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TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT

This document, along with any other document(s) we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card, open, or continue to have your account with us, you agree to these rules and the schedule of fees that is included. If you have any questions, please contact Corporate America Family Credit Union by calling us at 1-800-359-1939; writing us at 2075 Big Timber Road, Elgin, IL 60123; or emailing us at questions@cafcu.org.

As used in this document, the words "we", "our", and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

This agreement is subject to applicable federal laws and the laws of the State of Illinois (except to the extent that this agreement can and does vary from rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the application for your account or in some other document.

RULES & REGULATIONS FOR TRANSACTION ACCOUNTS & RESERVE REQUIREMENTS – Your Checking, Savings, and Money Market Accounts consist of a transaction sub-account and a savings sub-account. Funds not routinely needed to pay debits may be periodically transferred between these two sub-accounts. If your Account is a plan on which a dividend is paid, your dividend calculation will remain the same on both sub-accounts. If the Account does not earn dividends the sub-account will not either. This process will not affect your available balance, dividend earnings, NCUA insurance, statement or any other feature of your Account. This will allow us to substantially lower our reserve requirement balance at the Federal Reserve Bank and increase the amount of funds available for loans and investments, thereby increasing our ability to serve our members.

TRUTH IN SAVINGS - Share Account Agreement

Dividend rates in effect today: May 1, 2019.

The following are accounts you have opened or inquired about. Rates are effective as of the date stated on this agreement and may be subject to change. NOTE: The dividend rate and Annual Percentage Yield (APY) on all accounts assumes that dividends are to be added to the principal. A withdrawal of dividends will reduce earnings. Dividends are based on current earnings and available earnings of the Credit Union, after providing for required reserves.

REGULAR SHARE ACCOUNT

The dividend rate on your account is 0.05 % with an Annual Percentage Yield of 0.05 %.

RATE INFORMATION – The dividend rate and Annual Percentage Yield may change every month as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded monthly.

You will receive a monthly account statement if an electronic funds transfer has occurred during the month or a quarterly statement if no such transfer has occurred.

If you close your Share Account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENT – The minimum balance required to open a Regular Share Account is the purchase of a \$5 share. You must maintain a minimum balance of \$25 to be eligible for additional credit union products and services. New members have a 90 day grace period in which to bring their account balance up to the required minimum balance. If after the 90 day grace period your balance is below \$25 on the last business day of the month you will be subject to a Below Minimum Balance Fee. Regular Share Accounts, held by members 22 years of age or younger, will be excluded from the \$25 minimum balance requirement.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – You will be allowed to receive up to four withdrawals free of charge per month from your Regular Share Account. Beginning with your fifth withdrawal, you will be subject to a withdrawal fee. Transfers are exempt.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account by means of a pre-authorized, automatic, or telephone transfer to include transfers to other institutions.

SPECIALTY SAVINGS ACCOUNT

The dividend rate on your account is 0.05 % with an Annual Percentage Yield of 0.05 %.

The minimum balance requirement to open and maintain this account is \$5.

RATE INFORMATION – The dividend rate and Annual Percentage Yield may change every month as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded monthly.

You will receive a monthly account statement if an electronic funds transfer has occurred during the month or a quarterly statement if no such transfer has occurred.

If you close your Specialty Savings Account before dividends are paid, you will not receive the accrued dividends.

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During the first week in November, the accumulated balance in your Holiday Club Account will be automatically brought to a zero balance. The balance will be transferred to your checking account. If you do not have a checking account, the balance will be transferred to your Regular Share Account.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – You will be allowed to receive up to two withdrawals free of charge per month from each Specialty Savings Account. Beginning with your third withdrawal, you will be subject to a withdrawal fee. Transfers are exempt. The annual distribution on the Holiday Club Account performed by the credit union is exempt from a withdrawal fee.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account by means of a pre-authorized, automatic, or telephone transfer to include transfers to other institutions.

FRESH START SAVINGS ACCOUNT

The dividend rate on your account is 0.05 % with an Annual Percentage Yield of 0.05 %.

MINIMUM BALANCE REQUIREMENT – The minimum balance required to open a Fresh Start Savings Account is the purchase of a \$5 share. You must maintain a minimum balance of \$25 to be eligible for additional credit union products and services. New members have a 90 day grace period in which to bring their account balance up to the required minimum balance. If after the 90 day grace period your balance is below \$25 on the last business day of the month you will be subject to a Below Minimum Balance Fee. Fresh Start Savings Accounts, held by members 22 years of age or younger, will be excluded for the \$25 minimum balance requirement.

RATE INFORMATION – The dividend rate and Annual Percentage Yield may change every month as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded monthly.

You will receive a monthly account statement if an electronic funds transfer has occurred during the month or a quarterly statement if no such transfer has occurred.

If you close your Fresh Start Savings Account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – Funds from deposits will not be available until at least the eighth business day after the day of your deposit. You will be allowed to receive up to four withdrawals free of charge per month from your Fresh Start Savings account. Beginning with your fifth withdrawal, you will be subject to a withdrawal fee. Transfers are exempt. Transactions are not allowed at Shared Branching locations.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account by means of a pre-authorized, automatic, or telephone transfer to include transfers to other institutions.

MONEY MARKET ACCOUNT (MMA)

Tier 1 – If your daily balance is less than or equal to \$2,499.99, the dividend rate on your account is 0.35 %, with an Annual Percentage Yield of 0.35 %.

Tier 2 – If your daily balance is between \$2,500 and \$9,999.99, the dividend rate on your account is 0.40 %, with an Annual Percentage Yield of 0.40 %.

Tier 3 – If your daily balance is between \$10,000 and \$24,999.99, the dividend rate on your account is 0.50 %, with an Annual Percentage Yield of 0.50 %.

Tier 4 – If your daily balance is between \$25,000 and \$49,999.99, the dividend rate on your account is 0.60 %, with an Annual Percentage Yield of 0.60 %.

Tier 5 – If your daily balance is between \$50,000 and \$99,999.99, the dividend rate on your account is 0.65 %, with an Annual Percentage Yield of 0.65 %.

Tier 6 – If your daily balance is \$100,000 or greater, the dividend rate on your account is 0.75 %, with an Annual Percentage Yield of 0.75 %.

RATE INFORMATION – The dividend rate and Annual Percentage Yield may change every month as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded monthly.

Statements will be produced monthly.

MINIMUM BALANCE REQUIREMENT – The minimum balance required to open and maintain this account is \$1,000.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day.

TRANSACTION LIMITATIONS – You will be allowed up to six telephone transfers per month. "In person" transfer requests are unlimited.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account by means of a pre-authorized, automatic, or telephone transfer to include transfers to other institutions.

SHARE CERTIFICATE ACCOUNTS

6-MONTH SHARE CERTIFICATE

The dividend rate on your account is 1.05 % with an Annual Percentage Yield of 1.06 %. You will be paid this rate for one year from date of opening.

12-MONTH SHARE CERTIFICATE

The dividend rate on your account is 1.30 % with an Annual Percentage Yield of 1.31 %. You will be paid this rate for one year from date of opening.

24-MONTH SHARE CERTIFICATE

The dividend rate on your account is 1.80 % with an Annual Percentage Yield of 1.82 %. You will be paid this rate for two years from date of opening.

36-MONTH SHARE CERTIFICATE

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The dividend rate on your account is 2.05 % with an Annual Percentage Yield of 2.07 %. You will be paid this rate for three years from date of opening.

For balances over \$10,000, please see current rates.

6-MONTH YOUTH SHARE CERTIFICATE

The dividend rate on your account is 0.35 % with an Annual Percentage Yield of 0.35 %. You will be paid this rate for one year from date of opening.

Primary Youth Certificate account holder must be under the age of 18 when certificate is opened.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month. Dividends posted may either remain in the Share Certificate, or be transferred to the account of your choice at the credit union.

Dividends will be compounded daily.

Statements will be produced quarterly.

MINIMUM BALANCE REQUIREMENT – The minimum amount required to open a Share Certificate is \$1,000. The minimum amount required to open a Youth Share Certificate is \$250 with a maximum deposit of \$1,000.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day.

RENEWAL POLICY – Your Share Certificate will automatically renew at maturity. You may redeem your certificate by mail or at any Corporate America Family Credit Union branch. Youth Share Certificate holders over 18 with a balance less than \$1,000 will automatically transfer into the Regular Share Account at maturity.

TRANSACTION LIMITATIONS – After the account is opened, you may not make deposits into the account until the maturity date. No partial withdrawal of any certificate is allowed. However, dividends previously posted to the Share Certificate may be withdrawn.

PENALTY FOR EARLY WITHDRAWAL – In the event the funds represented by this Share Certificate are withdrawn prior to the maturity date, dividends will be paid from the date of issuance to the date of withdrawal at the Share Certificate rate, less the penalty for early withdrawal.

- a. 60 days of dividends at Share Certificate rate for 6-month and 12-month certificates
- b. 150 days of dividends at Share Certificate rate for 24-month and 36-month certificates

Penalties shall never exceed actual dividends earned. The amount of penalty assessed upon early withdrawal may be deducted from the principal amount only when the dividends earned on the Share Certificate have been previously withdrawn.

RENEWAL RATE INFORMATION – The dividend rate and Annual Percentage Yield may change at maturity, as determined by the Credit Union Board of Directors. If we choose not to allow renewal of your Share Certificate, all funds in the Share Certificate will be transferred to an account you designate.

To obtain current Share Certificate rate information, please call MARTI, your telephone teller, 24 hours a day, 7 days a week at 1-800-359-1939, or visit our website at www.cafcu.org.

COVERDELL EDUCATION SAVINGS ACCOUNT (ESA)

6-MONTH COVERDELL EDUCATION SAVINGS ACCOUNT

The dividend rate on your account is 1.05 % with an Annual Percentage Yield of 1.06 %. You will be paid this rate for one year from date of opening.

12-MONTH COVERDELL EDUCATION SAVINGS ACCOUNT

The dividend rate on your account is 1.30 % with an Annual Percentage Yield of 1.31 %. You will be paid this rate for one year from date of opening.

24-MONTH COVERDELL EDUCATION SAVINGS ACCOUNT

The dividend rate on your account is 1.80 % with an Annual Percentage Yield of 1.82 %. You will be paid this rate for two years from date of opening.

36-MONTH COVERDELL EDUCATION SAVINGS ACCOUNT

The dividend rate on your account is 2.05 % with an Annual Percentage Yield of 2.07 %. You will be paid this rate for three years from date of opening.

For balances over \$10,000, please see current rates.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded daily.

Statements will be produced quarterly.

MINIMUM BALANCE REQUIREMENT – There is no minimum balance requirement to open a 6-month Coverdell. The minimum amount required to open 12-, 24- and 36-month Coverdells is \$1,000.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – Coverdell Education Savings Accounts may not be pledged, transferred or assigned. Also, Coverdells are not subject to any pledge of shares or deposits that you have previously signed.

IRS penalties may apply to withdrawals.

RENEWAL POLICY – Your Coverdell Education Savings Account will automatically renew at maturity.

PENALTY FOR EARLY WITHDRAWAL – In the event the funds represented by this certificate are withdrawn prior to the maturity date and the distribution is for an IRS non-qualified reason, it will be subject to a penalty. Dividends will be paid from the date of issuance to the date of withdrawal at the certificate rate, less the penalty for early withdrawal.

- a. 60 days of dividends at certificate rate for 6-month and 12-month certificates
- b. 150 days of dividends at certificate rate for 24-month and 36-month certificates

Penalties shall never exceed actual dividends earned. The amount of penalty assessed upon early withdrawal may be deducted from the principal amount only when the dividends earned on the certificate have been previously withdrawn. Visit www.irs.gov for additional information on Coverdell Education Savings Accounts.

RENEWAL RATE INFORMATION – The dividend rate and Annual Percentage Yield may change at maturity as determined by the Credit Union Board of Directors. If we choose not to allow renewal of your certificate, all funds in the certificate account will be transferred to an account you designate.

TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

6-MONTH TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT
The dividend rate on your account is 1.05 % with an Annual Percentage Yield of 1.06 %. You will be paid this rate for one year from date of opening.

12-MONTH TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT
The dividend rate on your account is 1.30 % with an Annual Percentage Yield of 1.31 %. You will be paid this rate for one year from date of opening.

24-MONTH TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT
The dividend rate on your account is 1.80 % with an Annual Percentage Yield of 1.82 %. You will be paid this rate for two years from date of opening.

36-MONTH TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT
The dividend rate on your account is 2.05 % with an Annual Percentage Yield of 2.07 %. You will be paid this rate for three years from date of opening.

For balances over \$10,000, please see current rates.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded daily.

Statements will be produced quarterly.

MINIMUM BALANCE REQUIREMENT – There is no minimum balance requirement to open a 6-month IRA/ROTH. The minimum amount required to open a 12-, 24- and 36- month IRA/ROTH is \$1,000.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – IRA/ROTH Certificate Accounts may not be pledged, transferred or assigned. Also, the certificate is not subject to any pledge of shares or deposits that you have previously signed.

IRS penalties may apply.

RENEWAL POLICY – Your Individual Retirement Account (IRA) will automatically renew at maturity.

PENALTY FOR EARLY WITHDRAWAL – In the event the funds represented by this certificate are withdrawn prior to the maturity date, and the member is under age 59 ½, dividends will be paid from the date of issuance to the date of withdrawal at the certificate rate, less the penalty for early withdrawal.

- a. 60 days of dividends at IRA/Roth Certificate rate for 6-month and 12-month certificates
- b. 150 days of dividends at IRA/Roth Certificate rate for 24-month and 36-month certificates

Penalties shall never exceed actual dividends earned. The amount of penalty assessed upon early withdrawal may be deducted from the principal amount only when the dividends earned on the certificate have been previously withdrawn. Visit www.irs.gov for additional information on IRA accounts.

RENEWAL RATE INFORMATION – The dividend rate and Annual Percentage Yield may change at maturity as determined by our Board of Directors. If we choose not to allow renewal of your

certificate, all funds in the certificate account will be transferred to an account you designate.

INHERITED TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

6-MONTH INHERITED TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT

The dividend rate on your account is 1.05 % with an Annual Percentage Yield of 1.06 %. You will be paid this rate for one year from date of opening.

12-MONTH INHERITED TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT

The dividend rate on your account is 1.30 % with an Annual Percentage Yield of 1.31 %. You will be paid this rate for one year from date of opening.

24-MONTH INHERITED TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT

The dividend rate on your account is 1.80 % with an Annual Percentage Yield of 1.82 %. You will be paid this rate for two years from date of opening.

36-MONTH INHERITED TRADITIONAL/ROTH INDIVIDUAL RETIREMENT ACCOUNT

The dividend rate on your account is 2.05 % with an Annual Percentage Yield of 2.07 %. You will be paid this rate for three years from date of opening.

For balances over \$10,000, please see current rates.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded daily.

Statements will be produced quarterly.

MINIMUM BALANCE REQUIREMENT – There is no minimum balance requirement to open a 6-month INHERITED TRADITIONAL/ROTH. The minimum amount required to open a 12-, 24- and 36- month INHERITED TRADITIONAL/ROTH is \$1,000.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

TRANSACTION LIMITATIONS – INHERITED TRADITIONAL/ROTH Certificate Accounts may not be pledged, transferred or assigned. Also, the certificate is not subject to any pledge of shares or deposits that you have previously signed.

IRS penalties may apply.

RENEWAL POLICY – Your Inherited Individual Retirement Account (IRA) will automatically renew at maturity.

PENALTY FOR EARLY WITHDRAWAL – In the event the funds represented by this certificate are withdrawn prior to the maturity date, exceed the minimum beneficiary election and/or close the certificate, dividends will be paid from the date of issuance to the date of withdrawal at the certificate rate, less the penalty for early withdrawal.

- a. 60 days of dividends at INHERITED TRADITIONAL/ROTH IRA Certificate rate for 6-month and 12-month certificates
- b. 150 days of dividends at INHERITED TRADITIONAL/ROTH IRA Certificate rate for 24-month and 36-month certificates

Penalties shall never exceed actual dividends earned. The amount of

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penalty assessed upon early withdrawal may be deducted from the principal amount only when the dividends earned on the certificate have been previously withdrawn. Visit www.irs.gov for additional information on IRA accounts.

RENEWAL RATE INFORMATION – The dividend rate and Annual Percentage Yield may change at maturity as determined by our Board of Directors. If we choose not to allow renewal of your certificate, all funds in the certificate account will be transferred to an account you designate.

HEALTH SAVINGS ACCOUNTS (HSA)

Tier 1 – If your daily balance is less than \$1,000, the dividend rate on your account is 0.20 %, with an Annual Percentage Yield of 0.20 %.

Tier 2 – If your daily balance is between \$1,000 and \$4,999.99, the dividend rate on your account is 0.30 %, with an Annual Percentage Yield of 0.30 %.

Tier 3 – If your daily balance is between \$5,000 and \$9,999.99, the dividend rate on your account is 0.40 %, with an Annual Percentage Yield of 0.40 %.

Tier 4 – If your daily balance is \$10,000 or greater, the dividend rate on your account is 0.50 %, with an Annual Percentage Yield of 0.50 %.

RATE INFORMATION – The dividend rate and Annual Percentage Yield may change every month as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING – Deposits will earn dividends from date of deposit to date of withdrawal, calculated on a 365 day year.

Dividends will be paid the last day of each calendar month.

Dividends will be compounded monthly.

Statements will be produced monthly.

BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

PENALTY FOR UNQUALIFIED EXPENSE – In the event the funds represented by this account are withdrawn and the distribution is for an IRS non-qualified reason it will be subject to an IRS penalty. Visit www.irs.gov for additional information on Health Savings Accounts.

CHECKING ACCOUNTS

No dividends are paid on Checking Accounts.

Statements will be produced monthly.

TRANSACTION LIMITATIONS

ATM/Debit Card daily availability allows for \$520 for ATM withdrawals and \$1000 for Point-of-Sale (POS) transactions. For Fresh Start Checking Accounts see below.

TRADITIONAL CHECKING ACCOUNT

For account features and benefits refer to the account application, www.cafcu.org, or call us at 1-800-359-1939.

REWARDS ADVANTAGE CHECKING ACCOUNT

For account features and benefits refer to the account application, www.cafcu.org, or call us at 1-800-359-1939.

Monthly service charge of \$6. This fee will be waived if at least 10

signature-based purchases are made with your Visa® debit card within a statement period and you are enrolled in eStatements.

FRESH START CHECKING ACCOUNT

MINIMUM BALANCE REQUIREMENTS

Minimum balance required on hold for a Fresh Start Checking Account is \$100. The \$100 will be on hold in your Regular Share Account or Fresh Start Savings Account.

Monthly service charge of \$10.

TRANSACTION LIMITATIONS

ATM/Debit Card daily availability allows for \$120 for ATM withdrawals and \$300 for POS transactions.

ELECTRONIC FUND TRANSFERS

This Disclosure is provided to members according to the provisions of the Federal Electronic Funds Transfer Act. As used in this disclosure, the words “you” and “your(s)” refer to the member, joint owner, or authorized signer. The words “we”, “us”, and “our(s)” refer to Corporate America Family Credit Union or to anyone to whom we transfer our rights to under this agreement. We hope this information will help you better understand your rights and responsibilities in using the Visa Debit Card and Personal Identification Number (PIN). By using the Electronic Funds Transfer (EFT) services described in this disclosure, you agree to be bound by these EFT terms and conditions. If any of the terms of this agreement are determined by a governmental authority to be ineffective, the remaining terms will continue in effect. A waiver of us on any of their terms and conditions will not constitute a waiver of the same on any other terms and conditions on future occasions.

How to contact us:

By mail: Corporate America Family Credit Union
2075 Big Timber Rd
Elgin, IL 60123

By phone: 1-800-359-1939

After regular business hours by phone: 1-800-682-6075

By Email: questions@cafcu.org

By Internet: www.cafcu.org

MEMBER LIABILITY FOR UNAUTHORIZED TRANSFERS – Tell us AT ONCE if you believe your card or PIN has been lost or stolen, or if you believe that an EFT has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within two business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50 if someone used your card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us, we will extend the time periods.

RESPONSIBILITY FOR TRANSACTIONS – If you give your Visa Debit Card or PIN number for any EFT device to another person, you are authorizing that person to withdraw and/or deposit funds into your account regardless of any limits to which you and the authorized user have agreed. You will be obligated to repay any charges resulting from the use whether or not the person stayed within the limits of use you set for them. If use of an EFT service results in you becoming indebted to us, and you do not pay what you owe us, you agree to our right to repayment of indebtedness and right to recover collection costs will apply. You agree that if you or anyone acting for you uses an EFT

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device with fraudulent intent, it will be considered authorized by you. You consent to the terms of this agreement by requesting, keeping, signing, using, or allowing others to use any EFT access device. You continue to be bound for all transactions resulting from the use EFT device until you give us written notice to deactivate the device and if it is a physical device such as a plastic card, return it to us.

CHANGES IN TERMS – We may change the terms of this disclosure by mailing a notice to you at your last known address as required by law if the change will restrict or reduce your limits under this agreement or will increase the fee schedule. If your rights won't be restricted, limited, or fees will be reduced we will post a notice at each credit union branch office, website or include with your statement. Your use of your EFT device thereafter will constitute your agreement to the amendments.

CANCELLATION – You agree that we may immediately terminate your EFT services without prior notice if any of the following occur:

1. You or any authorized user breach this or any other agreement between us (including loan agreements)
2. We have reason to believe that there has been or may be unauthorized use of your EFT devices
3. There are conflicting claims to the funds
4. You deposit non-negotiable items at Automated Teller Machines (ATM)

ERROR RESOLUTION – In case of errors, questions, if you think your statement or receipt is wrong, or if you need more information about a transfer regarding your EFTs please call us at 1-800-359-1939, write to us at 2075 Big Timber Road, Elgin, IL 60123, or via email at questions@cafcu.org as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number (if any), dollar amount of the suspected error, describe the error or 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. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale (POS), or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation, indicating the date the item will be reposted to your account. You may request copies of the documents used in our investigation.

Visa operating rules give you certain rights to dispute merchant transactions. You must first make a good faith effort to resolve the dispute directly with the merchant. Merchants and others who honor the Visa Debit Card may give credit for returns or adjustments. When we receive the credit, we will credit your Checking Account. We will provide you provisional credit until the final resolution is determined. If Visa operating rules do not allow a credit to your account, any amount for which your account was provisionally credited will be deducted from your account. Your rights to dispute merchant transactions through us are limited to those provided by Visa's operating rules.

BUSINESS DAYS – Our business days are Monday through Friday with the exception of Saturday, Sunday, and Federal holidays. If a holiday falls on a Sunday, the following Monday will be observed as the holiday. If the holiday falls on a Saturday, the preceding Friday will be observed as the holiday. For a current listing of our holiday schedule, please visit www.cafcu.org.

SCOPE OF SERVICES - EFTs are payments to, or withdrawals from, your accounts which are initiated electronically. This agreement applies to transactions initiated with the following devices

1. MARTI, 24 hour audio response
2. Online Account Access including Online Bill Pay, Remote Deposit Capture (RDC), Remote Transfer, and Mobile Banking
3. ATMs
4. POS terminals
5. Use of Visa Debit Card at participating merchants
6. Transfers into and out of your accounts via the Automated Clearing House (ACH), including checks that have been converted and processed electronically by merchants. All EFTs are subject to the terms governing your Credit Union accounts.

FEES – There will be no surcharge to you when you use your Visa Debit Card at Corporate America owned ATM machines. When you use an ATM not owned by us, you may be charged a fee by the ATM owner (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Any fees that may apply to use an EFT device are shown in the fee schedule of this agreement, in the brochure you received when you opened your account, or you can call the Member Center at 1-800-359-1939, 7 a.m. – 7 p.m. CST, Monday through Friday.

DOCUMENTATION FOR YOUR TRANSACTIONS – Each time you use the Visa Debit Card at an ATM, POS, or as a signature transaction you may receive an acknowledgment receipt describing the transaction. You will receive monthly statements if you have a Checking, Money Market Accounts, Visa, Home Equity, Open End Loans, or Quick Cash Loan with us. You will receive a quarterly statement on a Regular Share and any other Accounts/Loans you may have with us. The sales, cash advance, and credit receipts cannot be returned with the statement. You will need to retain all receipts furnished at the time of the transactions in order to verify your statement. Checks are not returned with the statement. We can obtain copies if needed for a reasonable charge. You may access your account status at any time using MARTI or Online Account Access. If you receive payroll deductions from your employer your paystub will indicate the amount of your deposits.

RIGHT TO A STOP PAYMENT – If you have authorized us in advance to make regular ACH payments out of your account, you can stop these payments by calling us at 1-800-359-1939, writing to us at 2075 Big Timber Road, Elgin, IL 60123, or via email to questions@cafcu.org. You must notify us at least three business days before the payment is scheduled to occur. If you call, we may also require you to put your request in writing within 14 days after you call. If you fail to confirm the stop payment of your ACH payments for future transactions, it may lapse. We cannot honor stop payment requests on Visa Debit Card transactions. To prevent any future transfers, you should also notify the initiator in writing to stop the charges and send us a copy of this request. If your regular payments vary in amount, the initiator is responsible for notifying you of the amount at least 10 days in advance. If you order us to place a stop payment by complying with the rules listed above and we do not do so, we will be liable for your actual damages, not to exceed the amount of the payment.

CREDIT UNION LIABILITY – If a transfer to or from your account is not made according to our agreement with you, we may be liable for your direct losses or damages except by the following:

1. If, through no fault of ours, the balance in your account is insufficient or you do not have available credit to make the transfer.
2. If the ATM where the transaction took place does not have enough cash.
3. If circumstances beyond our control such as fire, flood, electrical failure, or malfunction of the central data processing system prevent the completion of the transaction despite our reasonable precautions.
4. The money in your account is subject to legal process or other claim.
5. Your Visa Debit Card was reported lost/stolen and we have blocked the account.
6. If we place a block on your account due to suspected fraud.
7. If an employer made transfers in error to your account.

Corporate America Family Credit Union Account Agreement & Disclosures

In no event will we be liable for consequential, indirect costs or damages, or for punitive damages. You agree to indemnify and hold us harmless from all costs, claims, damage, or liability that we sustain as a result of carrying out in a reasonable manner instructions received from you or any authorized user through any EFT device.

CONFIDENTIALITY – We will disclose information to third parties about your account or the transfers you make in the following circumstances:

1. Where necessary for completing transfers
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant
3. In order to comply with a government agency or court order
4. If you give us written permission

LOST CARD NOTIFICATION – You must notify us if you believe your Card, Card number, PIN, or any combination thereof has been lost or stolen. You may limit your possible losses by contacting us immediately at 1-800-359-1939 during regular business hours or 1-800-682-6075 after hours, weekends, and holidays.

CREDIT INFORMATION – I authorize the Credit Union to obtain such credit information relating to me as it deems necessary.

SPECIAL TERMS APPLICABLE TO THE VISA® DEBIT CARD – Your Visa Debit Card bears the Visa logo, but it is not a credit card. It enables you or anyone you authorize to use it to make payments from your Checking Account without writing a check. Your Checking Account will usually be debited within three business days after the date you use the Visa Debit Card for a signature purchase. In some cases, the merchant will not pass the debit through within the three business days. You will be responsible for the full amount of the purchase regardless of the timeframe. The amount of the transaction will be held from the available funds from the date of the transaction for up to four business days and will not be available for any other use than fees. If funds are not available to cover all withdrawals, we may pay Visa Debit Card purchases and assess you a fee (see fee schedule for current fees) and dishonor regular checks. Even though sales, cash advance, credit, or other receipts you may sign or receive when using the Visa Debit Card, the account number on the Card, PIN, or any combination thereof may contain different terms, this is the contract which solely applies to all transactions involving the Card.

USE OF YOUR VISA DEBIT CARD - You may use your CAFCU Visa Debit Card at any network noted on the back of the Visa Debit Card to:

1. Deposit/withdraw funds to and from your Checking Account.*
2. Obtain balance information.*
3. Obtain Visa cash advances from your Checking Account.
4. Purchase merchandise from participating merchants.

*The services described above may not be available at all ATMs or for all types of accounts.

You agree that you will not use your Visa Debit Card to withdraw amounts in excess of your balance. In the event that you do, you authorize us to check any and all of your other accounts in order to cure the negative balance. The Visa Debit Card is our property and will be delivered to us immediately upon request. The use of the Visa Debit Card may be terminated or restricted by us at any time without notice. The PIN issued to you is for your security purposes. The PIN is confidential and should not be disclosed to third parties.

NON-VISA DEBIT TRANSACTIONS – We enable non-Visa Debit transaction processing and do not require that all such transactions be authenticated by a PIN. A non-Visa Debit transaction may occur on your Corporate America Family Credit Union Debit Card through an ATM network. Below are examples to distinguish between a Visa Debit and non-Visa Debit transaction:

- To initiate a non-Visa Debit transaction, you enter a PIN at the POS terminal or for certain bill payment transactions, e-commerce, or mail/telephone order transactions you provide the card number after clearly indicating a preference to route it as a non-Visa transaction. A non-Visa Debit transaction does not provide the zero liability protection benefit. Provisions of this

disclosure relating only to Visa transactions are inapplicable to non-Visa transactions.

- To initiate a Visa Debit transaction, you usually sign a receipt, provide a card number such as in e-commerce or mail/telephone order environments, or swipe your card through a terminal.

SPECIAL TERMS APPLICABLE TO DIGITAL WALLET TRANSACTIONS

We are not the provider of any Digital Wallet service and are not responsible for providing the Wallet service to you. You agree that use of this service is at your discretion. We are not responsible for any failure of the Wallet or inability to use the Wallet for transactions. If you have any questions regarding the Digital Wallet please contact your Digital Wallet provider. You consent to receive electronic communications from us in regards to your debit card and the Digital Wallet. Terms and conditions of your account agreement do not change when you add your debit card to a Digital Wallet.

TRANSACTION LIMITATIONS OF THE VISA DEBIT CARD

1. Funds available from ATM deposits will be \$300 per day. Remaining funds will be available the second business day after the day of deposit.
2. ATM withdrawals and deposits can only be processed through your Checking Account.
3. Cash withdrawals are limited to the lesser of your available balance or \$500 per day from your Checking Account unless otherwise determined by us.
4. Purchases made with your Visa Debit Card are limited to 20 transactions per day and/or a total transaction amount of \$7,500 per day unless otherwise determined by us.
5. You may not use your Visa Debit Card for any illegal transactions including but not limited to, online gambling.
6. Daily limits are subject to change without notice, when permitted by law.

REFUSAL TO HONOR CARD – Even though your Checking Account may have a balance sufficient to cover a requested card withdrawal, electronic terminals, merchants, financial institutions and others who accept the card, or the account number on the card, cannot determine your balance. Therefore, we are not liable for the refusal of a merchant to accept the card, inability of terminals to process your transactions, complete a card withdrawal, or for a merchants retention of the Card.

VISA FOREIGN TRANSACTIONS/ELECTRONIC FUNDS TRANSFER AGREEMENT

Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives for the government-mandated rate in effect for the applicable processing date. The exchange rate used on the processing date may differ for the rate that would have been used on the purchase date or your statement posting date. You will be billed for either a Currency Conversion Fee 1% or an International Service Assessment Fee (ISA) of 1% for all foreign Visa transactions.

YOUR ABILITY TO WITHDRAW FUNDS

This policy applies to checking accounts, deposits to other accounts may be subject to longer holds than those disclosed in this policy. When a deposit is made to your account, the funds may not be available immediately. In most situations, your deposit will be available the first business day after the day of your deposit. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay items presented against your account.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT – The length of the

Corporate America Family Credit Union Account Agreement & Disclosures

delay is counted in business days from the day of your deposit. Our business days are Monday through Friday with the exception of Saturday, Sunday, and Federal holidays.

Below is our general policy for accounts opened longer than 30 days. Longer delays may apply, and different rules apply to checks deposited to accounts opened less than 30 days as outlined below. The length of the delay varies depending on the type of deposit and is explained in the following:

For this type of deposit	Funds will be available
<ul style="list-style-type: none"> Cash Direct Deposit and other electronic credits Wire Transfers The first \$300 of a day's total deposit 	The day we receive the deposit
<ul style="list-style-type: none"> Checks drawn on Corporate America Family Credit Union Cashier's, Certified, Teller's, state and local government, Federal Reserve Bank, Federal Home Loan Bank checks, and Postal Service money orders that are payable to you, and deposited in person 	<p>The first business day after the day of the deposit</p> <p>If checks are not deposited in person funds will be available on the second business day after the day of deposit</p>
<ul style="list-style-type: none"> U.S. Treasury checks, that are payable to you 	The first business day after the day of the deposit
<ul style="list-style-type: none"> Other Check Deposits 	The second business day after the day of the deposit
<ul style="list-style-type: none"> ATM deposits (cash or check) made in Non-Proprietary ATMs* 	The fourth business day after the day of the deposit

*Non-Proprietary ATMs are machines that we do not own or operate. Proprietary ATMs are ATMs that we own and operate and are identifiable by our name displayed on the ATM. Deposits made at Proprietary ATMs will generally be available on the second business day after the day of deposit.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, 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 that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY – Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months, or overdrawn your account greater than \$5,000 in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will inform 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.

If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you a notice no later than the next business day after we receive your deposit. Funds will generally be available no later than the sixth business day after the day of your deposit. If you will need the funds from the deposit right away, you should ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS – If you are a new member, the following special rules will apply during the first 30 days your account is open. Longer delays may apply as outlined above.

- Funds from electronic direct deposits to your account will be available on the business day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of Cashier's, Certified, Teller's, Traveler's, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.
- For example, the checks must be payable to you and deposited in person.
- The excess over \$5,000 of a day's deposits will be available on the ninth business day after the day of your deposit.
- If your deposit of checks (other than a U.S. Treasury check) is not made in person, the first \$5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits not previously defined in the above availability schedule will be available on the fourth business day after the day of deposit.

FOREIGN CHECKS – Checks or drafts drawn on financial institutions located outside the U.S. (foreign checks or drafts) cannot be processed the same as checks or drafts drawn on U.S. financial institutions. Foreign checks or drafts are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks or drafts will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

FEE SCHEDULE

(EFFECTIVE March 1, 2018)

Below is the fee schedule for Corporate America Family Credit Union applicable to all accounts, loans, products and services.

FEES APPLICABLE TO ALL ACCOUNTS/LOANS

Account/Loan Research (Per hour; 1hr. min. charge).....up to \$50.00
Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.

Account Verification (per inquiry; non-CAFCU loans).....\$15.00

Cashier's Check (per item).....\$5.00

Check Cashing (per item).....\$5.00

For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation; \$25 must remain in account after transaction.

Check Withdrawal (per item).....\$5.00

Phone request (no charge if done via MARTI) waived for members 65 & over.

Copy of Tax Form — 1042, 1098, 1099, 5498 (per item).....\$5.00

Corporate (CAFCU) Check (per item; payable to a third party).....\$3.00

Duplicate Statement Copy (per statement).....\$5.00

Other than current period

Inactive Account (per month; subject to state law).....\$15.00

Interim Statement Printout (per printout).....\$5.00

Late Payment

First Mortgage.....up to 5% of payment

All Other Loans.....\$39.00

Lien Filing/Release.....Actual Cost

Loan Skip-a-Payment (per loan when offered).....\$39.00

Money Order (per item).....\$1.00

Open Transfer Rejected Item.....\$39.00

Overnight Delivery (per item).....up to \$30.00

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Popmoney®

Request Money.....	FREE
Standard Payment.....	FREE
Next Day Payment.....	\$3.00
Instant Payment.....	\$5.00

Quick Cash Line of Credit Application.....\$35.00
To establish or re-establish line of credit

Real Estate Payoff Request (per item).....\$25.00

Returned ACH Item (per item).....up to \$39.00
Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).

Returned Item (per item).....\$39.00
Deposit/payment/same party check

Returned Statements/Mail/Locator (per address change)....\$15.00

Share to Share Transfer (per item).....\$5.00
Phone request (no charge if done via MARTI, online or with your mobile device) waived for members 65 & over.

Shared Branching (deposit/payment).....FREE

Shared Branching (withdrawal or cash back; per item).....\$3.00

Speed Pay (per item).....\$10.00

Stop Payment Order (per item).....\$29.00
ACH, Bill Pay, Corporate Check, Share Draft/Check

Subordination (per loan).....\$100.00

Unclaimed Property Fee (subject to state law).....up to \$50.00

Visa Card Rush Fee.....\$40.00

Visa Currency Conversion.....1% of transaction
Foreign Visa transactions

Visa Document Copy (per item).....\$15.00

Visa Everyday Spend Transfer (Reloads at CAFCU).....\$5.00

Visa Gift Card (per card).....\$3.95

Visa International Service Assessment (ISA).....1% of transaction
Foreign Visa transactions

Visa Replacement Card (per card).....\$20.00

Visa Returned Payment.....up to \$25.00

Visa TravelMoney Transfer (Reloads at CAFCU).....\$5.00

Wire Transfer Domestic (per item).....\$30.00

Wire Transfer International (per item).....\$45.00

SHARE ACCOUNTS

Below \$25 Minimum Balance (per month).....\$2.50
Fee waived if enrolled in eStatements; fee does not apply to minor accounts (under age 23) and new members (less than 90 days).

Club/Specialty Account Withdrawal (After 2 free/month).....\$10.00

Fresh Start Savings (per inquiry) Qualifile Inquiry.....\$10.00

Regular Share Withdrawal (per item).....\$10.00
After 4 free per month

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

IRA Trustee Transfer Fee.....\$25.00

CHECKING ACCOUNTS

ATM Withdrawal/Balance Inquiry (per item).....\$2.50
After 7 free per month

Check Printing Charge.....Varies by style

Expedited Bill Pay (per item).....\$9.95

Fresh Start Checking (per month).....\$10.00

Loan Advance to Cover Overdraft (per item).....\$18.00
Free with Rewards Advantage Checking

Overdrawn by ATM Transaction (per item).....\$39.00

Overdraft Item (per item paid).....\$39.00

Photocopy of Paid Check (per item) free online.....\$5.00

Rewards Advantage Checking (per month).....\$6.00
Free if signed up for eStatements and complete at least 10 signature-based purchases with your Corporate America Visa Debit Card within a statement period.

Share to Share Transfer to Cover Overdraft (per item).....\$18.00

SAFE DEPOSIT BOXES

Safe Deposit Box Sizes and Annual Fees.....Varies by location

Safe Deposit Box Replacement Key.....\$25.00

Safe Deposit Box Drill Fee.....\$140.00

Safe Deposit Box Late Fee (30 days or more).....\$10.00

PRIVACY POLICY

REV 03/16

FACTS	WHAT DOES CORPORATE AMERICA FAMILY 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 product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income • account balances and transaction 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 Corporate America Family Credit Union chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does CAFCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share

For nonaffiliates to market to you	No	We don't share
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To limit our sharing	<p>Call 1-800-359-1939 — our menu will prompt you through your choice(s) or visit us online: www.cafcu.org/privacy</p> <p>Please note: If you are a new member, we can begin sharing your information [30] days from the date we sent 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.</p>
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Questions?	Call 1-800-359-1939 or visit www.cafcu.org/ContactUs
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Who we are

Who is providing this notice?	Corporate America Family Credit Union
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What we do

How does Corporate America Family Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Access to your personal identifiable financial information is limited to employees with specific business reasons for utilizing this data.</p>
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How does Corporate America Family Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Corporate America Family Credit Union does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, check printers and government agencies.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>
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Other important information

ESTABLISHING MEMBERSHIP – To be eligible for membership in the Credit Union you must be an individual or entity qualifying within our field of membership and must purchase and maintain at least one share (the “membership share”) as required by our Bylaws. You authorize us to check your employment history, do an inquiry with ChexSystems, obtain a credit report from third party credit reporting agencies, use other third party sources we deem appropriate, and to verify your eligibility for the accounts and services you request when you apply for the service and as part of our normal account review process.

To help the Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain and verify a Taxpayer Identification Number (TIN), and record information that identifies each person who opens an account. We will not open an account without a TIN. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask you to provide your driver's license and/or other identifying documents. Based on information obtained by ChexSystems, we reserve the right to decline opening any account.

MEMBER PROXY STATEMENT – You do hereby appoint the members of the Board of Directors of Corporate America Family Credit Union, who are the qualified and acting directors at the time that this proxy is used, as proxies to vote for the election of Directors all the shares of Corporate America Family Credit Union now and hereafter owned or held by you as the said Directors of majority see fit, at all annual or specific meetings of the members of Corporate America Family Credit Union hereafter held and each adjournment thereof, from time to time and year to year, until and unless this proxy is canceled

Corporate America Family Credit Union Account Agreement & Disclosures

by you. You further authorize the said proxies to designate a person or committee to cast the vote or votes for you in such manner and for such candidates as the said proxies shall determine and as permitted by law.

MEMBERS' RESPONSIBILITY – Members are expected to uphold high standards of honesty, personal responsibility and courtesy in dealing with us and other members. We reserve the right to deny all services, to expel you from membership, and if appropriate restrict your access to our premises, if any of the following occur: (1) You fail to meet your obligations to us; (2) You fail to comply with applicable law and our bylaws and rules amended from time to time; (3) You are convicted of a crime in connection with business you conduct with us; (4) You cause us a loss in any way including but not limited to loan charge-off, account overdrafts, or bankruptcy, or (5) You use your account for any illegal transactions including but not limited to online gambling; (6) You fail to conduct your business with us in a civil and business-like way. Violence or threats of violence against our staff, volunteers or other members will not be tolerated. If you fail to meet your obligations to us because of a bona fide emergency such as catastrophic illness, the Board of Directors may, at its sole option, allow you to maintain your membership privileges.

LIABILITY – You agree, for yourself (and the person or entity you represent if you sign as a representative of another), to the terms of this account and the schedule of fees. You authorize us to deduct these fees directly from the account balance as accrued. You will pay any additional reasonable fees for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, any reasonable attorney's fees.

TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING – Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend your membership privileges.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – These rules apply to your accounts depending on the form of ownership and beneficiary designation, if any, specified on the account records. We are hereby authorized to recognize any of the signatures subscribed on the signature instrument for the purposes of payment of funds or the transaction of any business for this account. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we disburse the account funds.

INDIVIDUAL ACCOUNT – is an account in the name of one person.

JOINT ACCOUNT – WITH SURVIVORSHIP (and not as Tenants In Common) – is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s), if two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

AUTHORIZED SIGNER (Individual Accounts only) – A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to

monitor transactions to determine that they are on the owner's behalf.

REVOCABLE TRUST OR PAY-ON-DEATH ACCOUNT – Pay-On-Death accounts may be created only if the account is owned by one person. If two or more of you create a Revocable Trust Account with this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw funds unless: (1) all persons creating the account die, and (2) the beneficiary is then living. (3) If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares. The person(s) creating either a Pay-On Death or Revocable Trust Account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

MINOR ACCOUNTS – We reserve the right to require the minor's account to be a Joint Account with an owner who has reached 18 years of age who shall be jointly and severally liable to us for any returned items, overdrafts, or unpaid charges. Unless a guardian or parent is an account owner or joint owner, the guardian or parent shall not have any right to access the account. We have no duty to inquire of the use or purpose of any transaction by the minor or any account owner. We shall not change the account ownership when the minor reaches the age of majority, unless authorized in writing by all account owners.

INSURANCE – Corporate America Family Credit Union is insured by the National Credit Union Administration (NCUA). Each member's shares are insured up to \$250,000 for each account ownership category. Coverdell Education Savings Accounts are insured up to an additional \$250,000 based on the grantor's balances. Individual Retirement Accounts (IRA) are insured up to an additional \$250,000. If you maintain more than one IRA account, the balance would be combined for insurance purposes. Only \$250,000 of total IRA balances would be insured. For additional information, please contact us to request a copy of the NCUA publication "Your Insured Funds".

CHECKING ACCOUNTS – The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest items first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy minimizes the number of items that may result in an overdraft, or returned item fee. If an item is presented without available funds in your account to pay it, we may pay the item (creating an overdraft) or return the item non-sufficient funds (NSF). The amounts of the overdraft, and returned item fees are disclosed in the Fee Schedule.

You authorize us to pay checks signed by you (or by any individuals you authorize) and to charge the payments against the Checking Account. It is agreed that:

- a. Only checks and other methods approved by us may be used to withdraw funds from this Checking Account. Preauthorized Drafts: you agree not to give out your Checking Account information to others. By doing so you authorize us to pay any checks generated as a result;
- b. We are under no obligation to pay a check which exceeds the balance in the Checking Account;
- c. We are not required to honor any restrictive legends on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000". If you write a check with such notation, you agree that it applies only between you and the payee. The notation will have no effect on us, and you agree to accept responsibility for payment of the item;

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- d. If your account is closed by us due to account abuse, we will report this activity to ChexSystems (a national network for account verification);
- e. Except for negligence, we are not liable for any action we take regarding the payment or nonpayment of a check;
- f. Any objection to any item shown on a monthly statement of the Checking Account shall be waived unless made in writing to us on or before the thirtieth day following the day the statement is mailed;
- g. Non-cash deposits received in the Checking Account will be credited subject to final payment;
- h. We do not cash checks you write payable to non-members who have previously caused us a loss;
- i. The Checking Account shall be subject to service charges in accordance with the fee schedules adopted by us from time to time;
- j. The use of your Checking Account is subject to such other terms, conditions and requirements as we may establish from time to time, and we may terminate at any time without notice;
- k. If signed by more than one person, this agreement is subject to the additional terms and conditions of any Joint Share Account Agreement that applies to a Share Account in joint names.

STOP PAYMENTS – You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. The cutoff time is 12 p.m. (Noon), CST, on the business day the item is presented. To be effective, your stop-payment order must precisely identify the check number, date, and amount of the item.

Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). You may place a stop payment by calling us at 1-800-359-1939 or by logging into Online Account Access.

COURTESY PAY – From time to time, members may experience situations when they have non-sufficient funds in their checking accounts. As a courtesy, and to better serve our members we offer a service known as Courtesy Pay. Courtesy Pay covers checks, Visa debit signature transactions, and preauthorized Automated Clearing House (ACH) withdrawals or payments made using your Checking Account number. Courtesy Pay is not a loan, which means that we do not engage in credit underwriting as a basis of determining your eligibility for this service. Courtesy pay is a non-contractual service offered and provided to members who meet certain criteria, guidelines and have elected to participate in our overdraft protection. Eligibility is linked to account history and determined by using internal confidential information and is subject to change at anytime without notice. Courtesy Pay may be withdrawn at any time without providing you notice in advance. In order to offer you Courtesy Pay, your accounts and loans must be in good standing. If at any time your accounts or loans are not in good standing, Courtesy Pay may be withdrawn from your account. Whether your overdrafts will be paid via Courtesy Pay is discretionary, we do not make any guarantees that items presented for payment will be paid.

If an item is presented for payment and there are not available funds in your account to pay it, the first source of funds that has been previously designated for overdraft events which has available funds to pay the amount of the item plus any related fees will be used. This transaction is subject to a Share-to-Share Transfer or Loan Advance Fee as set forth in the Fee Schedule. If there are not enough available funds in the designated overdraft sources and the funds are available by Courtesy Pay, the item will be paid using Courtesy Pay and subject to an Overdraft Fee as set forth in the Fee Schedule.

If any single source does not have enough funds to cover the item

plus any related fees, multiple accounts will be used in the order that has been previously designated. If multiple sources are used applicable fees will be assessed to each source used. If the amount of the item presented for payment exceeds the total of all available overdraft source(s) including Courtesy Pay, any ACH or checks will be returned as NSF. Any Visa debit signature transactions will post to your account and you will be charged an Overdraft Item Fee for each item as set forth in the Fee Schedule. More than one Overdraft Fee may be charged against the account per day or per item, depending on the number of checks presented, and other withdrawals made from your account. We do not have a daily cap on either the number of overdrafts or fees charged to your account in one day.

Your transactions may not be received at Corporate America Family Credit Union in the order in which you completed them. Accordingly, the order in which we process them may affect the total amount of overdraft fees assessed to your account. Typically, items are processed daily in the following order; ACH withdrawals, Visa debit transactions, and checks. We pay smallest checks first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy minimizes the number of items that may result in an Overdraft or Returned Item Fee. We do not permit the use of Courtesy Pay for the transfer of funds, withdrawal, loan payments, or deposits to any account with us.

If an item is paid by Courtesy Pay, your account will be overdrawn and negative in the amount of the paid item, plus an applicable fee for each item as set forth in the Fee Schedule. The amount of your overdraft(s) and fee(s) both count towards your Courtesy Pay available balance. If you reach your Courtesy Pay limit, items subsequently presented for payment will be returned as NSF.

When Courtesy Pay is used, the full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 21 days after the date of the occurrence, at which time your Courtesy Pay privileges may be suspended and possibly terminated. If we do not receive full payment within 45 days from the date of the occurrence your account will be closed. Failure to resolve this matter will cause us to charge off the remaining balance, forward your account to a collection agency for continued collection efforts, and report the balance owed to a consumer reporting agency.

If you choose to opt out of Courtesy Pay you may do so by any of the following means:

- Calling 1-800-359-1939, Monday through Friday, 7 a.m. - 7 p.m. CST.
- Visiting a local branch office
- Faxing the Courtesy Pay Opt-out form to 847-888-6653. This form may be accessed by logging into Online Account Access at www.cafcu.org and selecting **Accounts** then **Forms**.

CHECK ISSUANCE – If you obtain a check drawn on us payable to someone other than yourself we are, under normal circumstances, guaranteeing the payment of the check. For that reason we will accept a stop pay request on the Cashier's Check only after we receive written declaration under penalty of perjury from you and, in some cases, the payee. If the check was lost, stolen or destroyed before you delivered it to the payee, you must sign the declaration. If the check was lost, stolen or destroyed after delivery to the payee, both you and the payee must sign the declaration. If we receive the stop pay request after the check has cleared, we will not be responsible for the loss.

We will not issue a replacement check or credit your account until 90 days after the issue date of a Cashier's Check or Corporate Check. If we issue a replacement before the 90 days have passed, we may require that you purchase a Lost Instrument Bond at your expense. If after the 90 days have passed we issue a replacement check or re-credit your account, then we are discharged from any further liability. If a holder in due course presents the original check after that time, you must pay the proceeds of the original

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check to the holder or the financial institution. You agree that if this happens, and you do not pay us the amount of the check immediately upon our demand, we can deduct the amount of the original check from any account in which you have interest, and that if you do not have available funds for us to exercise our right to offset, our general right to collect what you owe will apply.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We do not accept checks payable to a third party for deposits into your account(s). We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” or received on a day we are not open for business, as if initiated on the next following business day that we are open. Our business days are defined in the Your Ability to Withdraw Funds section.

WITHDRAWALS – Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt: on forms not approved by us; by any method we do not specifically permit; which is greater in number than the frequency permitted; or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiated it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See Your Ability to Withdraw Funds section for information about when you can withdraw funds you deposit. For those accounts for which our Your Ability to Withdraw Funds section does not apply, you can ask us when you make a deposit in person when those funds will be available for withdrawal.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. Refer to Truth in Savings for details.

TELEPHONE TRANSFERS – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same person and under the same conditions generally applicable to withdrawals made in writing. Other account transfer restrictions may be described elsewhere.

AUTOMATED CLEARING HOUSE (ACH) & WIRE TRANSFERS – This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers. If you originate a fund transfer for which the Federal Reserve System is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH,

we are not required to give you any notice of the payment order or credit, however, the order of payments or credits will be listed on your regular periodic statement.

DIRECT DEPOSITS – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RIGHT TO REPAYMENT OF INDEBTEDNESS – You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance due for which we properly accelerate under the note. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. In addition to these contract rights, we may also have rights under a “statutory lien.” A “lien” on property is a creditor’s right to obtain ownership of the property in the event a debtor defaults on a debt. A “statutory lien” is one created by Federal or State statute. If Federal or State law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if: (a) the funds are deposited in a Coverdell Education Savings Account, Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

PLEDGES – Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

INACTIVE ACCOUNTS – Your account may be subject to an Inactive Account fee as stated in our Fee Schedule if a deposit or withdrawal has not been made on your account and we have had no other sufficient contact with you for a period of eighteen consecutive months as applicable according to state law. Inactivity fees may not be refunded and you authorize us to transfer funds from another account of yours to cover any inactivity fees, if applicable. We will notify you at the address you have provided us or by other means as you have requested before assessing a fee. Your account will be charged an Inactive Account fee monthly until you contact us or your account has sufficient activity to no longer be considered inactive. Should your account remain inactive for an extended period of time, the account will be presumed abandoned and any funds remaining in the account may be escheated to the applicable state as required by law.

ESCHEATMENT – Abandoned accounts are subject to an Inactive Account fee as stated in our Fee Schedule and according to state law. Abandoned accounts are escheated and funds remitted to the appropriate state’s Unclaimed Property Division as required by individual state laws. Upon remittance of the funds in your account to the state, your accounts will be closed. You will need to contact your state’s Unclaimed Property Division to reclaim the funds.

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STATEMENTS – Your Statement(s) of Account are the official record of funds held in your account(s). You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized transactions, you must promptly notify us of the relevant facts. As between you and us, if you fail to do this duty, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors on your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ADDRESS CHANGES – It is your responsibility to keep us informed of your current mailing address and email address to insure correct delivery of account statements and/or other notices. Your notice of change of address shall be made in writing to us. You can update your email address by going to www.cafcu.org, logging into Online Account Access and selecting **Profile** then **Profile Updates**. In the event you fail to keep us informed of any address changes, a charge may be made to your account.

FACSIMILE SIGNATURES – You authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the signature specimen filed with us, and contain the required number of signatures for this purpose.

AMENDMENTS AND TERMINATION – We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account, or your membership in the credit union at any time, by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement.

If you cause us a financial loss due to filing bankruptcy or any other reason, we retain the right to deny the availability of any or all services. If the obligation is formally reaffirmed, or otherwise repaid, in such a manner that we sustain no loss, including expenses with regard to the obligation, then your eligibility to and access for credit union services may be restored.



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