# Important Account Information For Our Members

## Terms and Conditions ■ Electronic Transfers ■ Funds Availability ■ Truth in Savings

**TERMS AND CONDITIONS OF YOUR ACCOUNT**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: 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 may also ask to see your driver's license or other identifying documents.

**AGREEMENT** – This document, along with any other documents 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 Membership Application or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

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 such 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 Membership Application for your account or in some other document.

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.

**BYLAWS** – Our bylaws, which we may amend from time to time, establish basic rules about our Credit Union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the Credit Union after providing for required reserves.

**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 charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges 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, our reasonable attorneys’ fees.

**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 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” on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

**WITHDRAWALS** – Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the Membership Application may withdraw or transfer all or any part of the account balance at any time. 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 initiate 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 the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. This Credit Union is 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 pay the account funds.

**Individual Account** – is an account in the name of one person.

**Joint Account - With Right of 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 Right of Survivorship and not as tenants in common.

**Revocable Trust** – If two or more of you create this type of account, you own the account jointly with Right of Survivorship. Beneficiaries of this account type cannot withdraw unless: (1) all persons creating the account are deceased, and (2) the beneficiary is then living. 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 without right of survivorship. The person(s) creating a 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.

**Illinois Uniform Transfer to Minors Act (UTMA ACCOUNT)** – This is a custodial account set up for the benefit of a minor. Only the custodian may transact business. The minor may not withdraw from the account. The UTMA gift is irrevocable and neither the donor nor the custodian has the right to recover and/or make use of the funds other than for the use or benefit of the minor. Under this act a minor is defined as an individual under age 21. Only one custodian is permitted on this account.

**BUSINESS ACCOUNTS** – Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity. Refer to the Current Fees and Charges Schedule.

**STOP PAYMENTS** – 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. To be effective, your stop-payment order must precisely identify the account number, date, amount of the item, and the payee.

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.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive 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).

**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 persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

**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 if your Membership in the Credit Union terminates, or 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. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

**STATEMENTS** – You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, 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 with unauthorized signatures or alterations 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 in 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.

**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 the due date for which we properly accelerate under the note.

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 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 (b) 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.

**RESTRICTIVE LEGENDS** – We are not required to honor any restrictive legend 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 $1,000.00."

**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.

**ACH AND WIRE TRANSFERS** – This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire 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.

**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 facsimile signature specimen filed with us and contain the required number of signatures for this purpose.

**ACCOUNT TERMINATION** – DuPage Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any checks are lost or stolen; (5) if there are excessive returned unpaid items not covered by an overdraft protection plan; (6) if there has been any misrepresentation, repeated overdrafts or any other abuse of any of your accounts; or (7) if DuPage Credit Union reasonably deems it necessary to prevent a loss to DuPage Credit Union. DuPage Credit Union is not responsible for the payment of any draft, withdrawal, or other item after your account is terminated. However, if DuPage Credit Union pays an item after termination, you agree to reimburse DuPage Credit Union for the payment on demand.

**INACTIVE, DORMANT, AND ABANDONED ACCOUNTS** – If you have had no financial transaction activity in the last twelve months, the Credit Union may classify your account as an inactive account and may charge a monthly inactive account fee as set forth on the Current Fees and Charges Schedule.

If you have had no financial transaction activity in the last 24 months, the Credit Union may classify your account as a dormant account and may charge a monthly dormant account fee as set forth on the Current Fees and Charges Schedule.

An Abandoned Account, also known as Unclaimed Property, is when there has been no deposit, withdrawal, or other contact with you for five (5) years. As required by the Illinois Uniform Disposition of Unclaimed Property Act your account is presumed to be abandoned property. The balance of your account, less the processing fee (See Current Fees and Charges Schedule), will be remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency. The Credit Union will mail you notification(s) required by applicable law to the address we have for you in our records, notifying you that your funds will be subject to be sent to the state if you do not contact us within a reasonable time.

**INACTIVE CHECKING ACCOUNTS** – If your Checking Account has no activity for 12 months, your Checking Account may be charged a monthly inactive fee as set forth on the Current Fees and Charges Schedule.

**POWER OF ATTORNEY** – An owner may name another individual to act on the owner's behalf using a written power of attorney. Except as prohibited by applicable law, we reserve the right, in our sole discretion, to not recognize a power of attorney to act on an account. We reserve the right, in our sole discretion, to consult counsel regarding the meaning and scope of any written power of attorney. If we do recognize a power of attorney, the names attorney-in-fact (Agent) acts solely in the capacity for the benefit of the names owner(s) (Principal). Both Principal and Agent certify that any funds deposited into or withdrawn from the account are properly with the Agent's custody and may be lawfully deposited into or withdrawn from the account in accordance with authority duly vested in the Agent. The Agent is not an owner of the account, no funds in the account belong to the Agent by reason of that capacity, and the Agent has no right of survivorship in the account. The Agent promises to keep records in good faith and in the ordinary course of business which detail the interest of the Principal at all times. Revocation or termination of the power of attorney shall be effective as to us only after we have actual knowledge of the revocation or termination (which means we have received written notice or revocation or termination or received a death certificate or court order), and then only after we have had a reasonable time to act upon such knowledge.

**DEATH OF ACCOUNT OWNER** – We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This agreement will be binding upon any heirs or legal representative of any account owner. If you do not select a joint owner on your checking account, in the event of your death, funds will be transferred to your primary savings account and paid to the beneficiary(ies), if applicable, named on the account. All dividend payments to an account may cease to accrue effective the date of death of the primary owner and any dividend payment made after the date of death of the primary owner may be reversed from the account upon the Credit Union's receipt of notice of the death of the primary owner.

**ACCOUNTS WITH ZERO BALANCES** – Any account or suffix with a zero balance for 6 months will automatically be closed.

**ADDRESS CHANGES** – Pursuant to the FACT Act address changes will only be accepted via in person and by mail with proper Credit Union verification.

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties**. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and Credit Union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your Credit Union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- We do not charge for direct deposit to any type of account.
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking account with no transaction limitations.
- If you make arrangements to pay certain recurring bills from your Membership Savings Account(s), Money Market Account. Federal Regulation D limits pre-authorized transfers from your Membership Savings Account(s), Money Market Account. During any statement period, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer. This includes transfers by phone, fax, wire and cable, overdraft transfers to checking, Internet instruction, by check, draft or debit card, or similar order to a third party. If you exceed the transfer limitations set forth in any statement period, your Membership Savings Account and Money Market Account may be subject to closure by the Credit Union.
- We do not charge for preauthorized payments from any type of account.
- **Electronic check or draft conversion**. You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**Phone Banking Telephone Transfers** – You may access your account by telephone 24-hours a day using your personal identification number (PIN), a touch tone phone, and your account number to transfer, check withdrawals ($5 minimum), payments to loans & Visa® Credit Card, get information on your account, change personal identification number, cross account access if account qualifies. Not available to Business Accounts.

**ATM Transfers** – You may access your account(s) at an ATM using your Visa Debit Card and personal identification number (PIN) to deposit, cash withdrawal, transfer and make inquiries on your account (See Current Fees and Charges Schedule).

Some of these services may not be available at all terminals.

**ATM Operator/Network Fees** – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Types of Visa Debit Card Point-of-Sale Transactions** – You may access your checking account(s) to purchase goods (in person, online or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Limitations** – Using your Visa Debit Card: Dollar limits will be determined at issuance.

**Illegal Transactions** – You agree not to use your Visa Debit Card(s) for any illegal transaction.

**Internet Gambling** – You may use your Visa Debit Card to purchase goods and services from participating merchants. However, you may not use your Visa Debit Card to initiate any type of electronic gambling transaction through the Internet. Also, you agree that you will not use your Visa Debit Card for any transaction that is illegal under applicable federal, state, or local law.

Please see your Visa Debit Card disclosure and agreement for additional information relating to the use of your Visa Debit Card.

**Online Banking/Bill Payment Services** – You may access your account(s) through the internet at dupagecu.com using your personal identification number (PIN) and your account number to: transfer, check withdrawals ($5 minimum), payments to loans & Visa Credit Card, get information on your account, change personal identification number (PIN), pay bills from your checking account to third parties, cross account access if account qualifies. Not available for Business Accounts. (See Current Fees and Charges Schedule).

Refer to the DuPage Credit Union Internet Account Access Agreement and Disclosure Statement or the DuPage Credit Union Internet Bill Pay Agreement and Disclosure for further information at dupagecu.com.

## DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800-323-2611 to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us for your checking accounts. You will get a quarterly account statement from us for your savings accounts, unless there are electronic transfers in a particular month, then you will get a monthly statement.

## PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for the stop-payment order (See Current Fees and Charges Schedule).
- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.

(2) If you have an overdraft line and the transfer would go over the credit limit.

(3) If the automated teller machine where you are making the transfer does not have enough cash.

(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(6) There may be other exceptions stated in our agreement with you.

## CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or

(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

(3) in order to comply with government agency or court orders; or

(4) as explained in the separate Privacy Disclosure, or with your written permission.

## UNAUTHORIZED TRANSFERS

**(a) Consumer liability.**

- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. 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 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

  If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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, code 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 (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Additional Limit on Liability for Visa Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Debit Card. This additional limit on liability does not apply to ATM transactions which are not processed by Visa, or to commercial cards.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

## ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) 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.

(3) Tell us the dollar amount of the suspected error.

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 (5 business days for Visa Debit Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Debit Card point-of-sale

transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made unless each of you already has an established account with us before this account is opened.

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.

You may ask for copies of the documents that we used in our investigation.

DUPAGE CREDIT UNION, PO BOX 3930, NAPERVILLE, ILLINOIS 60567-3930

Business Days: Monday through Friday – Excluding Federal Holidays

Phone: 800-323-2611

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

## NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM/Visa Debit Card to anyone.
5. Remember, do not leave your ATM/Visa Debit Card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Visa Debit Card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM/Visa Debit Card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/Visa Debit Card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your ATM/Visa Debit Card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your ATM/Visa Debit Card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

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.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

**Case-by-case delays**. In some cases, we will not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the next business day after the day of your deposit. The first $200 of your deposit, however, may be available on the same day.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, we will notify you at the time you make your deposit. We will also 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 the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions**. In addition, 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.
- There is an emergency, such as failure of computer or communications equipment.

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

## THIRD-PARTY CHECKS

Third-party checks - checks payable to one party who endorses the check over to another party. Third-party checks will be accepted for deposit at the Credit Union's sole discretion. If we accept the third-party check, all payees must be present (with valid identification) in order to accept these items for deposit.

## STALE-DATED CHECKS

We are not obligated to pay any check on which the date is more than six months old, but we will have no liability of any kind to you if we do pay it.

## POST-DATED CHECKS

A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check. We will not be liable for paying post-dated checks unless you have provided a timely and valid stop-payment request and we have a reasonable opportunity to act.

## 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.

Funds from electronic direct deposits to your account will be available on the 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, and federal, state and local government checks will be available on the same day as the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, 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 will be available on the seventh business day after the day of your deposit.

We welcome further questions that you may have regarding the availability of your deposited funds.

## DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first $200 of a deposit will be available on the first business day after the day of deposit. Checks drawn on DuPage Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

## TRUTH-IN-SAVINGS DISCLOSURE

For current rate information, call 800-323-2611 or visit the website at dupagecu.com.

## MEMBERSHIP SAVINGS ACCOUNT

**Rate Information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

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

**Minimum balance requirements** – The minimum required to open this account is the purchase of a share in the Credit Union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of $100 to be eligible for the annual percentage yield stated.

You must maintain a minimum daily balance of $5 in your account to avoid a below minimum fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum fee for that month. See Current Fees and Charges Schedule.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. This includes transactions made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

**Par value of a share** – The par value of a share in this account is $5.

## WEALTH MANAGEMENT SAVINGS ACCOUNT

**Eligible Accounts** – An owner using his/her Social Security Number may qualify for this account.

**Ineligible Accounts** – Custodial, Guardianship, Court Ordered, Representative Payee, persons under the age of 18 and accounts using an Employer Identification Number do not qualify for this account.

**Rate Information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

If you close your Wealth Management Savings account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** – The minimum required to open this account is the purchase of a share in the Credit Union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of $100 to be eligible for the annual percentage yield stated.

You must maintain a minimum daily balance of $5 in your account to avoid a below minimum fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum fee for that month. See Current Fees and Charges Schedule.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. This includes transactions made by made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

**Par value of a share** – The par value of a share in this account is $5.

## SPECIAL SAVINGS ACCOUNT

**Rate Information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

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

**Minimum balance requirements** – No minimum balance requirements apply to this account.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. This includes transactions made by made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

## SAVE2DRIVE SAVINGS ACCOUNT

**(Available to persons age 12 through 22)**

**Rate Information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

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

**Minimum balance requirements** – No minimum balance requirements apply to this account.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. This includes transactions made by made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

## MONEY MARKET ACCOUNT

**Rate Information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded daily. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

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

**Minimum balance requirements** – The minimum balance required to open this account is $20, however, in order to avoid fees please refer to the Current Fees and Charges Schedule.

You must maintain a minimum daily balance of $500 to be eligible for the annual percentage yield stated.

You must maintain a minimum daily balance of $500 in your account to avoid a below minimum fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum fee for that month. See Current Fees and Charges Schedule.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. This includes transactions made by made by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the Credit Union.

## PREFERRED CHECKING ACCOUNT

**Rate Information** – This is a non-dividend earning account.

**Minimum balance requirements** – No minimum balance requirements apply to this account.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the *Common Features* section.

**Account verification** – All checking accounts will be verified through a national check verification system and credit reporting agency.

**Preferred Checking Accounts** – If your Preferred Checking Account has no activity for 12 months, your Preferred Checking Account may be charged a monthly inactive fee as set forth on the Current Fees and Charges Schedule.

## STUDENT CHECKING ACCOUNT

**(Available to persons 16-22)**

**Rate Information** – This is a non-dividend earning account.

**Minimum balance requirements** – No minimum balance requirements apply to this account.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the *Common Features* section.

**Account verification** – All checking accounts will be verified through a national check verification system and credit reporting agency.

**Student Checking Accounts** – If your Student Checking Account has no activity for 12 months your Student Checking Account may be charged a monthly inactive fee as set forth on the Current Fees and Charges Schedule.

## PREMIER CHECKING ACCOUNT

**Rate information** – The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union's Board of Directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

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

**Minimum balance requirements** – The minimum balance required to open this account is $1,000.

You must maintain a minimum daily balance of $1,000 in your account to avoid a monthly fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a monthly fee for that month. See Current Fees and Charges Schedule.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Account verification** – All checking accounts will be verified through a national check verification system and credit reporting agency.

## WEALTH MANAGEMENT CHECKING ACCOUNT

The Wealth Management Checking Account earns dividends based on the aggregate balances of eligible share accounts and loan accounts that are designated by the owner(s) of the Wealth Management Savings Account for aggregation. The primary owner of the Wealth Management Account can designate other accounts for aggregation that they are primary or joint on. A joint owner on the Wealth Management Account can only designate accounts for aggregation that they are joint on with the primary Wealth Management Account holder. No exceptions.

**Ineligible Accounts** – Custodial, Guardianship, Court Ordered, Representative Payee, persons under the age of 18 and accounts using an Employer Identification Number do not qualify for this account.

**Rate Information** – The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union's Board of Directors.

The dividend rate and annual percentage yield paid is based on the balance of those account(s) designated for aggregation by an owner of the Wealth Management Savings Account.

Aggregation of savings and loan balances is calculated as of the last day of the month. Share account balances with a negative balance on the last day of the month are subtracted from the aggregated balance total calculation. Loan accounts with delinquency of 60 days or more on the last day of the month are not included in the aggregate balance total calculation.

**Compounding and crediting** – Dividends will be compounded daily. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31st.

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

**Minimum balance requirements** – The minimum balance required to open this account is $25.

You must have an aggregate balance of $50,000 or more in your designated accounts on the last day of the month to avoid an aggregate low balance fee in your Wealth Management Checking Account. Please refer to our separate fee schedule for additional information about charges.

You must have an aggregate balance of $50,000 or more in your designated accounts on the last day of the month to obtain the disclosed annual percentage yield.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

## SAVINGS CERTIFICATE

## 3-MONTH YOUTH SAVINGS CERTIFICATE

**Rate Compounding frequency** – Unless otherwise paid, dividends will be compounded every month.

**Crediting frequency** – Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** – For this account type, the dividend period is monthly.

**Minimum balance requirements** – The minimum balance required to open this account is $1,000 ($500 for 3-month Youth).

You must maintain a minimum daily balance of $1,000 ($500 for 3-month Youth) in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations** – After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may not make withdrawals of principal from your account before maturity. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** (a penalty may be imposed for principal withdrawals before maturity):

- If your account has a original maturity of three months up to and including 11 months: The penalty we may impose will equal 30 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months up to and including 23 months: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 months up to and including 60 months: The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

**Withdrawal of dividends prior to maturity** – The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Non-automatically renewable account** – This savings certificate will not automatically renew at maturity, but will be transferred to a savings account or the account requested.

## COMMON FEATURES

**Bylaw requirements** – You must maintain one share in your Membership Savings Account as a condition of admission to Membership.

If the balance in your Membership Savings Account falls below the par value of one share, and you do not increase the balance to at least the par value of one share within 60 days of the reduction, you may be terminated from membership immediately.

**Transaction limitations** – We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**American Share Insurance** – Member accounts in this Credit Union are insured by American Share Insurance. This institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get back their money.

Please refer to our separate fee schedule for additional information about charges.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

For current dividend rates, refer to our website dupagecu.com, visit one of our branch locations or contact DuPage Credit Union at 800-323-2611.

Your deposits are insured to $250,000 per account.

By members choice, this institution is not federally insured.

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