



LLCU.ORG • 844.222.7788

PO Box 3310, Decatur, IL 62524

Welcome Williamsville State Bank & Trust Customer!

September 1, 2026

We are very excited to announce that Williamsville State Bank & Trust is now officially Land of Lincoln Credit Union [LLCU] as of Tuesday, September 1st, 2026. We know you are likely to have many questions. Enclosed, you will find important information that should answer your most pressing questions. Please also visit www.llcu.org/welcome-wsbt/ and click on the **"NEW MEMBER GUIDE"** icon to view a helpful booklet that provides similar detail as these FAQs enclosed about what to expect. Also, be certain to keep close watch for mail and email as we will send more information regarding any upcoming changes, required actions, or service interruptions that may occur.

OTHER ENCLOSED ITEMS:

- **FREQUENTLY ASKED QUESTIONS (FAQs)** – We have compiled a list of some of the most common questions that people ask during this type of transition. Please be sure to take the time to read through each page. You will learn more about LLCU, as well as what to expect as we move forward.
- **MEMBERSHIP AGREEMENT (Terms & Conditions)** – This document defines the rights, rules, restrictions, and responsibilities of your accounts and your membership help at LLCU.
- **PRIVACY NOTICE** – This document explains how the credit union collects, shares, and protects your personal and financial information.
- **FEE SCHEDULE** – This document lists and details the various service charges, transaction costs, and penalty fees associated with various member accounts and services at LLCU.
- **TRUTH-IN-SAVINGS** – This document is a clear disclosure statement that outlines and defines interest rates, fees, balance requirements, and terms for LLCU deposit accounts.

IMPORTANT DATES TO REMEMBER:

Friday, September 25th Starting at 2:00p.m.	• LLCU Branches in Springfield, Williamsville, and Sherman will close. • Online Banking will be unavailable for WSBT customers beginning at 2:00p.m.
Saturday, September 26th	• All LLCU Branches will be CLOSED. • LLCU (and WSBT) Digital Banking will be unavailable.
Sunday, September 27th	• LLCU (and WSBT) Digital Banking will be unavailable.
Monday, September 28th	• All LLCU branches will open with regular hours. • LLCU Digital Banking will be restored. • All former WSBT customers should enroll in LLCU Online/Mobile Banking. • All former WSBT customers should begin using your new LLCU debit card.

Finally, we understand that change can be scary – but we want to assure you that we are committed to providing the best service to you, our newest members; to warmly welcoming the WSBT staff, our newest team members; and to investing in the communities.

Jeri Phillips

Senior Vice President & Chief Member Services Officer

Follow us!





FREQUENTLY ASKED QUESTIONS

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GENERAL INFORMATION

What is the difference between a bank and a credit union?

We understand this might be your first experience using a credit union for financial services. The good news is, banks and credit unions offer the same products and services, so this transition should be fairly simple. The key difference between banks & credit unions is that credit unions are non-profit organizations owned by the members. This means any profit made is returned to members through higher paid dividends, competitive loan rate offerings, & continual technology investment.

Another key difference is how the deposits of our members are insured. Credit Unions are federally insured by the NCUA (National Credit Union Administration), which is a federal government agency. The NCUA is the credit union equivalent to the FDIC for banks. At LLCU, we also provide additional deposit insurance through ESI (Excess Share Insurance). For a comparison side-by-side of NCUA Insurance and FDIC Insurance, please refer to the table on page 13.

Who is LLCU?

Land of Lincoln Credit Union (LLCU) was founded in 1947. As a full-service financial institution, LLCU serves over 38,000 members. Membership in LLCU is open to anyone who lives or works in 28 Illinois counties and to their immediate family members. LLCU offers 15 convenient locations throughout 10 different cities.

Is Land of Lincoln Credit Union locally owned?

Yes, LLCU is locally owned with its headquarters in Decatur, Illinois. Lending decisions are made in each branch by local employees, quickly and efficiently. We regularly seek feedback and improvement recommendations from our members. LLCU employees are your friends & neighbors.

Does LLCU invest in the local community?

YES! Giving back to the communities we serve is the foundation of our core values at LLCU. We are committed to investing in local initiatives through monetary donations & sponsorships. We are equally committed to encouraging LLCU staff to volunteer in the community. At LLCU, we offer staff 14 hours of paid time off each year, specifically for volunteering in the community. For a full snapshot of our community impact and involvement, please see 2025 Community Impact Report on page 22.

When will WSBT become LLCU?

The “official” date of change to LLCU will be September 1st, 2026. The branches will operate as WSBT until close on August 31st, 2026. The branches will then reopen on September 1st, 2026 as Land of Lincoln Credit Union (LLCU).

Then, WSBT members will officially come onto the LLCU Accounts Systems and Online Banking on Monday, September 28th. Watch for more information coming soon.



Common Credit Union Terminology

Although most of the terminology is the same among banks and credit unions, there may be some slight differences. Initially, you may feel confused by some terminology that is occasionally used by a credit union for bank-equivalent products & services. Here are just few examples of common credit union terminology:

- **Share Account:** This is a Savings Account. As a credit union member, you are part-owner, by having a “share account,” it serves as your “share” of the credit union.
- **Share Certificate:** This is a Certificate of Deposit. Again, owning a share certificate (or CD) also serves as your “share” of the credit union.
- **Draft:** This is a check—a written order by which one party instructs another party to pay a sum to a third party.
- **Share Draft Account:** This is a Checking Account. The same part-ownership reasoning applies. “Draft” refers to your check.

DEPOSIT ACCOUNTS *(General)*

Will I be able to bank at other LLCU locations?

Initially, you will continue to bank only at the three current WSBT branches. However, after the accounts system conversion, which will take place on the weekend of September 25th - 27th, 2026, you will be able to transact business at any LLCU branch. You can view a full list of LLCU branches on pages 24 & 25.

Will my branch still have the same staff?

Yes. When you visit the Springfield, Williamsville, and Sherman branches of LLCU, you will still see the same familiar faces you’ve always seen. You will continue to receive the quality care to which you’ve grown accustomed.

Will the hours at my branch remain the same?

Initially, there will be no changes to the current business hours at any of the current three WSBT branches. In the future, LLCU may change branch hours if branch traffic increases. Additionally, once the branches have Video Teller Machines installed (coming soon!) then you will be able to access extended hours for Teller transactions. If hours change in the future, we will communicate those with all our members well in advance of the change.

Will my account number(s) or routing number change?

Initially, there will be no changes to account numbers or the routing number. However, after we complete the accounts system conversion, on Monday, September 28th, you should begin to use the LLCU routing number for any NEW transactions you set up. Existing transactions will continue to post as in the past. It is possible that your account number may change after the system conversion takes place. If so, that information will be communicated with you prior to that time.



Will my deposit account(s) at LLCU be covered by insurance?

Yes. Deposits at LLCU are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. Share accounts in federally insured credit unions are insured to \$250,000 per current federal guidelines. LLCU also provides excess coverage with Excess Share Insurance (ESI). Member deposits in LLCU receive an additional \$750,000 in deposit coverage on top of the federal government's \$250,000 to be protected to a total of \$1,000,000.

Does LLCU checking come with added benefits?

LLCU checking accounts come with many features & benefits such as, no monthly service fees, no minimum balance requirement, direct deposit, online banking, mobile check deposit, BillPay, ATM/Debit cards, e-statements, unlimited check writing privileges, and optional overdraft protection.

Will I still be able to use my current supply of checks?

Yes, you will continue to use your current supply of WSBT checks. After the accounts system conversion is complete on September 28th, if you run out of your old checks, you will need to order new LLCU checks. The first box of LLCU checks will be provided upon request. Important note: LLCU checks will be required in order to see check images in online banking.

Will I need a new ATM/Debit Card?

Initially you should continue to use your current ATM/Debit card as usual. But after the accounts system conversion is complete on September 28th, you must begin using your new contactless LLCU ATM/Debit card. You should receive your new LLCU ATM/Debit 7-10 days prior to the system conversion. More information will be shared as we near that date.

Will my direct deposit(s) and pre-authorized (ACH) payment transactions transfer over to my new LLCU checking account?

Yes, all existing direct deposit and ACH transactions will continue to be received and processed as they are now. After the accounts system conversion on September 28th, any new direct deposit or ACH transactions should be created using LLCU's routing number and your account number. Any preauthorized credit, with funds being pulled from another financial institution to an account at WSBT, will continue to occur after the change to LLCU.

Will I be able to transfer funds to and from my account to another financial institution in online banking?

Yes, you will continue to use your current online banking system until the accounts system conversion is completed on September 28th. After that date, any transfers you have scheduled within online banking will need to be recreated within LLCU Online Banking.

Will LLCU automatically become the custodian of my IRA?

Yes, LLCU will become the new custodian of all IRA plans as of the close of business on August 31st, 2026. You will receive new documents to complete to finalize this transition. More information will be sent regarding required actions. If you have questions about your IRA, please call your branch.

Will the interest rate I am earning on my CD change?

No, your current interest rate and CD terms are assured to maturity on your existing CD. Upon maturity, you may choose from the various LLCU rates & terms being offered at the time.



LLCU SAVINGS PRODUCTS

MAIN SAVINGS

- \$5 minimum opening deposit required.
- No monthly fees.
- Monthly interest earned on daily balance.
- \$5 minimum balance required to maintain membership.

CUSTOM SAVINGS

- No minimum opening deposit & no minimum balance required.
- No monthly fees.
- Monthly interest earned on daily balance.
- Set up to save for any goal: vacation, education, taxes, wedding, etc.

CHRISTMAS SAVINGS

- Save for Christmas season and withdrawal as needed!
- No minimum balance required.
- No monthly fees.

MONEY MARKET SAVINGS

- Offer a higher pay rate of dividend using tier levels.
- Require a minimum balance requirement of \$2,500.00
- Excess withdrawals are subject to fees.

CERTIFICATES of DEPOSIT (CDs)

- Sometimes referred to as “Share Certificates” in the credit union world.
- Offer a secure, insured investment alternative.
- Pay a higher dividend rate than a regular savings account.
- Several terms, rates, and minimum balances are available.
- Visit www.llcu.org to view current rates and terms.

MAKING CENTS YOUTH SAVINGS

- Helps young members build a strong financial future.
- \$5 minimum opening deposit.
- No monthly fees.
- Monthly interest earned on daily balance.
- Interactive online learning tools.



Pays for A's

All school age Making Cents Savings Account members can boost their savings accounts by showing report cards and getting a \$1 deposit for every A earned!

Bucks for Books

All school age Making Cents Savings Account members can boost their savings by tracking when they read 10 books and turning in the reading log and getting a \$1 deposit for every book read!



LLCU CHECKING PRODUCTS

BASIC CHECKING

- FREE Checking-NO monthly service fee and NO minimum balance required.
- Unlimited check writing privileges.
- Overdraft Protection (ODP) option is available.
- Free monthly e-Statements.
- Free Online Banking and BillPay.
- Contactless ATM/Debit Card with each account.

REGULAR CHECKING PLUS

- Account pays dividends monthly.
- Minimum balance of \$500.00 is required - a \$5.00 service charge if balance dips below \$500.00 and dividends are not paid for that month.
- Free monthly e-Statements.
- Free Online Banking and BillPay.
- Contactless ATM/Debit Card with each account.

AMPED CHECKING

- Pays higher dividends based on average daily balance.
- Must be enrolled in Online Banking & e-Statements.
- Must have 20 debit card transactions per month to avoid \$5.00 fee.
- No minimum balance required.

HERO CHECKING

- Exclusively for First Responders and Military.
- Monthly interest earned on daily balance.
- No Monthly Fee & No Minimum Balance required.
- Unlimited VISA® debit card transactions with no fees.
- Unlimited Check Writing Privileges.

FRESH START CHECKING

- Designed for members who need to rebuild credit.
- Account can be opened even if the ChexSystem report show they have unpaid balances at other financial institutions.
- Account cannot accept checks, unless payroll or government issued.
- No checks distributed but includes a debit card.

PREMIER ADVANTAGE CHECKING

- Exclusive to members 50 years of age and over or retired.
- Monthly interest earned with a balance of \$500 or more.
- Free checks (one box per order).
- Free copier service (up to 10 copies per month).
- Free check imaging with e-Statements.
- Bonus Certificate Rate (Bonus 0.10% APR*).
- Emergency NO PENALTY withdrawals for CDs (for qualified events).

**Excludes Jumbo Certificates and special promotional share certificates.*



LLCU offers a variety of accounts to meet your financial needs. The following information will provide you with a comparison between your current WSBT products and LLCU products. It will provide details as to if, and how, they will merge to LLCU.

Other deposit account fees are included in the Terms and Conditions and the Fee Schedule which will be mailed to you. Current fees and interest rates can always be found at www.llcu.org.

SAVINGS & CHECKING PRODUCTS COMPARISONS

CURRENT WSBT PRODUCT	NEW LLCU PRODUCT
Regular Savings Business Savings	Main Savings
Minor Savings	Making Cents Youth Savings
Christmas Club	Christmas Savings
Health Savings Checking	HSA Checking
Free Checking Regular Checking Budget Checking	Regular Checking
Golden NOW Checking NOW Checking	NOW Checking
Golden Club Checking	Premier Advantage Checking
Basic Business Checking	Traditional Business Checking
Business Checking	Business Advantage Checking
Money Market Personal Money Market Business	Money Market
Money Market Plus Business Money Market Plus	Max Money Market



OVERDRAFT SUPPORT

Will my insufficient funds transfer set up with my checking or savings account remain in place?

Yes. Any overdraft transfers that you currently have in place for any of your accounts or loans will remain active after the acquisition closing date. Any changes to the terms and conditions of your overdraft protection options will be provided a minimum of 30 days prior to the change.

Does LLCU offer any other type of overdraft protection?

Yes. LLCU offers several protection options that can vary depending on the type of account you have. Below is a list and brief description of the different offerings:

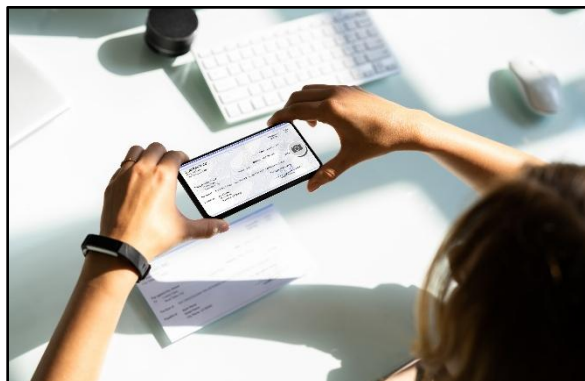
- **OverDraft Protection:** Automatic transfers from savings to checking to pay a transaction if enough funds are not available in checking account.
- **Premium OverDraft:** Optional service available for checking account that allows debit card transactions to be approved if enough funds are not available.
- **OverDraft Line of Credit:** A revolving line of credit that transfers funds from to checking account to pay a transaction if enough funds are not available.

ONLINE BANKING

Will my Online Banking or Mobile App change?

Initially, you will continue to use your current WSBT Online Banking and mobile app and your login credentials will not change. The only immediate change you will notice in online banking is that it will be updated with the LLCU logo, as well as the NCUA logo (instead of the FDIC logo).

However, after the accounts systems conversion takes place September 25th-27th, 2026, you will be required to enroll in LLCU Online Banking and download the new LLCU Mobile Banking app. More detailed instructions will be coming your way in the coming weeks providing steps you will need to take to enroll in LLCU Online Banking and to download the LLCU mobile banking app.



**LLCU Mobile
Banking offers
mobile check
deposit!**

**Deposit your
check from home,
or anywhere!**



NCUA and FDIC INSURANCE COMPARED

Insurer	Single Account - One owner	Joint Account - More than one owner	Retirement Accounts - Includes IRAs	Revocable Trust Accounts	Corporation Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per owner	\$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh. <i>All IRA coverage is separate and in addition to coverage for other credit union accounts.</i>	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category).	\$250,000 per corporation, partnership or unincorporated association.	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian

See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov for more detailed information about deposit insurance.

ESI INSURANCE

LLCU also provides excess coverage from the Excess Share Insurance Corporation (ESI). Member deposits in LLCU receive an additional \$750,000 in deposit coverage on top of the federal government's \$250,000 and are protected to a total of \$1,000,000.



LOAN ACCOUNTS

Will the terms of my existing loan change?

No, the terms of your existing loan(s) will not change. Your WSBT loan will be acquired by LLCU as of the August 31st, 2026, closing date. However, the terms of your loan will not change and will continue to be serviced at the Williamsville, Springfield, and Sherman branches.

Will anything change with how I make my loan payments?

No, you will continue making your loan payments as you have been. Pre-authorized automatic payments will continue as scheduled. You should continue making your payments at any of the three current WSBT branches until the accounts system conversion is complete on Sept. 28th. After that, you can pay your loan at any LLCU branch location.

Additionally, any new automatic payments can be set up using any of LLCU's accepted payment methods offered. You can find the accepted payment methods of LLCU by scanning the QR code at the bottom of this page.

I currently pay my loan with a coupon book from WSBT. Will I get a new coupon book from LLCU?

You can continue to use your existing WSBT coupon book after the acquisition date. After the accounts system conversion takes place the weekend of Sept 25th-27th, LLCU can provide you with new loan payment slips upon request.

Who can I call if I have questions about my loan(s)?

For questions regarding your existing WSBT loans, you will continue to call the staff at 217-698-9728.

Does LLCU offer commercial loans?

Yes. LLCU offers commercial/business loans that meet the needs of all types of business owners. See below for a full list of offerings and their benefits.

In addition, LLCU is a certified SBA Express Lender. SBA loans are federally guaranteed by the Small Business Administration. They often require smaller down payments and longer repayment terms.



BUSINESS BANKING

Does LLCU offer a Business Checking account?

Yes. LLCU offers two types of business checking accounts, Traditional Business and Business Advantage Checking. Both offer unlimited check writing and deposits, free online banking, and ATM/Debit services. To learn more, visit www.llcu.org.

Does LLCU offer Business or Commercial loans?

Yes. LLCU offers several types of loans for small businesses and people wanting to start a new business. Each type of loan has its own unique advantages. Let one of our experienced Commercial Lending Officers help you decide which is best for you and your business needs.

COMMERCIAL LOAN OFFERINGS

- **COMMERCIAL REAL ESTATE LOANS**
Best for purchase of commercial real estate or property.
- **BUSINESS ACQUISITION LOANS**
Best for purchase of an existing business or franchise.
- **BUSINESS DEVELOPMENT LOANS**
Best used to purchase, renovate, modernize, improve, or expand an investment property.
- **SBA LOANS**
Guaranteed by Small Business Administration.
Lower down payments & longer repayment terms.
- **TERM LOANS**
Best used for business needs such as equipment, machinery vehicles, or expansion projects.
- **BUSINESS LINES OF CREDIT**
An extended line of credit to cover short-term working capital needs

**FOR MORE INFORMATION ON
BUSINESS BANKING, VISIT:**

llcu.org/banking/business-products/



SAFE DEPOSIT BOXES

Do I have to do anything to transfer my WSBT safe deposit box to LLCU?

No, you do not have to do anything to move your safe deposit box lease to LLCU. Your box will automatically be converted to LLCU. Rental fees are available at all branches and at www.llcu.org. The good news is, most of the safe deposit box fees will be reduced from current WSBT prices. Additionally, some locations will offer larger sizes. Please note, safe deposit boxes are not insured by NCUA.

ELECTRONIC SERVICES

Are there daily withdrawal limits on LLCU ATMs?

Yes. For security purposes, LLCU ATM standard cards have a daily withdrawal limit of \$500. If you have specific questions regarding your limits, please contact staff at your branch.

Will I be able to use other ATMs without charge?

Initially after the change to LLCU, you will only be able to use the three existing WSBT ATMs free of charge. Once the accounts system conversion is complete (Sept. 28th), you will be able to use any LLCU ATM without charge. You will additionally be able to access over 40,000 ATMs throughout the nation, free of charge, as a part of the MoneyPass® network. You can find more information about MoneyPass® at www.llcu.org/tools/fee-free-atms-and-banking/.

I keep hearing things about VTMs or Video Teller Machines? What is a VTM?

VTM stands for a Video Teller Machine, they are also called ITMs, or Interactive Teller Machine. Basically, a VTM is a machine used in some of our drive-ups that allows you to make a teller transaction with a teller who is working remotely at another of our branches, you connect with the Teller via video (similar to FaceTime, or Zoom). It is a REAL person, a REAL LLCU Teller, ready to help with all the same transactions you would typically do at the drive-up window, or at the Teller Line inside the branch.

The great thing about a VTM is that there will be extended hours offered anywhere there is a VTM. And the great news is, eventually, all LLCU branches will have at least one. The first one to be installed for WSBT member convenience will be at the Sherman branch. Watch for installation to happen sometime in September!

SAVVY MONEY TOOL

At LLCU, staying on top of your credit report and score has never been easier. By using the SAVVY MONEY tool, you'll have daily access to your credit score, real-time monitoring alerts, special credit offers and more.

ZELLE®

LLCU offers Zelle® - a quick and easy way to securely send money from your LLCU account to anyone in the U.S. Learn more at www.llcu.org/digital-services/zelle/.



LLCU LOAN PRODUCTS & SERVICES

VEHICLE LOANS

- Competitive loan rates & timely decisions made locally.
- No payments for up to 90 days.
- Loan & Payment Protection products available.
- Pre-Approval available.
- Not Just Cars! Great rates on motorcycles, boats, RVs & ATVs.

PERSONAL LOANS

- Competitive loan rates to borrow as little as \$500.00
- Pre-Approval available. Have the money you need before you purchase.
- No pre-payment penalty.
- Application fees based on value of loan.
- Simple loan terms and fixed interest rates.

HOLIDAY LOANS

- LLCU offers a special Holiday Loan to qualified LLCU members.
- Exclusive offer becomes available every October through early December.
- Offers a competitive loan rate and 12-month term.
- Borrow up to \$1,500 per member.

SHARE-SECURED LOANS

- Perfect first loan for someone needing to build or repair credit.
- Loan based on a “pledged” amount of money kept in a Savings account.
- Fast & easy to apply for and offers one of our lowest interest rates.
- An amount equal to the unpaid principal must remain on deposit in your savings account until the loan is paid in full.

STUDENT SAVINGS & LOANS

- Set up a Custom Savings Account or CD with specific intentions of saving towards college or post-high school education goals.
- We also assist with a Smart Option Student Loan® offered by Sallie Mae®.

SKIP-A-PAY OPTION

- LLCU offers you the option to skip up to two loan payments per year.
- Learn more about the qualifications and restrictions at www.llcu.org/loans/skip-a-pay/



MORTGAGE LOANS

- **CONVENTIONAL FIXED RATE**
 - Up to 97% financing.
 - Interest rate remains the same for entire loan.
 - 10-, 15-, 20-, 25- and 30-year terms available.
- **ADJUSTABLE RATE MORTGAGE (ARM)**
 - Also called 3/1 ARM, 5/1 ARM, and 7/1 ARM.
 - Offers lower interest rates and fixed payments.
 - Starts out as fixed monthly payment and interest; then rolls to a traditional adjustable-rate loan.
- **FHA MORTGAGES**
 - Up to 96.5% financing.
 - 15- and 30-year terms available.
 - Federally insured mortgage loan.
 - Down payment can be gifts, savings or 401(k) withdrawal
- **USDA RURAL DEVELOPMENT MORTGAGE**
 - Up to 100% financing.
 - 30-year fixed rate loan.
 - For eligible rural areas.
 - Federally insured mortgage with flexible credit guidelines.
- **HOME EQUITY LINE OF CREDIT (HELOC)**
 - Fixed or variable-rate loan open-end line of credit.
 - Borrow money utilizing equity in your home.
 - Flexible loan terms.
- **HOME EQUITY LOAN**
 - One Lump Sum.
 - Fixed rate loans using equity of home.
 - Terms up to 9 years.

DOWNPAYMENT PLUS® PROGRAM

If you want to buy a home and meet program eligibility requirements, including income and credit considerations, Land of Lincoln Credit Union and the Federal Home Loan Bank of Chicago can help. Through the Downpayment Plus® Program*, up to \$10,000 may be available to eligible homebuyers to use toward down payment and closing costs. Ask one of our loan officers today about the Downpayment Plus® Program to see if you are eligible.

**Downpayment Plus® Program is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see Federal Home Loan Bank of Chicago's website at www.fhlbc.com for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.*



VISA® CREDIT CARDS & PREPAID GIFT CARDS

LLCU offers VISA® Credit & Debit Cards that are safe & convenient with competitive rates. For current rates and options, call 1-844-222-7788 or visit www.llcu.org.

LLCU also offers prepaid re-loadable VISA® gift cards that are widely accepted. There is a service fee to load each card of \$3.00.

ADDITIONAL MEMBER BENEFITS & SERVICES

LLCU RELATIONSHIP REWARDS

Relationship Rewards provides deeper discounts off of loan rates for loyal LLCU members who support the credit union by utilizing a wide variety of products and services. The more products & services you use, the deeper your discount will be!

LOVE MY CREDIT UNION®

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved over \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from partners like TurboTax, H&R Block, Trust & Will, and more. Learn more at www.llcu.org.

LLCU PREMIER PARTNERS

Own a business? Become an LLCU Premier Partner to enjoy exclusive benefits & promotional offers, free financial education workshops, and more. There is no cost to the business and it is an added benefit to offer your employees!

DEMENTIA-FRIENDLY ORGANIZATION

LLCU is a certified Dementia-Friendly Business. All front-line staff have received on-site training to learn how to recognize the signs and help protect our most vulnerable members from problems such as unpaid expenses, squandered resources, avoidable guardianships, financial abuse, neglect, exploitation, and scams.

SPANISH SPEAKING SERVICES

We want all of our members to have quick and easy service - including our spanish-speaking members. If you, or someone you know, needs to speak with an LLCU representative who speaks spanish, simply email us at llcu@llcu.org, call 1-844-222-7788 and ask for a spanish-speaking representative, or use live chat.

WIRE TRANSFERS

Wire transfer is generally the fastest mode of sending and receiving funds to/from your LLCU account. Send money from within the USA or to a foreign country. All LLCU branches are equipped and ready to help make a secure wire transfer.



FINANCIAL LITERACY

FREE FINANCIAL COUNSELING

LLCU is staffed with over 40 certified Financial Counselors who are ready to meet with you for FREE. They can help you with making a budget, paying down debt, improving your credit score, preparing for a loan, saving for retirement, and more!

FINANCIAL LEARNING RESOURCES

LLCU regularly shares financial tips and advice from experts on numerous topics. Visit llcu.org to view our blog or browse our library of articles offered by our financial literacy partner, GreenPath™. There are tons of resources for all ages!

Also, watch for our regularly offered free webinars covering numerous popular financial topics. You can even request a free workshop by emailing llcu@llcu.org.

SOCIAL MEDIA CHANNELS & PODCASTS

We provide financial wellness tips, guidance, and tools almost daily on all of our social media channels. Follow us on Facebook, Instagram, X, YouTube, TikTok, and LinkedIn.

Or, join us wherever you get your podcasts to hear our hosts interview experts on numerous money topics that impact everyone's lives.

MEMBERSHIP REQUIREMENTS

Anyone can become an LLCU member as long as they meet any one of the following four criteria:

1. You live or work in one of the following Illinois counties:

Bond	Edgar	Montgomery
Christian	Effingham	Morgan
Clark	Effingham	Morgan
Clay	Jasper	Piatt
Clinton	Jefferson	Richland
Coles	Lawrence	Sangamon
Crawford	Macon	Shelby
Cumberland	Marion	Washington
DeWitt	McDonough	
Douglas	McLean	

2. You have immediate family who is already a member.
3. You are employed at an LLCU Premier Partner.
4. You are a United Methodist Affiliate.



LLCU LOCATIONS & HOURS

LLCU BRANCH	LOBBY HOURS	DRIVE-UP HOURS
Decatur— Prosperity Pl. 4850 E Prosperity Pl. Decatur, IL 62521	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Decatur—Oakland Av. 2890 N Oakland Av. Decatur, IL 62526	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-3pm SUN Closed
Decatur—Mound Rd. 3130 Mound Rd. Decatur, IL 62526	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT/SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT/SUN Closed
Decatur—Water St. 1435 N Water St. Decatur, IL 62526	Drive-Up Only	M-TH 8am-5:30pm FRI 7:30am-6pm SAT/SUN Closed
Colchester 113 Depot St. Colchester, IL 62326	M-TH 9am-3:00pm FRI 9am-5:00pm SAT 9am-12pm SUN Closed	M-TH 8am-4pm FRI 8am-5:30pm SAT 8am-12pm SUN Closed
Effingham – North 1302 Thelma Keller Ave. Effingham, IL 62401	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Effingham—South 2302 S. Banker St. Effingham, IL 62401	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT/SUN Closed	M-TH 8am-5pm FRI 8am-5:30pm SAT/SUN Closed
Mattoon—Broadway 720 Broadway Ave. Mattoon, IL 61938	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Mattoon—Lake Land 500 Lake Land Blvd. Mattoon, IL 61938	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT/SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Nokomis 720 Broadway Ave. Mattoon, IL 61938	M-F 9am-4pm SAT/SUN Closed	M-TH 8:30am-4pm FRI 8:30am-5:00pm SAT/SUN Closed
Pana 205 S. Locust St. Pana, IL 62557	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Sherman 480 Crossing Dr. Sherman, IL 62684	M-F 9am-4pm SAT 9am-12pm SUN Closed	M-F 8am-5:30pm SAT 8:30am-12pm SUN Closed
Springfield 3341 Old Jacksonville Rd. Springfield, IL 62711	M-F 9am-4pm SAT 9am-12pm SUN Closed	M-F 8am-5:30pm SAT 8:30am-12pm SUN Closed
Vandalia 925 New York Dr. Ste. 4 Vandalia, IL 62471	M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm SUN Closed	M-TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm SUN Closed
Williamsville 512 W. Main St. Williamsville, IL 62693	M-F 9am-4pm SAT 9am-12pm SUN Closed	M-TH 8am-5pm FRI 8am-5:30pm SAT 8:30am-12pm SUN Closed



IMPORTANT DATES & REQUIRED ACTIONS

MONDAY, AUGUST 31st, 2026

CLOSING DATE

Williamsville State Bank & Trust will officially become Land of Lincoln Credit Union at the close of business.

TUESDAY, SEPTEMBER 1st, 2026

OPEN AS LLCU

All former WSBT branches will officially open as Land of Lincoln Credit Union at 8:00a.m. All former WSBT customers will officially become members of LLCU.

BEFORE SEPTEMBER 7th, 2026



ACTION ITEM – UPDATE YOUR CONTACT INFO

Sometime before Monday, September 7th, call or stop in your local branch to ensure that we have an accurate mailing address and email address for you in our records. This will ensure you receive all important communications coming your way moving forward.

BY SEPTEMBER 14th, 2026



ACTION ITEM – WATCH YOUR MAIL/EMAIL

By this date, you should receive a detailed instruction packet in the mail and email outlining, in more detail, what to expect for the upcoming conversion weekend when we will move all accounts into the LLCU accounts system. If there are any required actions on your part, this instruction packet will list them, so be sure to read it once received.

1-2 WEEKS PRIOR TO FRIDAY, SEPT 25th, 2026



ACTION ITEM – WATCH MAIL FOR LLCU DEBIT CARD

Watch the mail for the arrival of your new LLCU debit card and activation instructions.

IMPORTANT NOTE: Your new LLCU Debit card will arrive in a non-descript white envelope for security purposes. Please be sure you do not throw it away! These should arrive sometime in the 1-2 weeks leading up to our Accounts Conversion weekend (prior to Sept. 25th).

BY THURSDAY, SEPT 24th, 2026



ACTION ITEM – DOWNLOAD or PRINT HISTORY

Once all accounts are converted to the Land of Lincoln Credit Union accounts systems, account history will no longer be available. If you would like to have account or transaction history for the past 12 months in any of the following categories, you will need to login by Sept. 24th to download and print or stop in your local branch for print-outs.

- Deposit Account Statements & Transactions, including automatic deposits and payments.
- Loan Account Statements, including established automatic deposits and payments.
- BillPay History, Payees, and Recurring Payments scheduled.
- QuickBooks statements and history.



FRIDAY, SEPT 25th - 26th, 2026

NOTE BRANCH CLOSURES & ONLINE BANKING OUTAGE

Friday, Sept. 25th at 2:00p.m.

- LLCU branches in Springfield (Old Jacksonville Road), Williamsville, and Sherman will all close at 2:00p.m. to begin the accounts system conversion.
- Online Banking for WSBT members will not be available after 2:00p.m.

Saturday, Sept. 26th

- ALL LLCU branch locations will be CLOSED.
- LLCU (& WSBT) Online and Mobile Banking will be unavailable while we convert accounts.

Sunday, Sept. 27th

- All Online and Mobile Banking will be unavailable.

MONDAY, SEPTEMBER 28th



ACTION ITEM – ENROLL in LLCU ONLINE BANKING & DOWNLOAD MOBILE APP

WSBT members will be able to login and enroll in LLCU Online banking and you will also be able to download the LLCU Mobile app and login there. Watch the mail for further instructions on steps to activate your LLCU Online Banking.



ACTION ITEM – ACTIVATE YOUR NEW LLCU CONTACTLESS DEBIT CARD

WSBT members should have received their new LLCU debit card by this date and will be able to activate and begin using your new card. Watch the mail for further instructions to activate. This mailing will come in a non-descript, blank white envelope, please be sure NOT TO DISCARD!



**BOOKMARK THIS WEB PAGE AND VISIT OFTEN
WE WILL REGULARLY UPDATE THE PAGE
WITH NEW INFORMATION FOR WSBT MEMBERS!**

www.llcu.org/welcome-wsbt



Our Fee Schedule

We believe in being clear about fees. Below is a simple overview of charges that may apply, depending on how you use your account.

Everyday Account Fees

These fees relate to maintaining and servicing your account.

Service	Fee	What This Means
Account Balancing/Research (per hour)	\$20.00	Charged if we help you balance your account
Account closure fee	\$24.00	Charged if you close your account within 90 days of opening
Account re-open fee	\$25.00	When you re-open your account within 90 days of closing
Collection item	\$5.00	
Copy of check	\$3.00	
Copy of deposited check	\$1.00	
Dormant/Inactive fee (per quarter)	\$5.00	Charged if balance is under \$200 and no activity in past 90 days
HSA maintenance fee	\$50.00	Charged if you close your account within one year of opening
IRA maintenance fee	\$50.00	Charged if you close your account within one year of opening
Legal orders	\$35.00	Charged if we process a Garnishment, Attachment, Levy, Summons, etc.
Paper statement (per statement cycle)	\$2.00	¹ Charged to have printed statement mailed to you. (avoid by signing up for eStatements in online or mobile banking)
Statement copy or print out (per page)	\$1.00	Charged to obtain a copy of a statement or current print out
Returned mail - monthly	\$3.00	Charged if mail is returned undeliverable or forwarded from USPS.

¹-Only applies to consumer checking and HSA accounts.

Transaction Fees

The following transactions have additional costs.

Transaction	Fee
Check images mailed (per month)	\$5.00
Check printing	Varies with style and quantity of checks ordered
Corporate/Official check issued (each)	\$3.00
Domestic Wire (Send)	\$25.00
Domestic Wire (Receive)	\$5.00
Foreign check drawn on non-US financial institution	\$4.00
International Wire (Send)	\$50.00
Stop payment request (per item)	\$29.00
Temporary checks - 8	\$3.00
VISA cash advance – non-member \$5,000 maximum	FREE
VISA gift card fee for members	\$3.00
VISA gift card fee for non-members	\$6.00
VISA credit card replacement fee (lost)	\$10.00

ATM & Debit Card Fees

Fees that may apply when using ATMs or your debit card.

When using an ATM not owned by LLCU, a fee may be charged by the ATM operator or by any network used to complete the transaction or inquiry.

Activity	Fee
ATM Withdrawal (Non-Bank ATM) (first 6 free)	\$1.00
VISA Debit Card Replacement fee (lost)	\$10.00
International currency conversion fee	Our cost
Point of Sale (purchased) transaction (first 6 free)	\$1.00
Overdraft fee – debit card point of sale pricing details. Tiered pricing based on the amount of the transaction covered by premium overdraft.	
\$ 0.00 to \$.99	\$ 0.00
\$ 1.00 to \$4.99	\$10.00
\$ 5.00 to \$9.99	\$15.00
\$ 10.00 to \$19.99	\$25.00
\$ 20.00 and above	\$32.00

Overdraft & Insufficient Funds

These fees apply if there are not enough funds in your account.

Activity	Fee	What This Means
Overdraft Fee	\$32.00	Charged per item for overdrafts created by check, ATM withdrawal, or any other electronic means: even if there were insufficient funds to cover it.
Non-Sufficient Funds (NSF) Fee	\$35.00	Charged per item attempting to withdrawal funds from your account such as checks, in person withdrawal, ATM transactions, Automatic payments (ACH transactions), items paid through Bill Pay, and use of

		your debit card at point of sale and the funds are not available.
Overdraft transfer fee from savings account (first 6 per month are free)	\$3.00	Optional service to cover insufficient funds in checking account.
Overdrawn savings account	\$35.00	Charged if the account balance goes below \$0.00
Returned check where Member is not maker	\$10.00	Charged when a check you deposited is returned unpaid
We charge a maximum of \$175 per day for all NSF and overdraft fees.		

Checking Accounts

Service	Fee	What This Means
AMPED checking – free unless:	\$5.00	Monthly charge if there are less than 20 debit card transactions during month.
Share Draft Plus – free unless:	\$5.00	Balance falls under \$500 during month.

Online Banking and Lincoln Line Audio Teller

Activity	Fee
Transfer Now Next Day - Incoming	\$2.50
Transfer Now Next Day - Outgoing	\$2.50
Bill Pay payment Rush – by mail	\$14.95
Bill Pay payment Rush - electronic	\$9.95

Safe Deposit Box Fees (charged annually)

Size	Annual cost
3x5	\$25
4x5	\$25
4x10	\$40
5x5	\$30
3x10	\$35
5x10	\$40
3x11	\$45
6x10	\$45
9x10	\$65
5x11	\$70
10x10	\$75
15x15	\$100

FACTS

WHAT DOES LAND OF LINCOLN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share members'/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members'/customers' personal information; the reasons Land of Lincoln Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Land of Lincoln Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes - information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 844-222-7788 or go to www.llcu.org

Who we are

Who is providing this notice?	Land of Lincoln Credit Union
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What we do

How does Land of Lincoln Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Land of Lincoln Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit or credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • We do not have affiliates
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • We do not share with nonaffiliates
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Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include insurance companies
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Other important information

We may change our privacy policy at any time and will let you know if we do, as required by applicable law.

For California Residents: Refer to the Important Privacy Choices for California Members below, describing the rights of California residents to opt-out of the sharing of your non-public personal information for purposes of joint marketing in accordance with the California Financial Information Privacy Act, for additional information.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following carefully before you make your choice below.

YOUR RIGHTS

You have the right to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending information about other products and services.

YOUR CHOICES

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:

Unless you say “No”, we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share my personal financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we contract to provide products and services.

Print Name _____

Member Number(s) _____

Signature _____

Date: _____

To exercise your choice, please do one of the following:

1. Fill out, sign and mail this form to Land of Lincoln Credit Union, P.O. Box 3310, Decatur, IL 62524 (you may want to make a copy for your records)
2. Call 844-222-7788 – Monday, Tuesday, Thursday, Friday: 8:30 am – 5:00 pm; Wednesday: 9:00 am – 5:00 pm; Saturday: 8:30 am – 12:00 pm
3. Complete and submit this form electronically on our website www.llcu.org

TERMS AND CONDITIONS OF YOUR ACCOUNT

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

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

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

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

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

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Premium Overdraft and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Insufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Important information regarding "decoupled" cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, Zelle, External transfers, and check transactions. A debit card transaction might be authorized by use of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, reviewing your balance on LLCU mobile app, accessing your account information by phone with Lincoln Line, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Note that items may not be processed in the order they are received.

Our policy is to process ACH transactions in the order the files are received throughout the day on the day they are received. Credits are posted before debits. We process check files each afternoon and post items in numerical order (by check number, lowest to highest) on the day they are received. Debit card authorizations and completion transactions are posted as received throughout the day/night.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft on a one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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

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

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

The person(s) creating a Pay-On-Death account may elect a per stirpes distribution option for the descendants of a natural person beneficiary. If the Pay-On-Death (POD) Per Stirpes option has been selected, POD distributions to descendants of a natural person beneficiary will be on a per stirpes basis. If this option is selected and a natural person beneficiary dies before the last surviving owner of the account and no descendant of the deceased natural person beneficiary has survived the deceased beneficiary, then those proceeds will belong to the estate of the last surviving owner of the account. Neither beneficiaries nor their descendants can withdraw unless all persons creating the account die.

If the Pay-On-Death (POD) Not Per Stirpes option has been selected, or if the Revocable Trust Account option has been selected, beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of our bylaws or this agreement. We may also add new terms to our bylaws or to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason (including if your membership in the credit union terminates) except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method. Only a joint tenant that is a member can close an account.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

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

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

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

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

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

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

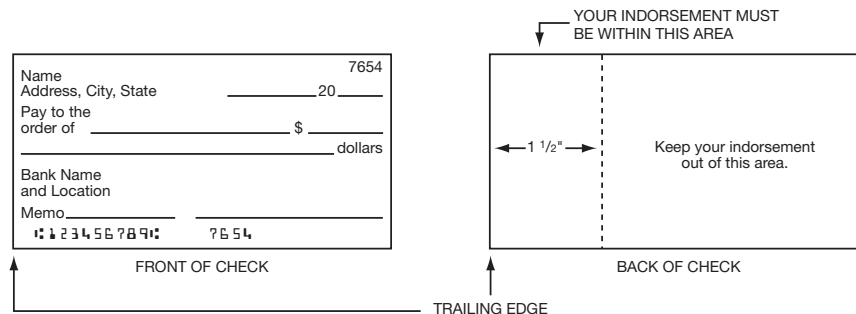
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

FUNDS TRANSFERS - Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, this agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association and other funds-transfer system rules, as applicable. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH or other funds-transfer systems. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

PLEASE READ THE INFORMATION BELOW CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED IN RECOGNITION OF THE FACT THAT THE CREDIT UNION IS OWNED BY YOU AND OTHER MEMBERS.

Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver

RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes.

Either You or We may choose, without the other's consent, to require that any and all disputes between Us arising out of, affecting, or relating in any way to Your Deposit Accounts or the products or services related to Your Deposit Accounts or any aspect of Your relationship with Us be resolved through binding arbitration, except for those disputes specifically excluded below.

No Class Action or Joinder of Parties.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, OR PRIVATE ATTORNEY GENERAL ACTION MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED.

Disputes Covered by Arbitration.

YOU ACKNOWLEDGE THAT IN ARBITRATION, THERE WILL BE NO RIGHT TO A JURY TRIAL. Unless otherwise provided herein, any claim or dispute relating to or arising out of Your Deposit Accounts or the services related to Your Deposit Accounts or our relationship will be subject to arbitration, regardless of whether that dispute or the facts underlying or giving rise to that dispute arose before or after Your receipt of this notice. Disputes include claims made as part of a class action, private attorney general, or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to this arbitration agreement's enforceability, validity, scope, or interpretation. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration agreement in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services related in any way to Your Deposit Accounts. Disputes include not only claims made directly by You, but also made by anyone connected with You or claiming through You, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also to its parent, affiliates, successors, assignees, employees, and agents, and claims for which We may be directly or indirectly liable, even if We are not correctly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable grounds and include claims asserted as counterclaims, crossclaims, third-party claims, interpleaders, or otherwise; and claims made independently or with other claims. If a party initiates a proceeding in court regarding a claim or dispute which is included or provided for under this arbitration agreement, the other party may elect to proceed in arbitration pursuant to this arbitration agreement.

Disputes Excluded from Arbitration.

Disputes filed by You or by Us individually in a small claims court are not subject to arbitration so long as the dispute remains in such court and advances only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this arbitration agreement. Claims or disputes arising from your status as a borrower under any loan agreement with the Credit Union are also excluded from this particular arbitration agreement but shall remain subject to any other applicable arbitration provision contained in any other agreement governing or applicable to such loan or indebtedness.

Right to Resort to Provisional Remedies Preserved.

Nothing herein shall be deemed to limit or constrain Our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien rights We may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that You or We may elect to arbitrate any dispute related to such provisional remedies.

Mediation Requirement Prior to Filing a Claim in Arbitration

Prior to either party filing a claim in arbitration and as a necessary condition precedent before bringing a claim in arbitration, You or We must first send a written demand by US Mail to the other party at Our street address set forth below or at Your last street address or email address on record. The demand should briefly describe the nature of the claim or dispute, and set forth the relief the claimant desires, including the amount of any monetary damages sought, if any.

For a minimum of 60 days before any claim may be filed in arbitration, the parties must then attempt in good faith to use their best efforts to resolve the dispute. The 60 day time period may be extended by the mutual agreement of the parties. During this time period, both parties agree to toll any applicable statute of limitations. Under no circumstances may either party make a claim in arbitration against the other party prior to the completion of the pre-arbitration time period.

Within the first 30 days of the pre-arbitration time period, the parties or their counsel must make a good faith effort to confer at least once by phone, in person, or by videoconference at a mutually convenient date and time to discuss the claim and its potential resolution.

If You or We fail to follow the procedures set forth above requiring mediation prior to bringing a claim in arbitration, then the responding party may bring a claim in the same arbitration proceeding against the other party for breach of this provision.

Commencing an Arbitration.

The arbitration must be either conducted by a neutral arbitrator selected by agreement of the parties, or filed at JAMS, at the contact information below or as it may subsequently be amended, and follow its rules and procedures for initiating and pursuing an arbitration, specifically including the JAMS Mass Arbitration Procedures and Guidelines, in effect on the date the arbitration claim is filed.

JAMS
1-800-352-5267 (toll-free)
www.jamsadr.com

If We initiate the arbitration, We will notify You in writing at Your last known street or email address on file. You may obtain a copy of the arbitration rules and additional information about initiating an arbitration by contacting JAMS.

If You initiate the arbitration, You must notify Us in writing at:

Land of Lincoln Credit Union
4850 E Prosperity Place
Decatur IL 62521

The arbitration shall be conducted in the same city as the U.S. District Court closest to Your home address unless the parties mutually agree to a different location in writing.

Administration of Arbitration.

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years' experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules and Procedures and, as applicable, Mass Arbitration Procedures and Guidelines in effect on the date the arbitration claim is filed or such other rules as to which the parties may agree. If there is a conflict between a particular provision of the JAMS Rules and this arbitration agreement, this arbitration agreement will control only to the extent of the inconsistency.

If JAMS is unable to or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a single neutral arbitrator selected by agreement of the parties or, if the parties cannot agree, selected by a court on the petition of either party in accordance with the Federal Arbitration Act. The neutral arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Civil Procedure concerning discovery, except that the class action waiver contained herein is specifically enforceable notwithstanding any Federal Rules of Civil Procedure to the contrary.

You understand and agree that the applicable rules and procedures in arbitration may limit the discovery available to You or Us. The arbitrator must take reasonable steps to protect customer account information and other confidential information if requested to do so by You or by Us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award only those damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration other than, as allowed by law, a joint accountholder or any entity in privity with either party as to the claim at issue. An award in arbitration shall determine the rights and obligations between the named parties or those in direct privity with the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person other than those identified in the foregoing sentence, or on the resolution of any other dispute. You or We may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the arbitrator shall issue a written, reasoned decision following applicable law, and relief granted must be relief that could be granted by a court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

Costs.

If You initiate a claim for arbitration, You understand that You will be required to pay an initial filing fee in accordance with the rules of the arbitration forum or neutral. However, We will pay any other filing, administration, and arbitrator fees as imposed by the arbitration forum. Each party shall bear the fees or expense of their respective attorneys, experts, witnesses, and other expenses, regardless of who prevails, but a party may recover costs and expenses from another party if the arbitrator, applying applicable statutory law or contract terms, so determines. The arbitrator shall have no authority to award either party any attorney's fees absent any right to such fees pursuant to an applicable contract or statute.

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by the panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

Governing Law.

You and We agree that our relationship includes transactions involving interstate commerce and that this arbitration agreement is governed by, and enforceable under, the Federal Arbitration Act in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the nature or origin of the claim. To the extent state law is applicable, the laws of the State of Illinois shall apply.

Severability, Survival.

This arbitration agreement shall survive (a) termination of, or changes to Your Deposit Accounts or any related services; (b) the bankruptcy of any party; and, (c) the transfer or assignment of Your Deposit Accounts or any related services. If the Class Action Waiver in this specific arbitration agreement is found to be unenforceable for any reason, then the remainder of this arbitration agreement shall also be unenforceable. If any provision in this arbitration agreement, other than the Class Action Waiver, is found to be unenforceable, then all other remaining provisions, of this agreement shall remain fully enforceable and effective. Notwithstanding anything in this arbitration agreement to the contrary, any amendment, abrogation or termination of this arbitration agreement by application of statute, or by administrative action or other operation of law, shall not apply to the claims that arise out of, affect or relate to conduct that occurred prior to the effective date of such amendment, abrogation or termination.

Right to Reject this Arbitration Agreement.

You have the right to opt out of this agreement to arbitrate if You opt out within 30 days after You have opened or joined Your first Account with Us, either as a member or as a joint accountholder. However, if We sent or offered You this or any version of an agreement to arbitrate for the first time after Your first Account was opened, You must opt out within 30 days after We sent our notice and the agreement. To opt-out, send Us written notice as follows: (i) Your written notice must include Your name, as listed on Your Account, Your Account Number, and a statement that You reject this agreement to arbitrate, and, (ii) You must send Your written notice to Us at the following address: Land of Lincoln Credit Union, 4850 E Prosperity Place, Decatur IL 62521 or llcu@llcu.org.

CLASS ACTION WAIVER

No member or accountholder may maintain or pursue against the Credit Union a class action, class-wide arbitration, or private attorney general action. Nor shall any class action, class-wide arbitration, or private attorney general action be pursued by a member against the Credit Union in any arbitration or in any court proceeding, regardless of when the claim or cause of action arose or accrued, or when the allegations or facts underlying the claim or cause of action occurred.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other

payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking and savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Lincoln Line Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 1-800-500-9401 using your personal identification number, and your touch tone phone, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - deposits to checking accounts
 - withdrawals from checking accounts
 - the account balance of savings accounts
 - deposits to savings accounts
 - withdrawals from savings accounts

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your debit card and personal identification number, to:

- make deposits to checking account(s) with a debit card at ATMs we do not own or operate
- get cash withdrawals from checking account(s) with a debit card
 - Dollar limitations will be disclosed in writing at card issuance.
- get cash withdrawals from savings account(s) with a debit card
 - Dollar limitations will be disclosed in writing at card issuance.
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
 - the account balance of your checking account(s)
 - with a debit card
 - the account balance of your savings account(s)
 - with a debit card

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

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

Point-of-Sale Transactions - dollar limitations - Using your card:

- Dollar limitations will be disclosed in writing at card issuance

Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either 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. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you a 1% international transaction fee on all international transactions. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

(b) For ATM transactions. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, Mastercard/Cirrus will convert the charge into a US Dollar amount. The Mastercard/Cirrus currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard/Cirrus generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard/Cirrus transaction processing is being delayed, Mastercard/Cirrus may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .9% of the transaction. The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.llcu.org and using your user ID and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings

- transfer funds from another financial institution to your account with us
- transfer funds to another financial institution from your savings or checking accounts with us as long as the main account holders match
- make payments from checking to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
- make payments from savings to loan account(s) with us
- get information about:
 - the account balance of checking account(s)
 - deposits to checking accounts
 - withdrawals from checking accounts
 - the account balance of savings account(s)
 - deposits to savings accounts
 - withdrawals from savings accounts

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-844-222-7788 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• **Additional Limit on Liability for debit card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen debit card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

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

ERROR RESOLUTION NOTICE

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

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

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for debit card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for debit card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

LAND OF LINCOLN CREDIT UNION
4850 E PROSPERITY PLACE
DECATUR, ILLINOIS 62521
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 1-844-222-7788 or 217-864-3030
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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

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

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

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

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

If you make a deposit at an ATM before 2:30 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:30 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

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

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available immediately if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

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

CHECK CASHING AND CHECK HOLD POLICY FOR NEW ACCOUNTS

New members, with only a share account, may cash only government checks for the first 30 days of membership. After 30 days, they may cash payroll, government, and checks covered by shares.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR / MAIN SAVINGS ACCOUNT (SHARE SAVINGS)

PENNY AND NICKLE ACCOUNT (0-12 YEARS)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Par value of a share:

The par value of a share in this account is \$5.00.

An account closing fee of \$5.00 will be charged if the account is closed within 90 days of opening.

An account reopening fee of \$25.00 will be charged if the account is reopened within 90 days of closing.

UNIFORM TRANSFERS TO MINORS ACT (UTMA) SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Fees and charges:

An account closing fee of \$5.00 will be charged if the account is closed within 90 days of opening. An account reopening fee of \$25.00 will be charged if the account is reopened within 90 days of closing. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

CHRISTMAS CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Fees and charges:

A withdrawal fee of \$3.00 will be charged for each withdrawal in excess of one during a quarter.

CUSTOM SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by debit card, or similar order to a third party.

Fees and charges:

A withdrawal transfer fee of \$3.00 will be charged for each withdrawal transfer in excess of six during a month.

IRA BUILDER ACCOUNT

(Traditional and Roth)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$50.00.

You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Fees and charges:

An IRA maintenance fee of \$50.00 will be charged if the account is closed within one year of opening.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, or similar order to a third party.

MAXIMUM MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$25,000.00.

You must maintain a minimum daily balance of \$25,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, or similar order to a third party.

NOW ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Feature section.

SUPER NOW ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Feature section.

**MAIN CHECKING ACCOUNT (SHARE DRAFT)
REGULAR CHECKING ACCOUNT (SHARE DRAFT)
FRESHSTART CHECKING ACCOUNT (SHARE DRAFT)**

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

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

HEALTH SAVINGS ACCOUNT (HSA) (SHARE DRAFT)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

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

Fees and charges:

An HSA maintenance fee of \$50.00 will be charged if the account is closed within one year of opening.

SHARE DRAFT PLUS / CHECKING ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in your account to avoid a miscellaneous share fee. Please refer to our separate fee schedule for the amount we will charge you if your balance falls below the required minimum daily balance.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

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

PREMIER ADVANTAGE CHECKING ACCOUNT

(Share Draft)

(Age 50 and over or retired)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

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

DIME CHECKING ACCOUNT

(Share Draft)

(Age 13-17)

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

Daily ATM debit card limit of \$50.00 No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

AMPED CHECKING ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

This account offers unlimited debit card transactions with no fees as long as the member has signed up for home banking and e-statements and makes at least 20 debit card transactions per month. If, during any month, your account fails to meet these requirements, your account will be subject to a miscellaneous share fee can be found on our separate fee schedule. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

HERO CHECKING ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

This account offers unlimited debit card transactions with no fees. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

12 MONTH SHARE STARTER CERTIFICATE

(RENEWABLE)

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$_____.

You must maintain a minimum daily balance of \$_____ in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

After the account is opened, you may make additions into the account until the maturity date stated on the account.

You may make unlimited additions into your account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

Minimum balance requirements on Share Certificates:

Term	Minimum Balance Share Certificates
12 Month Starter	\$100.00

Penalty for Early Withdrawal of Funds from Share Certificates:

Term	Share Certificates Penalties
12 Months	90 Days Interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**_____ MONTH SHARE CERTIFICATE
(RENEWABLE)**

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$_____.

You must maintain a minimum daily balance of \$_____ in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

Minimum balance requirements on Share Certificates:

Term	Minimum Balance Share Certificates
3 Month	\$1,000.00
180 Day	\$1,000.00
12 Month	\$1,000.00
15 Month	\$1,000.00
18 Month	\$1,000.00
24 Month	\$1,000.00
30 Month	\$1,000.00
36 Month	\$1,000.00
48 Month	\$1,000.00
60 Month	\$1,000.00

Penalty for Early Withdrawal of Funds from Share Certificates:

Term	Share Certificates Penalties
3 Months	30 Days Interest
180 Days	90 Days Interest
12 Months	90 Days Interest
15 Months	90 Days Interest
18 Months	90 Days Interest
24 Months	90 Days Interest
30 Months	90 Days Interest
36 Months	365 Days Interest
48 Months	365 Days Interest
60 Months	365 Days Interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a nondividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

MONTH IRA SHARE CERTIFICATE
(RENEWABLE)

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$_____.

You must maintain a minimum daily balance of \$_____ in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

Minimum balance requirements on Share Certificates:

Term	Minimum Balance Share Certificates
3 Month	\$1,000.00
180 Day	\$1,000.00
9 Month	\$1,000.00
12 Month	\$1,000.00
15 Month	\$1,000.00
18 Month	\$1,000.00
24 Month	\$1,000.00
30 Month	\$1,000.00
36 Month	\$1,000.00
48 Month	\$1,000.00
60 Month	\$1,000.00

Penalty for Early Withdrawal of Funds from Share Certificates:

Term	Share Certificates Penalties
3 Months	30 Days Interest
180 Days	90 Days Interest
9 Months	90 Days Interest
12 Months	90 Days Interest
15 Months	90 Days Interest
18 Months	90 Days Interest
24 Months	90 Days Interest
30 Months	90 Days Interest
36 Months	365 Days Interest
48 Months	365 Days Interest
60 Months	365 Days Interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

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

Check printing(fee depends on style and quantity of check ordered)

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

Please see separate rate sheet for current rates.

