your use of your Wireless Device and the Mobile Banking Service software provided to you. If you authorize the use of biometric login (for example, fingerprint or retinal scan) for Mobile Banking, the service may be accessed using any biometric login recognized by your wireless device, even if it is not your own. If you have permitted another person to use their own biometrics to authorize activity on your wireless device, their biometrics will also gain access to Mobile Banking if you have authorized biometric login. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to Mobile Banking that may result in loss of data, personalization settings or other Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. We assume no responsibility for the operation, security, or functionality of any Wireless Device or mobile network that you utilize to access Mobile Banking. Financial information shown on Mobile Banking reflects the most recent account information available through Mobile Banking, and may not be current. You agree that we are not liable for delays in updating account information accessed through Mobile Banking. We are not responsible for any actions you take based on information accessed through the Mobile Banking app that is not current. If you need the most current account information, you agree to contact us directly.

f. Visa Debit Card

There is no limit on the number of Visa Debit Card purchase transactions you may make during a statement period. However, there are daily transaction frequency limits of ten (10) (each) per day for PIN and signature based transactions. Visa purchases are limited to the balance available in an account. In addition, you may not make more than \$1,000 in PIN purchases in one day, and \$2,000 in signature based purchases. We reserve the right to refuse any transaction that would draw upon insufficient funds or require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Debit Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.

The use of a Card and Account with us are subject to the following conditions:

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

2) Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to the account with us in lieu of a cash refund. You may not use the Card for any illegal or unlawful transaction. We may refuse to authorize any transaction that we believe may be illegal or unlawful.

3) Currency Conversion; International Transaction Fee. Purchases and withdrawals made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions, as established by Visa International, Inc., is a rate

selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee as set forth in “Our Rates & Service Charges” for any card transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States.

3. Security of Personal Identification Number

The Personal Identification Number (PIN) is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your PIN, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use the online account access, online services or debit card to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions.

If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

4. Member Liability

You are responsible for all transfers you authorize using your EFT services as explained in this disclosure, which is part of the MSA. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and accessed the accounts with us without your authority, or if you believe an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. For Visa Debit Card purchase transactions, if you notify us of your lost or stolen card, you will not be liable for any losses, provided you were not negligent or fraudulent in handling the Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the following liability limits will apply. For all other EFT transactions except Electronic Check Transactions, if you tell us within two (2) business days, you can lose no more than \$50 if someone accessed the account with us without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of the account or EFT service, and we can prove that we could have stopped someone from accessing the account without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for unauthorized withdrawals from a line of credit account.

Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or accessible to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used the Card or PIN without your permission or you have lost your Card, call: (815) 895-4541, or write to us at: 508 W. State St., Sycamore, IL 60178.

5. Business Days

Our business days are Monday through Friday. Holidays are not included.

6. Charges for EFT Services

There are certain charges for EFT services, as described in “Our Rates & Service Charges.” We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

7. Right to Receive Documentation

a. Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

b. Preauthorized Credits

If you have a direct deposit made to the account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can use our CU*Talk service or Online Banking or you can call us at (815) 895-4541 to find out whether or not the deposit has been made.

c. Terminal Receipt

You may get a receipt at the time you make any transaction of more than \$15 using an ATM, POS terminal or Visa Debit Card.

8. Account Information Disclosure

We will maintain the confidentiality and privacy of your information in accordance with our Privacy Notice. We will disclose information to third parties about the account or the transfers you make in the following circumstances:

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with government agency or court orders.
- If you give us your written permission.

9. Our Liability for Failure to Make Transactions

If we do not complete a transfer to or from an account with us on time or in the correct amount according to the MSA, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, internet browsers, internet access providers, online service providers or by an agent or subcontractor for any of the foregoing. Nor will we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the online access service and may have referred to such communication as “secured,” we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. We will not be liable for the following:

- If, through no fault of ours, you do not have adequate funds in an account to complete a transaction, the account is terminated or the transaction amount would exceed your credit limit on your line of credit.

- If you used the wrong identification code or you have not properly followed any applicable computer, Internet or Credit Union instructions for making transfers.
 - If your computer fails or malfunctions or if our online access system was not properly working and such a problem should have been apparent when you attempted such a transaction.
 - If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use a Card improperly.
 - If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent the transaction.
 - If the account with us is frozen because of a delinquent loan or is subject to a legal process or other claim.
 - If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus, or problems related to software not provided by us.
 - If you have not given us complete, correct, and current instructions so we can make a transfer.
 - If the error was caused by any applicable ATM or payment system network. The ATM machine may retain a Card in certain instances, in which event you may contact us about its replacement.
- We may establish other exceptions in addition to those listed above.

10. Termination of EFT Services

You agree that we may terminate your use of any EFT services if you, or any authorized user of an account or PIN, breach any term of the MSA, or if we have reason to believe that there has been an unauthorized use of a Card, account or identification code.

You or any other party to the account can terminate your use of any EFT services by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of EFT services will not affect the rights and responsibilities of the parties under the MSA for transactions initiated before termination.

11. Preauthorized Electronic Fund Transfers

a. Stop Payment Rights

If you have arranged in advance to allow a third party to make regular EFTs from the account(s) with us for money you owe them, you may stop payment of these preauthorized transfers from the account. You must notify us verbally or in writing at any time up to three (3) business days before the scheduled date of a preauthorized transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any verbal notification. If we do not receive the written confirmation, the verbal stop payment order will cease to be binding fourteen (14) days after it has been made.

b. Notice of Varying Amounts

If regular payments may vary in amount, the person you are going to pay is required to tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the account would fall outside certain limits that you set.

c. Liability for Failures on Preauthorized Transfers

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

12. Notices

We reserve the right to change the terms of our EFT services. We will mail or make accessible a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of any EFT service is subject to existing regulations governing the account with us and any future changes to those regulations.

13. Statement Errors

In case of errors or questions about EFTs, telephone us at (815) 895-4541 and send us a written notice. We must hear from you no

later than sixty (60) days after we sent the first statement on which the problem appears. In your notice:

- Tell us your name and account number.
- Describe the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS (point of sale) transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will recredit the account within ten (10) business days (five (5) business days for Visa Debit Card transactions) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not recredit the account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) used in our conclusion that the error did not occur.

14. ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number or code on your card.
- Report all crimes to law enforcement officials immediately.

Funds Availability of Deposits

"Funds Availability of Deposits" explains our policy for the availability of deposits to the checking accounts you have with us. Deposits to other accounts with us may be subject to longer holds on funds at our sole discretion.

1. General Policy

Our policy is to make funds from your deposits available to you on the second business day after we receive your deposit.

Funds from cash or electronic deposits may be available immediately. Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks payable to you
- Wire transfers
- Checks drawn on Illinois Community Credit Union

Funds from the following deposits are available on the first business day after the day of deposit if they are made in person to one of our employees:

- Cash
- State and local government checks payable to you
- Cashier's, certified, and teller's checks payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders payable to you

The first \$225 in funds from other check deposits will be available on the first business day after the day of your deposit. For example, if you deposit a personal check of \$700 drawn on another institution on a Monday, the first \$225 of the deposit will be available on Tuesday, and the remaining \$475 will be available on Wednesday.

Once they are available, you can withdraw the funds in cash and we will use the funds to pay your checks and electronic fund transfers (EFTs) on the account you have with us. For determining the availability of the funds from your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before we close on a business day we are open, we consider that to be the day of your deposit. However, if you make a deposit after we close or on a day we are not open, we will consider that deposit made on the next business day we are open.

2. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, or if we provide cash back on a check you deposit, we may withhold the availability of a corresponding amount of funds that are already in the account you have with us. (We do this because the check can be returned by the institution on which it is drawn.) The funds withheld in an account will be available at the time funds from the check cashed would have been available. If we take a check for deposit that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described in this disclosure for the type of check you deposited.

3. Longer Delays May Apply

We may delay your ability to withdraw funds from a check deposited into an account with us for an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn an account with us repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

4. Special Rules for New Accounts

The following rules may apply during the first thirty (30) days after you start a new account with us:

- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Funds from deposits of wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first (1st) business day after the day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). The excess over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit.
- Funds from all other check deposits may not be available until the eleventh (11th) business day after the day of your deposit.

5. Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

Important Information for Starting a New Account

To help the government fight the funding of terrorism and money laundering activities, the U.S.A. Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who starts an account. What this means for you: when you start an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know what additional information is required.

FACTS	WHAT DOES ILLINOIS COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Illinois Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Illinois Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call (815) 895-4541 or • Visit us online at myICCU.org Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call us at (815) 895-4541 or visit us online at myICCU.org.

Who We Are	
Who is providing this notice?	Illinois Community Credit Union.

What We Do	
How does Illinois Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Illinois Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Illinois Community Credit Union has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with whom we share include: <ul style="list-style-type: none"> • <i>Mortgage companies</i> • <i>Insurance companies</i> • <i>Direct marketing companies</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i>