

August 2019



Account Agreement and Disclosures

**MEMBERSHIP AND
ACCOUNT AGREEMENT
ELECTRONIC FUNDS TRANSFER
FUNDS AVAILABILITY POLICY
WIRE TRANSFER
TRUTH-IN-SAVINGS
OVERDRAFT AND COURTESY PAY**

MEMBERSHIP AND ACCOUNT AGREEMENT	2-16
1. MEMBERSHIP ELIGIBILITY	2
2. ACCOUNTS	2
Individual Accounts, Business Accounts, Accounts in the Name of a Trust, Organization Accounts, Joint Owner Accounts, Beneficiary Accounts, Accounts for Minors and Coverdell Education Savings Account (ESA), Uniform Transfers	
3. AGENCY DESIGNATION ON AN ACCOUNT	5
4. DEPOSIT OF FUNDS REQUIREMENTS	5
5. ACCOUNT ACCESS	6
6. DEPOSIT ACCOUNT RATES AND FEES	7
7. TRANSACTION LIMITATIONS	7
8. POSTDATED AND STALEDATED CHECKS	8
9. STOP PAYMENT ORDERS	8
10. CHECK 21 AND SUBSTITUTE CHECKS	9
11. ALLIANT LIABILITY	10
12. ALLIANT LIEN AND SECURITY INTEREST	10
13. ARBITRATION AGREEMENT	10
14. CONSUMER REPORT AND OTHER INQUIRIES	12
15. NOTICES OF ADDRESS, PHONE, NAME OR EMAIL	12
16. TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING	12
17. BANK SECURITY ACT (BSA) INFORMATION	13
18. STATEMENTS	13
19. INACTIVE ACCOUNTS	13
20. DORMANT ACCOUNTS	14
21. SPECIAL ACCOUNT INSTRUCTIONS	14
22. TERMINATION OF ACCOUNT	14
23. TERMINATION OF MEMBERSHIP	15
24. DEATH OF ACCOUNT OWNER	15
25. SEVERABILITY	15
26. ENFORCEMENT	15
27. GOVERNING LAW	15
28. COMMUNICATION	15

ELECTRONIC FUNDS TRANSFER (EFT) AGREEMENT AND DISCLOSURE	17-26
1. EFT SERVICES	17
2. TRANSFER LIMITATIONS	21
3. CONDITIONS OF EFT SERVICES	21
4. FEES AND CHARGES	22
5. MEMBER LIABILITY ON UNAUTHORIZED TRANSACTIONS	23
6. RIGHT TO RECEIVE DOCUMENTATION	23
7. BUSINESS DAYS	24
8. ALLIANT LIABILITY FOR FAILURE TO MAKE TRANSFERS	24
9. NOTICES	24
10. ERROR RESOLUTION	24
11. TERMINATION OF EFT SERVICES	26

FUNDS AVAILABILITY POLICY	27-29
1. GENERAL POLICY	27
2. RESERVATION OF RIGHT TO HOLD	27
3. LONGER DELAYS MAY APPLY	28
4. SPECIAL RULES FOR NEW ACCOUNTS	28
5. SPECIAL RULES FOR ABUSED ACCOUNTS	28
6. DEPOSITS AT ATMS	29
7. HOLDS ON OTHER FUNDS	29
8. FOREIGN CHECKS	29
WIRE TRANSFER REQUEST AGREEMENT AND DISCLOSURE	30
TRUTH-IN-SAVINGS DISCLOSURE	31
1. RATE INFORMATION	31
2. DIVIDENDS	31
3. ACCRUAL OF DIVIDEND	31
4. BALANCE INFORMATION	31
5. TRUTH-IN-SAVINGS DISCLOSURE CHART	32-33
OVERDRAFT AND COURTESY PAY	34-35
ALLIANT'S COURTESY PAY PROTECTION PROGRAM	36

This Account Agreement and Disclosures booklet supersedes all previous versions of Alliant Credit Union's account agreement and disclosures booklet. This Disclosure may change from time to time. Please visit alliantcreditunion.com for the most current version.

MEMBERSHIP AND ACCOUNT AGREEMENT

In this Agreement, the words “you” and “yours” mean anyone who signs a Membership Enrollment Agreement. The words “we”, “us”, and “our” mean Alliant Credit Union. The word “account” means any one or more share or other accounts you have with Alliant.

This Agreement covers both your and our rights and responsibilities concerning accounts Alliant Credit Union (“Alliant”) offers. Your account type(s) and ownership features are designated on your Membership Enrollment Agreement. By signing a Membership Enrollment Agreement, each of you, jointly and separately, agree to the terms and conditions in this Account Agreement and Disclosures Booklet, the Membership Enrollment Agreement, the Funds Availability Policy Disclosure, the Truth-In-Savings Disclosure, Fee Schedule, Privacy Notice, Remote and Electronic Deposit Services Agreement and any amendments to these documents from time to time that collectively govern your Membership and Accounts.

1. MEMBERSHIP ELIGIBILITY

To join Alliant you must meet the membership requirements, including the purchase and maintenance of at least one share (“membership share”) and maintain the required minimum balance. You authorize us to check your account, credit, and employment history, and obtain information from third parties, including consumer reporting agencies and credit reporting agencies, to obtain copies of your consumer and credit reports to verify your eligibility for the accounts and services you request.

2. ACCOUNTS

2a. INDIVIDUAL PARTY ACCOUNTS

An individual party account is an account owned by one member (“individual”) qualified for Alliant membership. Should the account owner pass away, the interest in account ownership passes to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner’s agent and pledges of the account to secure a debt, subject to applicable law or agreement

2b. BUSINESS ACCOUNTS

Alliant may offer commercial loans that require the opening of a savings account to establish Alliant membership. Alliant does not offer deposit accounts (Savings, Checking, Certificates) for business purposes. We reserve the right to close your account if we determine that it is used for business purposes (meaning that the account is not used primarily for personal, family, or household purposes). Your account may be considered a business account if, among other reasons, it fits into one or more of the following examples: your account has a business name (including references to LLC and/or DBA); deposits reference a business name; deposits include credit card deposits payments; your account has over 100 withdrawals per month; deposits regularly contain over \$2,500 in cash; or your account has over 10 deposits per month. Accounts found to provide services related to “Money Service Businesses”, “Internet Gambling Businesses” and “Marijuana Dispensary Businesses” are subject to immediate closure.

2c. ACCOUNTS IN THE NAME OF A TRUST

An account in the Name of a Trust is an account established in the Name of a Trust created by the grantor(s) outside of Alliant and governed by a separate agreement. The trustee(s) of the Trust has (have) access to the funds in the account. To establish an account in the name of a Trust, the grantor(s) or trustee(s) must meet eligibility requirements set forth in the Agreement and keep a minimum of \$1.00 on deposit in the Trust savings account.

As a Trust is a named entity, Trust Accounts have certain limitations. Trust Accounts are not eligible for debit cards, credit cards, consumer or mortgage loans. Owners of a Trust Account may open a separate Individual Party Account to be eligible for these other products in their individual name.

2d. ORGANIZATION ACCOUNTS

Membership is restricted to non-for-profit organizations, societies, associations, or clubs of which the majority of the members are eligible for Alliant Credit Union membership. Alliant reserves the right to deny organizational membership, and it will be limited to a regular savings and checking account with a minimum balance of \$50,000. Alliant reserves the right to close any Organizational Account if the balance falls below \$50,000.

2e. JOINT OWNER ACCOUNTS

An account owned by two or more parties is a jointly owned account.

- a) Rights of Survivorship. Unless otherwise stated on the Membership Enrollment Agreement, a joint account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). A surviving owner’s interest is subject to the Alliant statutory lien for the deceased owner’s obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.
- b) Control of Jointly Owned Accounts. Any owner is authorized to and deemed to act for any other owner(s) and may instruct Alliant regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all but \$5.00 of the funds in the primary savings account, request stop payment(s) on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

The following account activities are expressly prohibited for joint owners of share accounts (with the exception of minor accounts). Joint owners may not:

- Initiate, modify, or delete passwords or access codes.
 - Reset online banking password or SST pin.
 - Access savings or overdraft protection through the Visa® debit card or Savings ATM card without the primary account owner’s approval and authorization unless the primary owner is a minor.
 - Remove primary owner.
 - Update primary’s personal information.
 - Open an IRA, share certificate, supplemental savings or checking account. (Joint owners may open such accounts of their own where they are the primary account member owner.)
- c) Joint Owner Accounts and Owner Liability. If a deposited item in a jointly owned account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and separately, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of an owner or all funds in the jointly owned account regardless of who contributed them.

2f. BENEFICIARY ACCOUNTS

Any account established with beneficiaries at Alliant is considered a revocable trust account and is an instruction to Alliant that such single or jointly owned account funds so designated are payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, payable to any named and surviving beneficiary(ies).

Beneficiaries have no ownership rights or interest in the account. Beneficiaries will be paid upon the receipt of required documentation. If percentages are not indicated for each beneficiary, accounts payable

to more than one surviving beneficiary are owned equally by such beneficiaries without rights of survivorship. The share of any beneficiary who predeceases the account owner will be split equally among the remaining living beneficiary (ies).

Beneficiaries may not be added to a checking account. Any beneficiary designation shall not apply to Individual Retirement Accounts (IRA) which is governed by a separate beneficiary designation. We are not obligated to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

2g. ACCOUNTS FOR MINORS AND COVERDELL EDUCATION SAVINGS ACCOUNTS (ESA)

We require any account established by a minor to be a jointly owned account with an Alliant member who is either the minor's parent, grandparent, or legal guardian, has reached the age of majority under state law and who shall be jointly and separately liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless the minor's parent, grandparent, or legal guardian is an account owner, this individual shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction.

As of December 5th 2018, Alliant no longer offers new Coverdell ESA accounts. Members who have existing Coverdell ESAs may continue these accounts and add funds to the savings account as permitted by law. However, members are prevented from opening new or renewing existing Coverdell ESA Certificates upon maturity. Funds for existing Coverdell ESA Certificate(s) will be transferred to the member's Coverdell ESA Savings account upon maturity.

2h. UNIFORM TRANSFERS TO MINORS ACT ACCOUNT (UTMA)

An account created under the Uniform Transfers to Minors Act (UTMA) is an individual account created by a custodian and/or donor who deposits funds as an irrevocable gift to a minor. The account is established under the Illinois Uniform Transfers to Minors Act. The minor is the owner of the property in the account. The custodian acts for the minor, has possession and control of the account for the exclusive right and benefit of the minor, and is the only party entitled to transact business on the account until the minor attains age 21, unless otherwise dictated by law. In the event of the death of the minor, the custodial relationship is terminated and the funds are distributed according to the minor's estate. Alliant has no duty to inquire about the use or purpose of any transaction. If the custodian dies, resigns, or is ineligible to serve and a successor custodian is not named, we will suspend the account until a successor custodian is named or we receive a court order regarding the account.

2i. TEEN CHECKING ACCOUNTS

Alliant's standard checking accounts are available to members age 18 or over. Members between the ages of 13 and 17 are eligible for a teen checking account that requires the minor's parent or legal guardian as a joint account owner. The parent/guardian must already be a member of Alliant before opening a Teen Checking account. The joint owner on teen checking accounts will serve as the primary account contact, and shall receive all statements and notices. Alliant Teen Checking accounts are full-service checking accounts; however, the following limitations or differences from standard checking accounts apply:

- Only the joint owner may initiate and terminate Overdraft Protection;
- Courtesy Pay is not available.
- Only the joint owner may reorder checks; checks must include both the primary teen owner and the joint owner's names.
- No beneficiaries may be designated.
- Either the primary or joint owner can dispute a statement or transaction error, but the joint owner must sign any necessary

documentation (see the Electronic Funds Transfer Agreement and Disclosure in this document for more information on error resolution).

3. AGENCY DESIGNATION ON AN ACCOUNT

An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or Alliant voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent. The accountholder assumes the risk in granting an agency designation.

4. DEPOSIT OF FUNDS REQUIREMENTS

Alliant is a digital credit union that relies primarily on electronic movement of funds into and out of the credit union. Funds may be deposited to Alliant accounts electronically via Mobile Deposit using the Alliant Mobile Banking App, electronic transfer from another Alliant bank account or from an external linked financial institution via ACH or wire transfers, by mail, or in an Alliant branch location. Alliant also has a limited number of Alliant-owned ATMs and participates in ATM networks that may offer deposit-taking service.

- Cash Deposits. Alliant offers very limited ability to make cash deposits via Alliant-owned ATMs and some non-Alliant owned ATMs as part of our ATM network. Alliant does not control the availability of cash deposits at the non-Alliant owned ATMs. **PLEASE DO NOT MAIL CASH TO ALLIANT. Alliant does not accept cash deposits via mail and** will not process mailed cash deposits. If we receive a cash deposit, we will return by first class mail via the U.S. Postal Service.
- Endorsements. We may accept transfers, checks, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to accept checks missing endorsements of any owners if we choose. If a check or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check or item as though it is payable to either person. Checks payable to a deceased member will not be accepted. If an insurance, government, or other check requires an endorsement as set forth on the back of the check, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check within 1-1/2 inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.
- Electronic Deposit Restricted Endorsement. For checks deposited using Mobile Deposit, members must use a "restricted endorsement" signifying a mobile deposit. Members must sign their name and add "Alliant CU Mobile Deposit Only" immediately below the signature line. Checks deposited electronically that do not include a restricted endorsement may not be accepted for deposit. Once a check has been deposited and accepted electronically, it may not be deposited to another financial institution. Mobile deposits that do not bear a restricted endorsement and are later deposited at another institution will be returned and subject to a return deposit fee as stated in the Fee Schedule.
- Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest

regarding items we purchase or receive for credit or collection to your account.

- e. **Final Payment.** All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account as set forth in the Fee Schedule. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.
- f. **Direct Deposits.** We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize each direct deposit or preauthorized transfer by filling out a Direct Deposit Form that is available in Alliant Online Banking. You must notify us at least 30 days in advance to cancel or change a direct deposit or transfer option. Upon a bankruptcy filing, unless you cancel an authorization we will continue making direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.
- g. **Crediting of Deposits.** Deposits made after the deposit cutoff time and deposits made on either Federal holidays or weekends will be credited to your account on the next business day.

5. ACCOUNT ACCESS

- a. **Authorized Signature.** Your written or electronic signature on the Membership Enrollment Agreement authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.
- b. **Access Options.** You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine (ATM), through online or mobile banking, in person, by mail, automatic transfer, or telephone, as applicable). We may return as unpaid any check drawn on a form we do not provide, and you are responsible for any loss we incur in handling such a check. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.
- c. **ACH & Wire Transfers.** If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. ACH transfers move money between financial institutions in a batch process that may take 2 to 3 business days to clear; whereas wire transfers made by the daily cutoff time typically clear the same day. Cutoff times are posted within Alliant Online Banking or you may contact us by phone to learn the cutoff times.
Alliant does not control the posting from the receiving financial institution for either ACH or wire transfers. Posting may occur multiple times throughout any given business day. You agree that if funds are posted to your account through a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement or can be viewed via Alliant Online Banking or in the Alliant Mobile Banking App.
If you initiate an ACH or wire transfer either through Alliant or another financial institution and do not apply the correct account information, the transaction may be returned. Alliant is not required to investigate and correct an account number. There may be fees associated with

any returned items or if we have to manually post an item as per the Fee Schedule.

- When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and account or identifying number. Alliant (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. (See the Wire Transfer Request Agreement and Disclosure in this document for more information.)
- d. **Credit Union Examination.** We may disregard information on any check, other than the signature of the drawer, the amount, the endorsement and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.
- e. **Limitation of Access.** We may limit services and/or access to your accounts, including through Alliant Online Banking and Mobile Banking, if your account is not in good standing. Examples of accounts not in good standing are the following but not limited to: you are delinquent on a loan, your account has a negative balance, you have not supplied requested documentation or we if we suspect fraudulent or non-authorized activity. We may also limit services and/or access to your accounts for abusive or harassing behavior or offensive language toward Alliant staff.

6. DEPOSIT ACCOUNT RATES AND FEES

We continually monitor market and business conditions and, at our sole discretion, may change the interest rate on your account at any time without notice or limit. Interest rates for all deposit products are posted on www.alliantcreditunion.org.

Rates for savings accounts and interest checking accounts may change at the beginning of the month. Rates for certificates may change on a daily basis but are fixed once the certificate is purchased for the term of the certificate. Alliant may offer different rates based on different balance tiers and may change the balance tiers at any time at our discretion.

We assess fees against your account as set forth in the Fee Schedule. We may change the Fee Schedule at any time and will notify you as required by law.

7. TRANSACTION LIMITATIONS

- a. **Withdrawal Restrictions.** We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Checks or other transfer or payment orders that are drawn against insufficient funds may be subject to a service charge as set forth in the Fee Schedule. If there are sufficient funds to cover some, but not all, of your withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion. We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered Alliant to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay an Alliant loan on time.
- b. **Transfer Limitations.** **U.S. Federal Regulations permit up to six (6) such transfers to an account at another financial institution or to a third party during any calendar month** for all types of savings accounts that are eligible for preauthorized transfers including overdraft protection, electronic, telephonic, ACH, wire and check card payments to third parties. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through the automated clearing house (ACH).

Please note: we may refuse or reverse a transfer that exceeds these

limitations and may assess fees against, suspend, or close your account. We post the number of monthly transactions within Alliant Online Banking under the Account Details option.

You may make unlimited transfers at an ATM, in person at an Alliant Branch, through the mail or to any Alliant Credit Union loan. Alliant also limits the amount of money that may be transferred daily and monthly between Alliant and other financial institutions. Limits for new accounts are more restrictive than longer-tenured accounts. You will be notified of your limits at the time of your transfer request. Alliant may change these limits at any time by giving you notice as required by law.

8. POSTDATED AND STALEDATED CHECKS

We may pay any check without regard to its date. You agree not to deposit checks or other items before they are properly payable. We are not obligated to pay any check drawn on your account that is presented more than six months past its date.

9. STOP PAYMENT ORDERS

Federal law provides certain protections for automatic payments, including your right to stop a company from taking automatic payments from your account, even if you previously allowed them.

- a. **Definitions.** A **stop payment** is a request made to a financial institution to cancel a check or **payment** that has not yet been processed. A **stop payment** order is issued by the account holder and can only be enacted if the check or **payment** has not already been processed by the recipient.
- b. **Stop Payment Order Request.** In order to stop an automatic payment from being charged to your account, you can instruct Alliant to stop allowing the company to take payments from your account, referred to as "revoking authorization". In order to stop the next scheduled payment, you will need to provide Alliant with a stop payment order at least three (3) business days before the payment is scheduled. You can give the order in person, over the phone or in writing. Written orders should be provided within 14 days of your oral notification. To be binding, an order may be authorized by agreeing to the terms online or through our automated phone banking service. Stop payment requests may also be presented in writing, in which case they must be dated, signed, and include the full account number and check number and the exact amount. You may make an oral stop payment order that will lapse within 14 calendar days unless confirmed in writing with in that time. Stop payments that are confirmed in writing or through our automated phone banking or online banking services are effective for six months and may be renewed in writing through our automated phone banking service or online banking service from time to time. We do not have to notify you when a stop payment order expires. The stop payment will be effective if Alliant receives the order in time for Alliant to act upon the order and you state the account, check number and exact amount. You have the right to stop all future payments, the next payment only or a series of payments. You should also note the date and amount of the anticipated last debit to the account. If you give us incorrect, untimely or incomplete information, we will not be responsible for failing to stop payment on the check. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the check. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the check and to assist us in any legal action. Note that Stop Payment Orders will only be placed on Official Checks that are lost, destroyed, or stolen. You should retain a copy of the stop payment order for your records.

- c. **Duration of Order.** A written or oral stop payment order for pre-authorized electronic fund transfers are stop payments, a written stop payment order or a stop requested over the phone is effective for six months from the date of the request. Should the payment be presented during the six-month period from the date of the call, we will return the payment and the stop will no longer be valid.
- d. **Liability.** Fees for stop payment orders are set forth in the Fee Schedule. You may not stop payment on any certified check, cashier's check, teller's check, or any other check or payment guaranteed by Alliant. Although payment of an item may be stopped, you may remain liable to any item holder, including Alliant. You agree to indemnify and hold Alliant harmless from all costs, including attorney's fees, damages, or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

10. CHECK 21 AND SUBSTITUTE CHECKS

What is a substitute check?

A substitute check is a legal equivalent of your original check that may be created at any point during payment processing. It offers the same protection to you as the original paper check. A substitute check is a legal equivalent represented as a high-quality paper reproduction with a slightly reduced image of the front and back of the original check that includes all endorsements. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions. A simple photocopy (image of a check) or 'converted check' (paper checks that get converted into electronic checks by businesses you write checks to) are not considered substitute checks under Check 21 and cannot be used to move funds from one bank to another. You may use a substitute check as proof of payment just like the original check.

Your rights regarding substitute checks.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (e.g., if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (e.g., returned check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How to make a claim for a refund.

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at 800-328-1935 or mail to 11545 W Touhy Ave. Chicago, IL 60666. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (e.g., you think that the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: check number, payee's name, amount of the check.

11. ALLIANT LIABILITY

If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by you or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, Clearinghouse rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

12. ALLIANT LIEN AND SECURITY INTEREST

If you owe us money as a borrower, guarantor, endorser or otherwise, we may place a statutory lien on any account in which you have an ownership interest, including accounts on which you are a **joint owner**, regardless of their source. This provision does not include Individual Retirement Accounts (IRAs) or any other account that is prohibited by law. We may apply these funds, without further notice to you, in any order to pay off your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later. In addition, you grant Alliant a consensual security interest in all of your Alliant accounts, including accounts on which you are a **joint owner**, regardless of their source, and obligations secured by property for the purpose of paying any debt or amount now or hereafter owed Alliant unless prohibited by applicable law. Such a security interest may be used to pay for any debt or amount owed to Alliant for an obligation secured by your primary residence, but your primary residence shall only be security to the obligation(s) that it secures. All accounts are non-assignable and non-transferable to third parties.

13. ARBITRATION AGREEMENT

If any legal action is brought against your account, we may pay out funds according to the terms of the action or court order, or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

ARBITRATION AGREEMENT - If you have a dispute, we want to resolve it as quickly and easily as possible. Please contact us to discuss your concerns. If we are unable to informally resolve your dispute, you agree that it shall be resolved in arbitration. You or Alliant can initiate the arbitration as described in this section.

What is Arbitration?

Arbitration means an impartial third party will hear the dispute between Alliant and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A "dispute" is any unresolved disagreement between Alliant and you. A "dispute" shall also include a disagreement about this Arbitration Agreement's meaning, application, or enforcement and whether arbitration applies to a dispute. However, a dispute does not include the interpretation, validity and enforceability of the class action waiver set forth below. Disputes regarding the interpretation, validity and enforceability of the class action waiver shall be decided by a court. This Arbitration Agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA").

Do I have to agree to this Arbitration Agreement?

Yes. Unless you opt out of this arbitration agreement, then all disputes shall be decided by arbitration. You may opt-out of this Arbitration Agreement by calling us at 800-328-1935 or by sending a secure message through our online banking system within 60 days of this notice being sent or establishing your membership.

What disputes are subject to Arbitration?

Disputes between you and Alliant about your membership, accounts, account transactions, loans, and any related service with Alliant are subject to arbitration. Any disputes arising from or relating to this Arbitration Agreement, any prior Membership and Account Agreement between you and Alliant, or the advertising, the application for, or the approval or establishment of your membership are also included. Disputes are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such disputes, whether they arose in the past, may currently exist, or may arise in the future.

Can I still have my dispute heard by a court or be part of a class action?

Unless you opt-out of this Arbitration Agreement, you and Alliant are waiving the right to have a dispute heard before a judge or jury, or decided by a court or government tribunal. You and Alliant also waive any right or ability to participate in a representative or class action basis in arbitration or court. The only exception to this Arbitration Agreement is that both you and Alliant have the right to pursue a dispute in a small claims court instead of arbitration, if the dispute is in that court's jurisdiction and it proceeds on an individual basis. No arbitrator shall have authority to entertain any dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party. If any provision related to a class or representative action is determined to be illegal or legally unenforceable then this Arbitration Agreement will be inapplicable in its entirety.

How is a dispute submitted to Arbitration and what rules apply to Arbitration?

Either Alliant or you may submit a dispute to binding arbitration at any time, regardless of whether a lawsuit or other proceeding has previously begun. The party electing arbitration must choose between one of two organizations: the American Arbitration Association ("AAA") or Judicial Arbitration and Mediation Services ("JAMS"). The rules and codes of procedure of the chosen organization in effect when arbitration is elected will apply. A single arbitrator will conduct the arbitration using applicable substantive law and is bound by the terms of this Arbitration Agreement. The arbitrator can award damages or other relief provided for by law to you or Alliant, but not to anyone else. The arbitrator's authority is limited to

the disputes between you and Alliant. The arbitrator's decision, rendered in a reasoned opinion, will be final and binding on the parties. A party can file a written appeal to the arbitration administrator within 30 days of issuance of the award. The appeal must request a new arbitration based on a good faith objection to the reasoned opinion of the arbitrator(s) and shall be heard by three neutral arbitrators designated by the Arbitration Administrator. The panel will reconsider all factual and legal issues, following the same rules of procedure as the initial arbitration, and based on a majority vote therefore determining whether any reversible error has occurred. Any final arbitration award, rendered in a reasoned opinion, will be binding on the named parties and enforceable by any court having jurisdiction. If there are any differences between the organization's rules of procedure and this Arbitration Agreement, this Arbitration Agreement applies.

Who pays Arbitration fees and expenses?

We will reimburse the amount of filing, case management, administration, and arbitrator fees you're required to pay. Notwithstanding the foregoing, we will not reimburse you for any fees if the arbitrators determine that your claim or dispute was frivolous or baseless. Each party will be responsible for its own fees, including attorneys' fees in any arbitration, except that the arbitrator is permitted to award attorneys' fees to the prevailing party under applicable law or agreement.

14. CONSUMER REPORTS AND OTHER INQUIRIES

We may make any inquiries we consider appropriate to help us verify your identity and determine if we should open, maintain, collect or close your account. This may include verification of employment and consumer reports or other reports from account information services and other consumer reporting agencies. Upon request, we will disclose whether we requested such a report and, if we did not request a report, we will provide you the name, address and telephone number of the reporting agency.

15. NOTICES OF ADDRESS, PHONE, NAME OR EMAIL

a. Changes to Name, Address and Account Holder. You are responsible for notifying us of any address (both physical and email), phone number (both mobile and landline), name change or death of an account holder. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Alliant is only required to attempt to communicate with you at the most recent address, email address or phone number you have provided to us. We accept a change over the phone, in writing (email is not accepted) or electronically through our website. If you fail to provide us with your new address, we may update your address using information provided by the United States Postal Service. Name changes must be requested in writing with documented proof of legal name change.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effect of Notice. Any written or electronic notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Any electronic notice we give to you is effective when it is sent to the email address we have on file. Notice to any account owner is considered notice to all account owners.

16. TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING

You must provide a U.S. Government issued Taxpayer Identification Number (TIN), which shall consist of a Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or an Employer Identification Number (EIN) for the primary and joint account owner(s) as

applicable. If you are not a U.S. citizen or I.S. resident alien and do not qualify for an SSN, you must provide an ITIN. Your failure to furnish a correct 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 opening your account.

17. BANK SECRECY ACT (BSA) INFORMATION

In compliance with the Currency and Foreign Transactions Act, also known as the Bank Secrecy Act (BSA), the U.S. government now requires that we ask you to supply certain information about your employment, other sources of income, and anticipated activity on your account(s).

18. STATEMENTS

- a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account.
- b. Savings or Checking Accounts. You understand and agree that your original check, when paid, becomes property of Alliant and may not be returned to you, but copies may be retained by us or payable through financial institutions and made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you. You also understand and agree that checks or copies thereof are made available to you on the date the statement is mailed to you, even if the checks do not accompany the statement.
- c. You are responsible for examining each account statement and reporting any irregularities to us. We will not be responsible for any forged, altered, unauthorized or unsigned items drawn on your account if: (1) you fail to notify us within 60 days of the mailing date of the earliest statement regarding any forgery, alteration or unauthorized signature on any item described in the statement; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine. 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.
- d. Notice to Alliant. You agree that Alliant's retention of checks does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

19. INACTIVE ACCOUNTS

- a. Inactive Savings Accounts. If your savings account has had no withdrawals or deposits, other than credited dividends, for a period of time as determined by Alliant management, it will be considered "inactive" and charged an Inactivity Fee, as set forth in the Fee Schedule. To avoid the fee, you must perform at least one of the following actions every year:
 - Log in to Alliant Online Banking, Phone Banking or Mobile Banking App.
 - Make a deposit.
 - Opt-out of paper statements (receive eStatements only).
 - Open a checking account.
 - Open a certificate.
 - Obtain a loan.
 - Contact Alliant by phone to discuss your savings needs.

If you do not perform one of these actions at least once per year, we may assess you the Inactivity Fee.

Inactive savings account status does not apply to members who have open Alliant loans, or who have other active Alliant accounts such as checking, an IRA or a certificate. It also does not apply to savings accounts where the primary account owner is under age 18 or to those accounts that have been open for less than one year.

We will advise you in writing at least 30 days prior to assessing the Inactivity Fee, and in some cases closing your account, and provide you with the reasonable opportunity to keep your account active and open.

- b. **Inactive Checking Accounts.** If your checking account has had no activity within a one-year calendar period, it will be deemed as an inactive account and may be closed. If your checking account is closed, any remaining funds will be automatically transferred to your primary savings account minus any fees as set forth in the Fee Schedule, and your Visa® debit card will be deactivated. Activity is defined as performing transactions on the account such as:

- Log in to Alliant Online Banking, Phone Banking or Mobile Banking App.
- Writing checks.
- Using a Visa® debit card at an ATM or for purchases.
- Using Alliant's online Bill Pay service.
- Having ACH deposits or withdrawals posting to the account.
- Making deposits to or withdrawals from the account.

20. DORMANT ACCOUNTS

If you have had no activity on your account(s) (i.e., primary savings, supplemental savings, IRA, minor, trust, custodial, and/or checking account), within the period prescribed by applicable state law (typically three or five years) then your account(s) is (are) considered to be dormant and/or abandoned. Alliant will send a letter to the members 30 days prior to account closing based on the requirements for each state. The account will be assessed a dormant account (Escheat) fee, as set forth in the Fee Schedule, and closed. The funds in your account will then be escheated to the appropriate state in accordance with applicable laws. Once funds have been released, we will no longer have access to such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency. The lone exception is for members that reside in the State of California. Alliant will retain the funds from the closed accounts until June of the following year prior to remitting to the state.

21. SPECIAL ACCOUNT INSTRUCTIONS

You may request that we facilitate certain Trust, Will, or Court-Ordered Account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your Trust, Will, or Court Order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require you to provide written authorization when you request account changes.

22. TERMINATION OF ACCOUNT

In addition to the other provisions in this Agreement, we may terminate your account(s), with or without cause, at any time without notice and/or explanation if there has been any misrepresentation or any other abuse of any of your accounts; or we reasonably deem it necessary to prevent a loss to us. We also 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 account or of the funds in the account; (4) any checks are lost or stolen; or (5) there are excessive returned unpaid items not covered by an overdraft protection plan. You may terminate a single party account by giving written notice. We

reserve the right to require the consent of all account owners to terminate a multiple party account. We are not responsible for payment of any check, withdrawal, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

23. TERMINATION OF MEMBERSHIP

You may terminate your membership by giving us written notice.

We may terminate your membership and therefore deny services or you may be subject to expulsion for any reason allowed by applicable law, including causing a loss to Alliant or for abusive behavior.

24. DEATH OF ACCOUNT OWNER

Please note that Alliant does not accept wills or provide legal advice. We therefore encourage you to seek answers from a trusted legal professional. Once Alliant has received a deceased member notification, the account and documentation provided will be reviewed and the notifier will be contacted by a member representative.

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 (10) 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 representatives 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 joint owner (if applicable) or to the beneficiary(ies) named on the primary savings account. Beneficiaries will be paid upon the receipt of required documentation.

Once Alliant has received a deceased member notification, the account will be reviewed by a member representative. For more information about membership eligibility, call Alliant at (800) 328-1935 or visit us online at www.alliantcredunion.org.

25. SEVERABILITY

If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

26. ENFORCEMENT

You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

27. GOVERNING LAW

This Agreement is governed by Alliant's Bylaws, federal laws and regulations, the laws of the state where your account is located, including the State of Illinois, and local Clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in a county in which Alliant is located.

28. COMMUNICATION

Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement. All written and oral communication will be in English. If any non-English documents are presented to you or if any conversations are had with you in a language other than English, it is as a courtesy and does not obligate us to present

any future documents or conduct future business with you in any language other than English except as otherwise required by law.

We may monitor and record any telephone conversation with you at any time without further notice to you, as allowed by law. The decision to record any conversation shall be solely at our discretion and we shall have no liability for doing so or failing to do so. You agree that should your accounts or loans become delinquent or have a negative balance, Alliant or its agents may contact you using any methods as allowed by law, including but not limited to telephone calls to any landline or cellular phone number that you provided; secure messaging via Alliant Online Banking; email, text, SMS, or other electronic forms of communication, such as pre-recorded or artificial voice calls or messages. You also agree that you shall be solely responsible for any fees charged by your Internet or cellular provider that you incurred through such contact.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract that covers your and our rights and responsibilities concerning the electronic funds transfer (EFT) services offered to you by Alliant Credit Union (Alliant). Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account agreement for EFT services, signing your card, or using any service, each of you, jointly and separately, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

You authorize us to disclose to third parties, affiliates, and agents, such as independent auditors, consultants or attorneys, information you have provided or that we, or our affiliates, have obtained about your accounts and the transfers you make electronically for the following reasons:

- To comply with laws, government agency rules or orders, subpoenas, or other legal process or to give information to any government agency or official having legal authority to request such information
- To verify your account's existence and condition for a third party, such as a credit bureau or merchant
- When necessary to complete any type of transfers and any type of bill payments
- To provide services relating to your account or to offer other products and services
- If you give your permission

For additional information on how we may share your information, please visit www.alliantcreditunion.org/privacy

1. EFT SERVICES

If approved, you may conduct any one or more of the EFT services offered by Alliant.

- a. Savings ATM card. If approved, you may use your Savings ATM card and PIN (Personal Identification Number) at Alliant-owned ATMs and participating non-proprietary ATMs. At the present time, you may use your Savings ATM card to:

- Obtain balance information for your savings accounts
- Withdraw funds from your savings accounts up to \$500 per day (in most instances).

Make deposits up to \$10,000 per day (in most instances) See section 2 in this document for transfer limitations that may apply to these transactions. Not all ATMs are deposit-taking ATMs. Please note not all ATMs take cash or check deposits.

To find a fee-free network ATM, refer to the ATM locator in the Alliant mobile banking app or on www.alliantcreditunion.org.

Members may not have both a Savings ATM card and a Visa® debit card for the same membership account.

- b. Visa® debit card. You may use your Visa® debit card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide the card number security information before you will be permitted to complete the transaction.

You agree that you will not use your Visa® debit card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Visa® debit card purchases will be deducted from your checking account. If the balance in your checking account is not sufficient to pay the transaction amount, Alliant may pay the amount and treat the transaction as a request to transfer funds from approved Overdraft Protection accounts or, if you have so elected, to cover the transaction with Courtesy Pay protection. If you initiate

a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to Alliant. In the event of repeated overdrafts, Alliant may terminate all services under this Agreement.

You may use your Visa® debit card and PIN at Alliant-owned ATMs and participating nonproprietary ATMs. Alliant does not charge a fee for using the Visa® debit card at its proprietary ATMs or through its fee-free network ATMs. If a fee is charged by the ATM owner, Alliant will rebate up to \$20 per month in ATM fees, excluding the Visa® ISA (international currency exchange) fee.

At the present time, you also may use your Visa® debit card to:

- Make deposits to your savings and checking accounts
- Withdraw funds from your savings and checking accounts
- Transfer funds from your savings and checking accounts
- Obtain balance information for your savings and checking accounts
- Make POS (Point-of-Sale) transactions with your PIN to purchase goods or services at merchants that accept transactions routed through various PIN networks
- Make signature-based transactions routed through Visa®
- Order goods or services by mail, Internet or telephone from places that accept Visa®

Limitations. The following limitations on the frequency and amount of Visa® debit card transactions may apply:

- There is no limit on the number of Visa® debit card purchases you can make per day; however, purchase amounts are limited to \$2,000 PIN + \$2,000 signature-based transactions per day, if there are sufficient funds in your account.
- New member purchase amounts are limited to \$500 PIN + \$500 signature-based transactions per day, if there are sufficient funds in your account.
- You may withdraw up to a maximum of \$1,000 in any one day from an ATM machine, if there are sufficient funds in your account. New members may withdraw up to a maximum of \$200 in any one day from an ATM machine, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- You can make ATM deposits with your Visa® debit card with a \$20,000 daily limit.
- See section 2 on in this document for transfer limitations that may apply to these transactions.

The following special limitations apply to Visa® debit card transactions associated with Alliant Teen Checking accounts:

- Purchase amounts are limited to \$300 PIN + \$300 signature-based transactions per day, if there are sufficient funds in your account.
- ATM withdrawals are limited to \$100 per day, if there are sufficient funds in your account.
- See section 2h Teen Checking for other limitations that may apply.

- c. Automated Phone Banking Service. A PIN is required to access your account(s) via the automated phone banking service. For immediate access, you can set your PIN on Alliant Online Banking or when you call 800-328-1935. You may request a PIN be sent to you when you speak with a Member Service Representative. Joint owners may not initiate, modify, or delete passwords or access codes of the Primary owner. You must use your PIN along with your member account number to access your accounts. At the present time you may use the automated phone banking service to:

- Withdraw funds from your savings, checking, and line-of-credit accounts.
- Transfer funds between your savings, checking, and line-of-credit accounts.
- Obtain balance information for your Alliant accounts.
- Make loan payments from your savings and checking accounts.
- Determine if a particular item has cleared.
- Make inter-account transfers from savings, checking, and line-of-credit accounts.
- Verify transactions (i.e., ACH, debit card).
- The automated phone banking service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.
- The following limitations on the frequency and amount of automated phone banking transactions may apply:
 - The maximum withdrawal and transfer amount per day may not exceed the available funds in your account.
 - The maximum transfer amount per day made to accounts you have previously authorized to transfer to is equal to the available funds in your account.
 - Transfers to other Alliant account(s) is/are limited to \$9,999.99 per day unless the account has previously been set up as a transferee.
 - See Section 2 in this document for transfer limitations that may apply to these transactions.

Alliant reserves the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. Alliant may set other limits on the amount of any transaction, and you will be notified of those limits. The service will discontinue if no transaction is entered or after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

- d. Telephone Initiated Payments and Transfers. You can make payments or transfers by telephone. If you elect to make payments or transfers by telephone, you may be assessed a fee for each occurrence as set forth in the Fee Schedule. Telephone payments may be used for an Alliant loan, credit card and mortgage payments received from other financial institutions. See Section 2 in this document for transfer limitations that may apply to these transactions.

Payments or transfers initiated by telephone will post on the same business day unless they are scheduled for a future date up to 30 days. Payments or transfers can be canceled on the same day of the telephone call up to the cut-off time, or if future dated, up to two business days before the scheduled postdate. Alliant will not be held responsible for cancellation requests that do not allow sufficient time to stop the transaction from going out. The maximum withdrawal or transfer amount per day may not exceed the available funds in your account or Alliant's daily maximum limit. Alliant reserves the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. Alliant may set other limits on the amount of any transaction, and you will be notified of those limits. Alliant may refuse to honor any transaction for which you do not have sufficient available verified funds. Alliant will charge a fee for any ACH transfers that are returned from another financial institution as set forth in the Fee Schedule.

e. Direct Deposit. Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institution(s), Alliant will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your savings or checking account.

f. Preauthorized Debits. Upon instruction, we will pay certain recurring transactions from your savings account, checking account and loan payments. (See Section 2 in this document for transfer limitations that may apply to these transactions.)

- Stop Payment Rights. If you have arranged in advance to make a single or recurring electronic funds transfer (EFT-ACH) out of your account(s), you may place the following stops: single, multiple, or indefinite. You must notify us orally at any time up to three business days before the scheduled date of the transfer. ACH stop payments need exact company name or company ID and dollar amount to be valid. Revocation of a recurring ACH transfer must be done through the originator of the EFT-ACH. Stop payments placed on ACH transactions will be effective up until the item is presented for payment except in the case of an indefinite stop payment.
- Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop payment of an EFT-ACH transfer three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

g. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for something with a check, you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization. Refer to Fee Schedule.

h. Alliant Online and Mobile Banking. A password is required to access your accounts via Alliant Online Banking or Mobile Banking services. You must use your password with your user name to access your accounts. At the present time, you may use Alliant Online and Mobile Banking to:

- Withdraw funds from your savings, checking, and line-of-credit accounts.
- Pay bills from your Alliant Checking account.
- Transfer funds between your savings, checking, and line-of-credit accounts.
- Obtain balance information for your Alliant accounts.
- Make loan payments from your savings and checking accounts.
- Make inter-account transfers from savings, checking, and line-of-credit accounts.

Your accounts can be accessed through Alliant Online Banking via personal computer or most mobile devices. Alliant Online Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. **Note: All checks made payable to you as a primary member will be mailed to your address of record.**

We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered or

after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access. The following limitations may apply to Alliant Online and Mobile Banking:

- The maximum withdrawal and transfer amounts per day may not exceed the available funds in your account.
- The maximum transfer amount per day made to accounts you have previously authorized to transfer to is equal to the available funds in your account.
- Transfers to any other account(s) is/are limited to \$9,999.99 per day.
- Alliant maintains ACH transfer balance limits for all member accounts. Members will receive more tailored information about specific daily transfer limits when making a transaction through Online Banking. Limits are based on account history, including length of membership and status, as well as other factors. Alliant reserves the right to adjust these limits at any time. Members may transfer amounts above these limits by using Alliant's wire transfer service, pursuant to Alliant's current fees for outgoing wire transfer services. See Section 2 in this document for transfer limitations that may apply to these transactions.

i. Online Bill Pay. We will process bill payment transfer requests only to those creditors Alliant has designated in the User Instructions and such creditors as you authorize and for whom Alliant has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your Alliant Checking account for bill payment transfer by the designated cut-off time on the date you schedule for payment as designated in Alliant's Bill Pay agreement. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment as designated in Alliant's Bill Pay Agreement. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor. There is no limit on the number of bill payments per day.

- j. An Alliant Checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account; however, if insufficient funds or other returns occurred, applicable fees will apply. Please refer to the current Fee Schedule for a complete list of fees.
- k. If you have Courtesy Pay on your Alliant Checking account, it will not be implemented as a source to cover overdraft bill pay items.

2. TRANSFER LIMITATIONS

For all types of savings accounts that are eligible for preauthorized, automatic, telephonic, electronic or audio response transfers, you may make up to six such transfers to an account at another financial institution or to a third party during any calendar month. If you reach these limitations within a calendar month, additional transactions will not be able to be completed and may be returned unpaid. If this is the case, you may be assessed an NSF fee, as set forth in the Fee Schedule.

3. CONDITIONS OF EFT SERVICES

"Access device" means a card, code, or other means of access to a consumer's account, or any combination thereof, that may be used by the consumer to initiate electronic fund transfers.

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

- b. **Honoring the Card.** Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- c. **Foreign Transactions.** Purchases and cash withdrawals made in foreign countries and foreign currencies using an Alliant- issued card will be debited from your account in U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date, plus 1 percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or card holder statement posting date. An International Service Assessment fee (ISA) will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Service Assessment fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. If applicable, finance charges will be assessed to the International Service Assessment fee.
- d. **Security of Access Codes and PINs.** You may use one or more access codes with your electronic funds transfers, for example for Visa® debit cards, Savings ATM cards, or Automated Telephone Banking Services. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for the safekeeping of your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and Alliant suffers a loss, we may terminate your EFT services immediately.
- e. **Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint account owners shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings, checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and Alliant may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES

There are certain fees and charges for electronic funds transfer services. For a listing of all applicable fees, see our current Fee Schedule. From time to time, the fees may change. We will notify you of any changes as required by applicable law.

If you use an ATM not owned by us, you may be charged a surcharge-fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry). The fee will be debited from your account if you elect to complete the transaction or continue with the balance inquiry. Refer to the Fee Schedule for information about ATM rebates.

5. MEMBER LIABILITY ON UNAUTHORIZED TRANSACTIONS

You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, passwords, or other means of identification. We reserve the right to block access to the services to maintain or restore security to Alliant Online Banking and our systems if we reasonably believe your access codes have been or may be obtained or are being used or may be used by an unauthorized person(s). You will bear the liability or the risk of any error or loss of data, information, transactions or other losses that may be due to the failure of your computer system or third-party communications provider on which you may rely.

Tell us AT ONCE if you believe your card has been lost or stolen, that an electronic fund transfer has been made without your permission, or if you believe someone has used your card or access code or otherwise accessed your accounts without your authority. 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 a transaction was made with your card or card number without your permission, and was either a Visa® or Interlink transaction, you will have no liability for the transaction. For all other EFT transactions, including ATM transactions, your liability for an unauthorized transaction is determined as follows.

If you tell us within two business days after you discover the loss or theft of your card – not including the day you learn of the loss or theft of your card – you can lose no more than \$50. If you fail to notify Alliant within 2 business days of the discovery, the lesser of \$500 or: the sum of the amount of unauthorized transfers made within the first two business days, up to \$50, and the amount of the unauthorized transfers made after two business days before notice to Alliant someone used your card without your permission. If you do NOT tell us within the two business days and we can evidence that we could have stopped someone from using your card 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, tell us at once. If you do not tell us within 60 days after the statement was mailed, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods. You may be required to provide documentation to substantiate your claim for the delay. If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: 800-328-1935 or write to: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945.

6. RIGHT TO RECEIVE DOCUMENTATION

You will receive or have the option to receive a receipt at ATM teller stations and merchant locations each time you make a transaction. However, for certain small dollar transactions at merchant locations, you may not receive a receipt.

- a. **Periodic Statement.** Transfers and withdrawals made through any ATM or point of sale (POS) terminal, debit card transactions, automated phone banking, preauthorized EFTs, electronic/PC transactions, or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly. Refer to the Fee Schedule for information regarding paper statement fees.

- b. **Receipt.** We will make a receipt available to a member at the time the consumer initiates an electronic fund transfer at an electronic terminal. If a member does not complete an ATM transfer that is initiated but not completed, a receipt will not be issued.
- c. **Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by logging into Alliant Online Banking, calling our automated phone banking service or the Member Contact Center at 800-328-1935. This does not apply to transactions occurring outside the United States.

7. BUSINESS DAYS

Our business days are Monday through Friday from 8:30 a.m. to 5 p.m. Central Time, excluding federal holidays.

8. ALLIANT 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 proximately caused by our error. However, there are some exceptions; we will not be liable, for instance:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If acts of God (including but not limited to fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral subject to our lien or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If any circumstances beyond our control (such as your willful or negligent use of your card, access code, or any EFT facility for making such transfers) prevent the transaction.
- If the telephone or computer equipment you use to conduct audio response or electronic communications is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by Alliant. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by Alliant.

9. NOTICES

All written notices from us will be effective as indicated in the notice or as required by law or regulation. In all other cases, it is considered effective when the notice is sent electronically or to your last known address in Alliant's records. Notice to any account owner is considered notice to all account owners. Notices from you will be effective when received by Alliant.

10. ERROR RESOLUTION

In Case of Errors or Questions About Your Statement Containing

Electronic Funds Transfers (EFTs). Contact us 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 receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Submit inquiries to:

- Toll-free: 800-328-1935 (24/7) or +1-773-462-2000
- U.S. Mail: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945
- Electronically through Alliant Online Banking:
 1. Log in to online banking;
 2. Select "Messages" on the right to compose your secure message;
 3. Make sure to include "Error Resolution" in the subject line. In your communication: 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; and 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 ten (10) business days. We will determine whether an error occurred within ten (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 ten (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 investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, 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 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. Any Teen Checking Visa Debit Card error resolution will require a signature from a parent or guardian.

In Case of Errors or Questions Regarding Your Statement

Send notice of discrepancies, questions or requests for more information regarding a transaction on your statement to:

- U.S. Mail: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945.
- Electronically through Alliant Online Banking:
 1. Log in to online banking;
 2. Select "Messages" on the right to compose your secure message
 3. Make sure to include "Error Resolution" in the subject line. In your communication, please provide the following information: (1) Your name and member account number (2) The dollar amount of the suspected error and date (3) Describe the error or the transaction and explain as clearly as you can why you believe there is an error

We must receive written notice from you no later than 60 days after we sent the first statement on which the problem or error appeared, and at least three business days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (including electronically). You may telephone us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. Within 90 days, we must either correct the error or explain why we believe the statement was correct. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

You are not obligated to pay the amount in question during the investigation process; however, you are obligated to pay the remaining parts of your account that are not in dispute.

While we investigate your inquiry, we cannot report your account as delinquent or take any action to collect the amount in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. We can apply any unpaid amount against your credit limit.

If, after the investigation, you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Special Rules for Credit Card Purchases

If you have a problem with the quality of products or services that you purchased with your Alliant credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the products or services. To use this right, all of the following must be true:

1. You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and the purchase price must have been more than \$50
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify
3. You must not yet have fully paid for the purchase

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the products or services. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address or website listed above. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

11. TERMINATION OF EFT SERVICES

You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must destroy your cards. You also agree to notify any participating merchants that their authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer system not to accept your card or access code for any EFT service. Whether you or Alliant terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

FUNDS AVAILABILITY POLICY

This disclosure describes your ability to withdraw funds at Alliant. It only applies to the availability of funds in transaction accounts excluding certificate accounts. Alliant reserves the right to delay the availability of funds deposited to accounts for transactions that appear to be suspicious or are not transaction accounts for periods longer than those disclosed in this policy.

1. GENERAL POLICY

We strive to make funds from your deposits available to you on the same business day that we receive your deposit. Once deposits are available, you can withdraw the funds and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and Federal holidays. If you make a mobile deposit before 1:00 pm CST on a business day that we are open, we will consider that day to be the day of your deposit. Generally, if you make a deposit on a day we are not open, we will treat the deposit as made on the next business day we are open. Deposits made at ATM, electronically, or at a branch are considered same business day if made before 5:00 pm CST. Extended holds may apply.

Government Checks, Cashier's Checks and Other Special Types of Checks

For Alliant members who meet certain criteria and guidelines, in some instances and upon our discretion, additional funds from the item(s) you deposit may become available to you more quickly than listed. Decision criteria are risk based, linked to account history, determined by Alliant using internal and confidential information, and are subject to change at any time without notice. At a minimum, you will receive funds availability as listed herein.

Provided the payee and the presenter of the check are both Alliant members or a non-member endorser is present with identification, funds will be available on the day we receive the deposit for the following items:

- Government checks and low-risk items including on-us checks, certified checks, cashier's checks, teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders, and payroll checks from Select Employer Groups (SEG)
- Payroll checks from Select Employer Groups (SEGs) received via direct deposit, mailed in or presented directly to Alliant
- The first \$2,500 applies to items stated above and to personal, business checks and third-party checks

2. RESERVATION OF RIGHT TO HOLD

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available for withdrawal until the seventh business day after the day of your deposit (see sections 3 through 7). The first \$200 of your deposit, however, may be available for withdrawal on the same business day of your deposit. If we are not going to make all of the funds from your deposit available for withdrawal on the same business day, we will notify you at the time you make your deposit. The remaining funds will show as "Pending" in Alliant Online Banking and within the Alliant Mobile Banking app. We will also tell you when the funds will be available for withdrawal. Held funds are not included in your Available Balance and any transaction may cause an overdraft if the Available Balance is insufficient to post the transaction. If your deposit is not made directly to one of our employees, or if we take this action after you have left the premises, we will mail you the notice by the next business 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 for withdrawal.

3. LONGER DELAYS MAY APPLY

Federal law permits financial institutions to delay the availability of funds for a reasonable period of time for certain types of deposits. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- Large deposits (greater than \$5,000): Any amount exceeding \$5,000 may be held for a reasonable time according to Alliant's availability policy.
- Redeposited Checks: Funds may be held unless the check was returned because an endorsement was missing or because the check was postdated. In such a case, if the deficiency has been corrected, the check may not be held as a redeposited check.
- Reasonable cause to doubt the collectability of a check: Doubtful collectability may exist for postdated checks, checks dated more than six months earlier, and checks that the paying institution has said it will not honor.
- Emergency conditions: Emergency conditions such as natural disasters, communications malfunctions, and other situations that prevent us from processing checks as usual.
- New accounts (open for less than 30 days): Next-day availability applies only to cash, electronic payments, and the first \$5,000 of any other next-day items; the remaining amount from next-day items must be available by the ninth business day.
- We are unable to verify the deposited check with the drawee bank
- You have overdrawn your account repeatedly in the last six months

Notice of Delay: We will provide a **written notice** at the time of deposit, unless the deposit is not made in-person to an employee, or if the facts upon which a determination to invoke a delay become known after the time of the deposit, providing information as to why the funds are being held and when they will be available either by mail or as soon as practicable, but no later than the first business day following the day the facts become known to use or the deposit is made, whichever is later.

We will notify you via paper mail if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available for withdrawal. Deposits from \$2,500.01 to \$5,000 will generally be available for withdrawal no later than the second business day after the day of your deposit. Deposits over \$5,000 will generally be available for withdrawal no later than the seventh business day after the day of your deposit.

4. SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 calendar days after the account is established:

- In most instances, funds from deposits of government checks and low-risk items payable to the member(s) on the account will be available for withdrawal on the day we receive the deposit.
- Funds from the deposit of personal and certain business checks will be available for withdrawal on the **ninth business day** after the day of the deposit.
- Alliant does not accept third-party checks for deposit into new accounts.
- Your ability to utilize certain features of our online banking, mobile banking, automated phone banking, etc., may be limited.

5. SPECIAL RULES FOR ABUSED ACCOUNTS

If you are a member whose account has had frequent overdrafts in the last six months, have deposited checks that were returned unpaid, if your account would have overdrafted had certain checks written on the account been paid, or if your account has suffered abusive, fraudulent, or suspicious activity, the following special rules will apply:

- In most instances, funds from deposits of government checks and low-risk items payable to the member(s) on the account will be available for withdrawal on the day we receive the deposit.

- Funds from the deposit of personal and business checks will be available for withdrawal on the seventh business day after we receive the deposit.
- Alliant does not accept third-party checks for deposit into abused accounts.

6. DEPOSITS AT ATMS

In most instances, \$2,500 of funds from deposits made at Alliant ATMs will be available for withdrawal on the day of deposit. The remaining balance, if any, will be available for withdrawal on the second business day. The same policy applies to deposits made at non-proprietary ATMs (ATMs that Alliant does not own or operate).

7. HOLDS ON OTHER FUNDS

If we accept a check for deposit that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of deposit.

8. FOREIGN CHECKS

Alliant is under no legal obligation to accept checks that are drawn on a non-U.S. bank or payable in a foreign currency even if the check is drawn on a U.S. financial institution. Checks made out in a foreign language may be rejected when deposited electronically.

Our Funds Availability Policy does not apply to any foreign check, whether we accept it for deposit or on a collection basis. The actual amount you receive for checks payable in a foreign currency will be determined at the exchange rate for such items that's in effect when we're paid for the check. If a check is returned later for any reason, we will subtract the amount of the check and any charges from other banks from your balance. We will use the applicable exchange rate in effect at the time of the return, which may be different from the exchange rate originally used for the deposit.

Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed in the same way as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn. We may charge a fee (listed in the Fee Schedule) for processing foreign checks. Alliant will begin processing foreign checks once a signed consent form is received and the process may take up to 12 weeks.

WIRE TRANSFER REQUEST AGREEMENT AND DISCLOSURE

You authorize Alliant to transfer funds via wire transfer, in accordance with wire transfer fees as listed on the Fee Schedule, and to debit your account for both the wire transfer fee and the amount of the wire transfer. Alliant is not liable for failure to act or delay in acting on a wire transfer request because of legal constraints, member negligence, interruption of communication facilities, equipment failure, emergency conditions, violations of any guidelines, rules or regulations of any government authority, or other circumstances beyond Alliant's control. Alliant is not liable for consequential, special or exemplary damages or losses of any kind.

In most instances, wire transfer requests cannot be canceled. Efforts to act on requests for cancellations will be made, but Alliant is not liable if, for any reason, the wire transfer request is not amended or canceled.

You agree to reimburse Alliant for any costs, losses, or damages that are incurred in connection with requests to amend or cancel a wire transfer request. If warranted, a refund of money from a cancellation of the wire transfer will take place once Alliant determines that the recipient has not received the funds and the funds are returned to Alliant. The refund may not be equal to the amount of the original wire transfer due to charges that may be imposed by other financial institutions. In the event that Alliant may be able to cancel a wire transfer, request must be made within 30 minutes of submission.

Domestic wire transfer requests received prior to 2pm Central Time (CT) will be transmitted that same business day. Domestic wire transfer requests received after 2pm CT will be transmitted on the next business day. International wire transfer requests received prior to 10:30am CT will be transmitted that same business day. International wire transfer requests received after 10:30am CT will be transmitted on the next business day.

A Bank Identifier Code (BIC), also known as a SWIFT code, is required for all international wire transfers. In some instances, an International Bank Account Number (IBAN) may be required in addition to the BIC or SWIFT code. The recipient(s) of the wire transfer must be identified and physical addresses provided for both the recipient(s) and the recipient's financial institution.

Alliant and the receiving financial institution may process the wire transfer request based only on the account number(s) and other information listed. Alliant is not responsible for incorrect recipient information conveyed and/or listed on the wire transfer request. You agree to hold Alliant harmless if the recipient information you convey to us is incorrect or incomplete.

Wire transfer requests are subject to Alliant's Funds Availability Policy and if applicable, we reserve the right to verify funds before wiring them. Your rights and obligations regarding wire transfers may be covered by Regulation J of the U.S. Federal Reserve Board and/or Article 4A of the Uniform Commercial Code. If security procedures are not successful, the wire transfer request may be canceled by Alliant. If this is the case, you will be notified by phone and/or U.S. mail within two business days. When sending wire transfers to a foreign country, Alliant will send the funds in U.S. dollars. They may be converted into the appropriate foreign currency by the financial institution that transmits Alliant's wire transfers or the recipient's financial institution. If a wire transfer is not received by the recipient and its whereabouts need to be traced, you may be charged an account research fee (as listed in the Fee Schedule) if it was not Alliant's error. It is your responsibility to monitor your account and statements for any errors or discrepancies regarding wire transfers.

TRUTH-IN-SAVINGS DISCLOSURE

The rates and terms applicable to your account at Alliant are provided in this Truth-In-Savings Disclosure. Alliant may offer other rates for these accounts from time to time. Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts. The Truth-in-Savings Act allows for the change in terms of share accounts as long as 30 calendar day advance written notice is given.

1. RATE INFORMATION

The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For Alliant Savings, Supplemental Savings, Trust, UTMA Custodial Savings, Checking, Mortgage Share, Traditional IRA, Roth IRA, SEP IRA, and Coverdell Education Savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by Alliant's Executive Team. For certificate accounts (share and IRA), the Dividend Rate and Annual Percentage Yield may change daily as determined by Alliant's Executive Team. The Dividend Rates and

Annual Percentage Yields are the rates and yield as of the last dividend declaration date. Current rates are published on www.alliantcreditunion.com. Alliant is not responsible for rates posted on other Internet sites not owned by Alliant Credit Union.

2. DIVIDENDS

Dividend earnings begin to accrue on deposits as they are made. The Dividend Period is the period of time, at the end of which, an account earns dividend credit (first/end calendar day). Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

The average daily balance method calculates your dividend using the beginning balance of each day for its dividend. If you close your account prior to month-end, you will receive dividends during the period for which your account was open. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Truth-In-Savings Disclosure Chart.

3. ACCRUAL OF DIVIDEND

For all accounts, dividends will begin to accrue on deposits on the business day you make the deposit to your account.

For all Savings accounts IRA, and Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings and Checking accounts, you will accrue dividends up until the same day you close your account.

For Certificates, dividends are not required to be paid when it is closed within 7 days of opening.

4. BALANCE INFORMATION

To open any account you must deposit or already have on deposit at least the par value of one full share in any account, which is set by the State of Illinois. The par value of one share is \$1.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Truth-In-Savings Disclosure Chart. For all accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield. For accounts using the Average Daily Balance method, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. TRUTH-IN-SAVINGS DISCLOSURE CHART

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See section 6 of Truth-In-Savings Disclosure
Savings Account	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Supplemental Savings Account	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Trust Account	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
UTMA Custodial Savings Account	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
High Rate Checking	Monthly	Monthly	Monthly	\$0.00	—	\$0.00	Average Daily Balance	Account restrictions apply.
Basic Checking Account	—	—	—	\$0.00	—	—	—	Account restrictions apply.
Mortgage Share Account	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Traditional IRA	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Roth IRA	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
SEP IRA	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Coverdell Education Savings Account (ESA)	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Regular Certificates (Share, IRA, ESA) 12- to 60-month*	Monthly	Monthly and at maturity	Monthly (calendar)	\$1,000.00	—	\$1,000.00	Average Daily Balance	Account transfer limitations apply.
Jumbo Certificates (Share, IRA, ESA) 12- to 60-month*	Monthly	Monthly and at maturity	Monthly (calendar)	\$25,000.00	—	\$25,000.00	Average Daily Balance	Account transfer limitations apply.

* For additional information, please see the Agreement and Disclosures for this product at www.alliantcreditunion.com.

The following change in terms supplements section 8 of your membership Account Agreement & Disclosures.

OVERDRAFT LIABILITY

An overdraft occurs when you do not have enough money in the “available balance” in your account to cover a transaction but the credit union pays the transaction instead of returning it. You may inadvertently overdraw your account through checks, ATM transactions, debit card purchases, and electronic or in-person withdrawals. Whether the transaction is paid or returned, your account may be subject to a fee as set forth in the Alliant Fee Schedule. Alliant offers Overdraft Protection Plans to avoid overdraft fees. These plans are described below.

UNDERSTANDING ACTUAL VS. AVAILABLE BALANCES

Your checking account has two kinds of balances: “actual or current balance” and “available balance.” Both balances can be seen in online banking and in the mobile banking app. You can also call 800-328-1935 to check your balances via phone. It is important to understand how both balances work to avoid overdrafts.

Your “actual or current balance” is the full amount of all deposits made into your account less payment transactions that have actually “posted” to your account. Thus, any purchases, holds on deposits, fees or other charges that have not yet posted to your account will not appear in your “actual or current balance.” (See “Funds Availability Policy” for further explanation and examples about holds on deposits).

Your “available balance” is the amount of money in your account that is available to you to use without incurring an overdraft fee. It is the actual balance less holds on deposits and amounts you have asked us to authorize for certain purchases you have made with your debit card.

Available balance is determined at the time a check, an ACH, and certain debit card transactions are posted to your account, not when they are authorized. The available balance is used to determine when your account is overdrawn. Both your available and actual balances are shown in mobile and online banking. The following example illustrates how this works:

- Assume your actual and available balances are both \$100, and you swipe your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60, so your available balance is only \$40. Your actual balance is still \$100. Before the restaurant charge is sent to us for posting, a check that you wrote for \$50 clears. Because you have only \$40 available (you have committed to pay the restaurant \$60), your account will be overdrawn by \$10, even though your actual balance was \$100 before the check posted and is still \$50 after the check posts. In this case, we may pay the \$50 check, but you will be charged an overdraft fee. That fee will be deducted from your account, further reducing both the available and actual balances. When the \$60 restaurant charge is presented to Alliant and posted to your account, you will not have enough money in your available balance because of the \$50 check that just cleared. **However, you will not be charged a fee for this type of debit card transaction because your available balance was sufficient at the time it was authorized.**

OVERDRAFT PROTECTION PLANS

You may opt in to Alliant’s **Overdraft Protection** plan for your account. If you opt in, we will honor checks, ACH debits, bill pay items, and point-of-sale/PIN- and signature-based debit card transactions drawn on your insufficient available balance. We will do so by transferring funds from another deposit or loan account, as you have directed under this Agreement, or as required under Alliant’s Overdraft Protection Policy or per the terms of your applicable loan account.

Alliant offers an additional overdraft service known as **Courtesy Pay** to members who are eligible (see eligibility requirements in the table below). Courtesy Pay is offered to members in two ways:

- 1) Standard Courtesy Pay: Automatic enrollment based on certain criteria regarding member account activity; or 2) Extended Courtesy Pay: Member initiated opt-in. There is no maximum number of overdraft or Courtesy Pay fees that may be assessed per day.

If an item is presented for payment and your account does not have sufficient available balance to pay it, then Alliant, in its discretion, may elect to pay it. In that event, you will be charged a Courtesy Pay fee according to the Alliant Fee Schedule. Not all transaction types are covered by Courtesy Pay. Only checks you write and ACH electronic transactions from your Alliant checking account are covered. If you opt in, Courtesy Pay protection may be extended to cover point-of-sale/PIN debit card transactions.

HOW TO PREVENT COURTESY PAY FEES

By opting in to Courtesy Pay, you are agreeing to pay a fee (as set forth in the Fee Schedule) any time Courtesy Pay is used to cover a payment or fee against your account. To avoid these fees, you may discontinue Courtesy Pay at any time by:

- De-selecting the Courtesy Pay option in Alliant Online Banking (OLB)
- Calling 800-328-1935 (24/7)
- Visiting an Alliant Branch

Your transactions may not be handled by Alliant in the order in which you completed them. Accordingly, the order in which Alliant processes them may affect the total amount of Overdraft or Courtesy Pay fees assessed to your account.

TRANSACTION PROCESSING

Alliant posts transactions as follows:

1. Live transactions are processed in the order they are received by Alliant. Live transactions include:
 - ATM and Mobile
 - Same Day ACH
 - Debit Card
 - Branch
 - Deposits and Withdrawals
2. Debits are processed from highest to lowest.
3. ACH Transactions:
 - By Settlement Date except for those made on Federal Holidays as clearing times will be delayed and the payment will initiate on the next business day. Federal Holidays include: New Year’s Day, Martin Luther King Jr. Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day
 - ACH credits (money coming into your account) are processed from lowest to highest.
 - ACH debits (money coming out of your account) are processed from lowest to highest.

Alliant's Courtesy Pay Protection Program

	Standard Courtesy Pay	Extended Courtesy Pay
Eligibility Requirements	<ul style="list-style-type: none"> • Membership must be in "Good Standing" • Checking account must be open for at least 6 months • Must have "qualifying deposits" of at least \$600 in the most recent 30 days 	<ul style="list-style-type: none"> • Membership must be in "Good Standing" • Checking account must be open for at least 6 months • Must have "qualifying deposits" of at least \$600 in the most recent 30 days
Opt-In Requirement	<ul style="list-style-type: none"> • Automatic enrollment occurs once eligibility requirements are met 	<ul style="list-style-type: none"> • Member must "opt-in" using one of the following 3 methods: • Select the Courtesy Pay option within Alliant Online Banking (OLB) • Call us at 800-328-1935 (24/7) • Visit an Alliant Branch
Coverage	<ul style="list-style-type: none"> • Checks and other transactions made using your checking account number 	<ul style="list-style-type: none"> • Checks and other transactions made using your checking number • Visa PIN- and Signature-based debit card transactions
Exclusions	<ul style="list-style-type: none"> • ATM Transactions • Debit Card Transactions 	<ul style="list-style-type: none"> • ATM Transactions
Associated Fees	<ul style="list-style-type: none"> • There is no limit to the number of fees or the total amount of fees that may be incurred if you overdraw your account. • You may be charged multiple fees for the same payment transaction if it is presented to us for payment multiple times. <p>*Refer to the Alliant Fee Schedule.</p>	<ul style="list-style-type: none"> • There is no limit to the number of fees or the total amount of fees that may be incurred if you overdraw your account. • You may be charged multiple fees for the same payment transaction if it is presented to us for payment multiple times. <p>*Refer to the Alliant Fee Schedule.</p>

Alliant Credit Union is owned and operated by its members. Membership is a lifetime benefit and is available to the employees and their family members of select employee groups, organizations and residents and workers in select communities.

Alliant Credit Union is chartered in the state of Illinois and is supervised by the Illinois Department of Financial and Professional Regulation.



PO Box 66945, 11545 W. Touhy Avenue
Chicago, IL 60666-0945
alliantcreditunion.com



**Federally insured by
NCUA**