

e. **Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings, checking and IRA or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and Alliant may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES. There are certain fees and charges for electronic funds transfer services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

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

5. MEMBER LIABILITY. You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

Tell us AT ONCE if you believe your card has been lost or stolen or if you believe someone has used your Card or access code or otherwise accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If a transaction was made with your Card or Card number without your permission, and was either a VISA or Interlink transaction, you will have no liability for the transaction. For all other EFT transactions, including ATM transactions, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within the two (2) business days and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: (800) 328-1935, Fax: (773) 462-2083 or write to: Alliant Credit Union, P.O. Box 66945, Chicago, IL 60666-0945

6. RIGHT TO RECEIVE DOCUMENTATION.

a. **Periodic Statements.** Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions, preauthorized EFTs, electronic/PC transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. **Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (800) 328-1935 or (773) 462-2100. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE. We will disclose information to third parties about your account or the transfers you make:

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

8. BUSINESS DAYS. Our business days are Monday through Friday, excluding federal holidays.

9. ALLIANT LIABILITY FOR FAILURE TO MAKE TRANSFERS. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages proximately caused by our error. However, we will not be liable for direct or consequential damages in the following events:

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

10. NOTICES. All notices from us will be effective when we have mailed them or delivered them to your last known address in Alliant's records. Notices from you will be effective when received by Alliant at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing Alliant accounts and any future

changes to those regulations.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Deposit Facilities.

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

11. ERROR RESOLUTIONS. In Case of Errors or Questions Regarding Your Open-End Plan Statement. Send notice of discrepancies, questions or requests for more information regarding a transaction on your statement to:

- U.S. Mail: Alliant™ Credit Union, P.O. Box 66945, Chicago, IL 60666-0945
- Electronically: www.alliantcreditunion.org (under Applications & Forms, click on Account Services Forms and then click on Member Error Resolution)

We must receive written notice from you no later than 60 days after we sent the first statement on which the problem or error appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

1. Your name and member number; 2. The dollar amount of the suspected error and date;
 3. Describe the error or the transaction and explain as clearly as you can why you believe there is an error.
- We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

You are not obligated to pay the amount in question during the investigation process; however, you are obligated to pay the remaining parts of your account that are not in dispute. While we investigate your inquiry, we cannot report your account as delinquent or take any action or collect the amount in question. If, after the investigation, you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Special Rules for Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations to this right: a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

In Case of Errors or Questions About Your Statement Containing Electronic Funds Transfers (EFTs) Call us as soon as possible, if you think your statement or receipt is wrong or if you need more information regarding a transaction, the statement, or the receipt. 773-462-2000 or toll-free 800-328-1935 Submit written inquiries to:

- U.S. Mail: Alliant™ Credit Union, P.O. Box 66945, Chicago, IL 60666-0945
- Electronically: www.alliantcreditunion.org (under Applications & Forms, click on Account Services Forms and then click on Member Error Resolution)

We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared. In your communication, please provide the following information:

1. Your name and member number; 2. The dollar amount of the suspected error and date;
 3. Describe the error or the transaction and explain as clearly as you can why you believe there is an error.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will investigate your complaint and correct any error promptly. We shall determine whether an error occurred within 10 business days of receiving a notice of error and shall report the results to you within three business days after completing our investigation. If we are unable to complete our investigation within 10 business days, we may take up to 45 days from receipt of a notice of error to investigate and determine whether an error occurred. If we take more than 10 business days to do this, we will recredit your account for the amount under investigation, so that you will have use of the funds until the investigation is complete. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

TRUTH-IN-SAVINGS DISCLOSURE CHART

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6 of Truth-in-Savings Disclosure
Savings Account	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Supplemental Savings Account	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Certificates (Share and IRA) (12 and 24 month)	Monthly	Monthly and at maturity	Monthly (calendar)	\$10,000	—	\$10,000	Average Daily Balance	Account transfer limitations apply.
Checking Account	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$1,000.00	Average Daily Balance	—
Mortgage Share Account	Monthly	Monthly	Monthly (calendar)	\$0.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Traditional IRA Account	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Roth IRA Account	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.
Coverdell Education Account	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$100.00	Average Daily Balance	Account transfer limitations apply.

FUNDS AVAILABILITY POLICY

This disclosure describes your ability to withdraw funds at Alliant Credit Union (Alliant). It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY. Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. Once deposits are available, you can withdraw the funds and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2 p.m. local time, 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 2 p.m. local time, or at a deposit box on a day we are not open, we will treat the deposit as made on the next business day we are open.

In most instances, deposits of government checks and low risk items and the first \$2,500 of personal and business checks and third party checks (provided the payee and the presenter of the check are both Alliant members or a non-member indorser is present with identification) will be available for withdrawal on the day we receive the deposit. Government checks and low risk items include: On-U's Checks, Certified checks, Cashier's checks, Teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders, checks from United Airlines (UA), UA affiliates, and UA subsidiaries payroll checks and Select Employer Groups (SEG) payroll checks.

2. RESERVATION OF RIGHT TO HOLD. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available for withdrawal until the seventh (7th) business day after the day of your deposit (see Sections 3 through 7 below). The first \$100 of your deposit, however, may be available for withdrawal on the same business day of your deposit. If we are not going to make all of the funds from your deposit available for withdrawal on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available for withdrawal. If your deposit is not made directly to one of our employees, or if we take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available for withdrawal.

3. LONGER DELAYS MAY APPLY. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

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

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available for withdrawal. Deposits from \$2,500.01 to \$5,000 will generally be available for withdrawal no later than the second (2nd) business day after the day of your deposit. Deposits over \$5,000 will generally be available for withdrawal no later than the seventh (7th) business day after the day of your deposit.

4. SPECIAL RULES FOR NEW ACCOUNTS. If you are a new member, the following special rules will apply during the first thirty (30) days your account is open:

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

the ninth (9th) business day after the day of deposit.

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

- In most instances, funds from deposits of government checks and low risk items payable to the member(s) on the account will be available for withdrawal on the day we receive the deposit.
- Funds from the deposit of personal and business checks will be available for withdrawal on the seventh (7th) business day after we receive the deposit.
- Alliant does not accept third party checks for deposit into abused accounts.

6. DEPOSITS AT ATMS. \$100 of funds from deposits made at Alliant automated teller machines (ATMs) will be available for withdrawal on the day of deposit. The balance will be available for withdrawal on the second (2nd) business day. The same policy applies to deposits made at nonproprietary ATMs (ATMs that Alliant does not own or operate).

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

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

TRUTH-IN-SAVINGS DISCLOSURE

The rates and terms applicable to your account at Alliant are provided in this Truth-In-Savings Disclosure. Alliant may offer other rates for these accounts from time to time. Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. RATE INFORMATION. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Supplemental Savings, Traditional IRA, Roth IRA and Coverdell Education accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by Alliant's Board of Directors. For Certificate accounts (Share and IRA), the Dividend Rate and Annual Percentage Yield may change daily as determined by Alliant's Board of Directors. For Checking and Mortgage Share accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by Alliant's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date. Current rates are published in our newsletters, on our website, www.alliantcreditunion.org, and at Service Center locations.

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

3. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated above. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

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

5. BALANCE INFORMATION. To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value of one share is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated above. For all accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated above. For accounts using the Average Daily Balance method as stated above, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT TRANSACTION LIMITATIONS. For Savings, Supplemental Savings, Mortgage Share, Traditional IRA, Roth IRA and Coverdell Education accounts, no more than six (6) preauthorized, automatic, electronic or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check or debit card to a third party. If you reach these limitations within a calendar month, additional transactions as listed above will not be able to be completed and may be returned unpaid. If this is the case, you will be assessed a non-sufficient funds fee, as set forth in the Fee Schedule. For Checking accounts, no transaction limitations apply.

7. FEE INFORMATION. Certain fees MAY be assessed against your accounts. Refer to the Fee Schedule for the amount of any fee that may be imposed in connection with your account.

PRIVACY POLICY

Alliant, your member-owned financial institution, is committed to providing a safe place to save and borrow money at very competitive rates. Alliant is equally committed to protecting members' privacy and you can be confident that financial privacy is a priority of Alliant. Alliant gives all members this Privacy Notice to explain how Alliant collects, uses and safeguards its members' personal financial information.

Member Information Collected. Alliant collects nonpublic personal member information from the following sources:

- Membership and loan applications and other member initiated applications and forms;
- Member account transactions with Alliant or other financial institutions; and
- Consumer reporting agencies.

Member Information Disclosed. Alliant may disclose all of the information collected, as described above, to companies that perform marketing services on behalf of Alliant or to other financial institutions with whom Alliant has joint marketing agreements. At no time does Alliant sell or share information with companies not included in providing services directly or assisting us in providing services to our members. To protect our members' privacy, Alliant only conducts business with organizations that agree to maintain strong confidentiality protections and limits the use of information Alliant provides.

Alliant may also disclose nonpublic personal information about its members under other circumstances as permitted or required by law. These disclosures typically include:

- Information to maintain or service a member's account;
- Conduct the operations of Alliant;
- Follow member instructions as authorized; or
- Protect the security of Alliant financial records.

If a member decides to terminate his/her membership or become an inactive member, Alliant will adhere to the privacy policies and practices as described in this notice.

How Alliant Protects Its Members' Information. Alliant restricts access to nonpublic personal information about its members to Alliant employees who have a specific business purpose in utilizing member data.

Alliant employees are trained in the importance of confidentiality and member privacy by maintaining physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard members' nonpublic personal information.

What Members Can Do To Help Protect Their Privacy. While Alliant is committed to protecting the privacy of its members, you can help safeguard personal information by following these simple guidelines:

- Upon receipt of your VISA® ATM/Check and/or Convenience Card(s), verify the information on the front and sign the back panel immediately.
- Report a lost or stolen card(s) immediately to Alliant at 800-328-1935. After business hours, press #5.
- Protect your card(s) at all times by carrying only the ones you intend to use. Store all other cards in a safe place.
- Be aware of your surroundings when approaching an ATM. Make sure no one can oversee you enter your PIN by shielding the keypad with your hand or body.
- Memorize your PIN and keep it confidential. Do not write it on the card or keep it in your wallet.
- Make sure the merchant returns your card and check it to make sure it's your card.
- Keep your ATM transaction and check card receipts. Log them into your check register. Destroy the carbons if present.
- Never give your card information over the phone unless you initiate the call.
- Never pre-sign your checks. Balance your checkbook each month and report any unauthorized transactions immediately.
- Treat all of your financial information as confidential and proprietary.

If you have any questions concerning this policy, please visit your local Service Center or contact the



11545 W. Touhy Avenue, Chicago, IL 60666

800-328-1935

www.alliantcreditunion.org



Your savings federally insured to \$100,000
NCUA
by the National Credit Union Administration,
a U.S. Government Agency.

P105-R03/06

membership and account agreement

electronic funds transfer

funds availability policy

truth-in-savings

privacy policy

account agreement and disclosures

ALLIANT credit union

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your and our rights and responsibilities concerning Accounts Alliant Credit Union (Alliant) offers. In this Agreement, the words "you" and "yours" mean anyone who signs a Membership Application and Savings Account Agreement. The words "we," "us," and "our" mean Alliant Credit Union. The word "account" means any one or more share or other accounts you have with Alliant.

Your account type(s) and ownership features are designated on your Membership Application and Savings Account Agreement. By signing a Membership Application and Savings Account Agreement, each of you, jointly and severally, agree to the terms and conditions in this Agreement and Membership Application and Savings Account Agreement, the Funds Availability Policy Disclosure, Truth-in-Savings Rate and Fee Schedule and Alliant's Bylaws and policies, and any amendments to these documents from time to time which collectively govern your Membership and Accounts.

1. MEMBERSHIP ELIGIBILITY. To join Alliant you must meet the membership requirements including the purchase and maintenance of at least one (1) share ("membership share") as set forth in Alliant's Bylaws. You authorize us to check your account, credit, and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request...

2. INDIVIDUAL PARTY ACCOUNTS. An individual party account is an account owned by one member (individual, trust or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the decedent's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owners agent prior to notice of an owners' death.

3. MULTIPLE PARTY ACCOUNTS. An account owned by two or more persons is a multiple party account.

- Rights of Survivorship.** Unless otherwise stated on the Membership Application and Savings Account Agreement, a multiple party account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). For a multiple party account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Alliant statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

- Control of Multiple Party Accounts.** Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all but \$5.00 of the funds, stop payment on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

The following account activities are expressly prohibited for Joint Owners of share accounts: Joint Owners may not:

- Initiate, modify, or delete payroll deductions for the primary owner.
 - Close Primary Savings Account.
 - Initiate, modify, or delete passwords or access codes.
- Multiple Party Account Owner Liability.** If a deposited item in a multiple party account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of an owner or all funds in the multiple party account regardless of who contributed them.

4. POD/TRUST ACCOUNT DESIGNATIONS. A Payable on Death (POD) account or trust account designation is an instruction to Alliant that a single or joint party account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to any named and surviving POD or trust beneficiary/payee. Accounts payable to more than one surviving beneficiary/payee are owned jointly by such beneficiaries/payees without rights of survivorship. Any POD or trust beneficiary/ payee designation shall not apply to Individual Retirement Accounts (IRAs) which are governed by a separate beneficiary/payee designation. We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law.

5. ACCOUNTS FOR MINORS. We may require any account established by a minor to be a multiple party account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

6. UNIFORM TRANSFERS/GIFTS TO MINORS ACCOUNT (COVERDELL EDUCATION ACCOUNT). A Uniform Transfers/Gifts to Minors Account (UTTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account, until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

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

8. DEPOSIT OF FUNDS REQUIREMENTS. Funds may be deposited to any account, in any manner approved by Alliant in accordance with the requirements set forth on the Rate and Fee Schedule.

- Endorsements.** We may accept transfers, checks, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to accept checks missing endorsements of any owners if we choose. If a check or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check or item as though it is payable to either person. Checks payable to a deceased member will not be accepted. If an insurance, government, or other

check requires an endorsement as set forth on the back of the check, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check within 11/2 inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

- Collection of Items.** We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account.
- Final Payment.** All Items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.
- Direct Deposits.** We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize each direct deposit or preauthorized transfer by filling out a separate form. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. Upon a bankruptcy filing, unless you cancel an authorization we will continue making direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.
- Crediting of Deposits.** Deposits made after the deposit cutoff time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

9. ACCOUNT ACCESS.

- Authorized Signature.** Your signature on the Membership Enrollment Agreement authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.
- Access Options.** You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, automatic transfer, or telephone, as applicable). We may return as unpaid any check drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

- ACH & Wire Transfers.** If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. Alliant (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution.
- Credit Union Examination.** We may disregard information on any check, other than the signature of the drawer, the amount and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. ACCOUNT RATES AND FEES.

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

11. TRANSACTION LIMITATIONS.

- Withdrawal Restrictions.** We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Checks or other transfer or payment orders which are drawn against insufficient funds may be subject to a service charge set forth in the Rate and Fee Schedule. If there are sufficient funds to cover some, but not all, of your withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion. We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered Alliant to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay an Alliant loan on time.
- Transfer Limitations.** For savings accounts, you may make up to six (6) preauthorized, automatic, telephonic, electronic, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

12. OVERDRAFTS.

- Overdraft Liability.** If on any day, the funds in your savings account are not sufficient to cover checks, fees or other items posted to your account, those amounts will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. Alliant's determination of an insufficient account balance may be made at any time between presentation and our midnight deadline with only one review of the account required. We do not have to notify you if your account does not have funds to cover checks, fees or other posted items. Whether the item is paid or returned, your account may be subject to a charge as set forth in the Fee Schedule. Except as otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay a check or impose a fee that

would otherwise overdraw your account, you agree to pay the overdrawn amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

- Overdraft Protection Plan.** If we have approved an overdraft protection plan for your account, we will honor checks or ACH debits drawn on insufficient funds by transferring funds from another account under this Agreement or a loan account, as you have directed, or as required under Alliant's overdraft protection policy. The fee for overdraft transfers, if any, is set forth on the Fee Schedule. This Agreement governs all transfers, except those governed by agreements for loan accounts.

13. POSTDATED AND STALEDATED CHECKS.

We may pay any check without regard to its date. You agree not to deposit checks, or other items before they are properly payable. We are not obligated to pay any check drawn on your account which is presented more than six (6) months past its date.

14. STOP PAYMENT ORDERS.

- Stop Payment Order Request.** You may request a stop payment order on any check drawn on your account. To be binding an order must be dated, signed, and describe the account and check number and the exact amount. The stop payment will be effective if Alliant receives the order in time for Alliant to act upon the order and you state the number of the account, number of the check, and its exact amount. You understand that the exact information is necessary for Alliant's computer system to identify the check. If you give us incorrect, untimely or incomplete information, we will not be responsible for failing to stop payment on the check. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the check. If we recredit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the check and to assist us in any legal action. ACH stop payments need exact company name or company ID and dollar amount to be valid.
- Duration of Order.** You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires. For ACH stop payments, a written stop payment order or a stop requested over the phone is effective for (6) six months from the date of the call. Should the payment be presented during the (6) month period from the date of the call, we will return the payment and the stop will no longer be valid.
- Liability.** Fees for stop payment orders are set forth on the Fee Schedule. You may not stop payment on any certified check, cashier's check, teller's check, or any other check or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold Alliant harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or indorsee in failing to stop payment of an item as a result of incorrect information provided by you.

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

16. ALLIANT LIEN AND SECURITY INTEREST. If you owe us money as a borrower, guarantor, endorser or otherwise, we have a statutory lien on the account funds in any account in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds, without further notice to you, in any order to pay off your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later. In addition, you grant Alliant a consensual security interest in your accounts and we may use the funds from your accounts to pay any debt or amount now or hereafter owed Alliant, except for obligations secured by your residence, unless prohibited by applicable law. All accounts are nonassignable and nontransferable to third parties.

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

18. ACCOUNT INFORMATION. Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

19. NOTICES.

- Name or Address Changes.** You are responsible for notifying us of any address or name change. Alliant is only required to attempt to communicate with you at the most recent address you have provided to us. We accept a change in address provided in writing or electronically through our web site. If we attempt to locate you, we may impose a service fee as set forth on the Fee Schedule.
- Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.
- Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

20. TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal

Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account, or, if applicable, you may request a non-dividend or non-interest bearing account until a TIN is provided.

21. STATEMENTS.

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

22. INACTIVE ACCOUNTS. If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Fee Schedule during which we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee set forth on the Fee Schedule for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

23. SPECIAL ACCOUNT INSTRUCTIONS. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. Account changes requested by you, such as adding or closing an account or service, must be evidenced by a signed change form and accepted by us.

24. TERMINATION OF ACCOUNT. We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate a single party account by giving written notice. We reserve the right to require the consent of all owners to terminate a multiple party account. We are not responsible for payment of any check, withdrawal, or other item after your account is terminated, however, if we pay an item after termination, you agree to reimburse us.

25. TERMINATION OF MEMBERSHIP. You may terminate your membership by giving us written notice. You may be denied services or expelled for any reason allowed by applicable law, including causing a loss to Alliant.

26. DEATH OF ACCOUNT OWNER. We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

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

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

29. GOVERNING LAW. This Agreement is governed by Alliant's Bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which Alliant's main office is located, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which Alliant

is located.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by Alliant Credit Union ("Alliant"). In this Agreement, the words "you" and "yours" mean those who sign the application or account agreement as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean Alliant. The word "account" means any one or more savings, checking and IRA accounts you have with Alliant. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account agreement for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

- 1. EFT SERVICES.** If approved, you may conduct any one or more of the EFT services offered by Alliant.
- Convenience Card.** If approved, you may use your Card and PIN (Personal Identification Number) in automated teller machines at Alliant ATMs and participating nonproprietary ATMs. At the present time, you may use your Card to:
 - Withdraw funds from your savings accounts.
 - Obtain balance information for your savings accounts.

The following limitations on the frequency and amount of ATM transactions may apply:

- See Section 2 for transfer limitations that may apply to these transactions.
- VISA® ATM/Check Card.** You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with Alliant. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to Alliant. In the event of repeated overdrafts, Alliant may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) at Credit Union ATMs and participating nonproprietary ATMs. At the present time, you also may use your Card to:
 - Make deposits to your savings and checking accounts.
 - Withdraw funds from your savings and checking accounts.
 - Transfer funds from your savings and checking accounts.
 - Obtain balance information for your savings and checking accounts.
 - Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept VISA.
 - Order goods or services by mail or telephone from places that accept VISA.

The following limitations on the frequency and amount of VISA ATM/Check Card transactions may apply:

- There is no limit on the number of VISA ATM/Check Card purchases you make per day.
 - Purchase amounts are limited to the available balance in your checking account.
 - You may withdraw up to a maximum of \$1000.00 in any one day from an ATM machine, if there are sufficient funds in your account.
 - You may transfer up to the available balance in your accounts at the time of the transfer.
 - See Section 2 for transfer limitations that may apply to these transactions.
- Self Service Telephone (SST) (Audio Response).** For the Self Service Telephone (SST) audio response access service for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. (Joint owners may not initiate, modify, or delete passwords or access codes.) You must use your PIN (Personal Identification Number) along with your member account number to access your accounts. At the present time you may use the audio response access service to:
 - Withdraw funds from your savings, checking and Line-of-Credit accounts advances.
 - Transfer funds from your savings, checking and Line-of-Credit accounts.
 - Obtain balance information for your savings, checking, loans (excluding VISA Credit Card) and IRA accounts.
 - Make loan payments from your savings, checking and Line-of-Credit accounts.
 - Determine if a particular item has cleared.
 - Interaccount transfers to savings, checking, loans, and Line-of-Credit.
 - Verify transactions in ACH, check card

Your accounts can be accessed under the Self Service Telephone (SST) audio response service via a touch tone telephone only. Self Service Telephone (SST) service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- The maximum withdrawal or transfer amount is \$9999.99 per transaction, and no transfer or withdrawal may exceed the available funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

Alliant reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. Alliant may set other limits on the amount of any transaction, and you will be notified of those limits. Alliant may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

- Preauthorized EFTs.**
 - Direct Deposit.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, Alliant will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your savings or checking account.
 - Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings account, checking account and loan payments.
 - See Section 2 for transfer limitations that may apply to these transactions.
 - Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out

of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

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

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

- SkyBranch® Electronic/PC EFTs.** For the SkyBranch electronic/PC access service for your accounts, a password will be assigned to you. Joint owners may not initiate, modify, or delete passwords or access codes. You must use your password with your member account number to access your accounts. At the present time, you may use the SkyBranch access service to:
 - Withdraw funds from your savings, checking and Line-of-Credit accounts.
 - Transfer funds from your savings, checking and Line-of-Credit accounts.
 - Obtain balance information for your savings, checking, loan and IRA accounts.
 - Make Alliant loan payments from your savings and checking accounts.
 - Interaccount transfers from savings or checking.

Your accounts can be accessed under the SkyBranch electronic/PC access service via personal computer. SkyBranch service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- The maximum withdrawal or transfer amount is \$9999.99 per transaction, and no transfer or withdrawal may exceed the available funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

- Online Bill Pay (Bill Payments).** We will process bill payment transfer requests only to those creditors Alliant has designated in the User Instructions and such creditors as you authorize and for whom Alliant has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your Alliant checking account for bill payment transfer by the designated cut-off time on the date you schedule for payment as designated in the Bill Pay agreement. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment as designated in the Bill Pay agreement. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- There is no limit on the number of bill payments per day.

2. TRANSFER LIMITATIONS. For all savings and IRA accounts, no more than six (6) preauthorized, automatic, electronic, or telephone transfers and withdrawals may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, or access card to a third party. If you reach these limitations within a calendar month, additional transactions as listed above will not be able to be completed and may be returned unpaid. If this is the case, you will be assessed an insufficient funds fee, as set forth in the Fee Schedule.

3. CONDITIONS OF EFT SERVICES.

- Ownership of Cards.** Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.
- Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- Foreign Transactions.** VISA Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in U.S. dollars. A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The exchange rate between the transaction currency and the billing currency used for processing international transactions is 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.
- Security of Access Code.** You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying Alliant. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and Alliant suffers loss, we may terminate your EFT services immediately.

Important notice for Alliant members-

Please retain and file with your important papers.

Any changes or updates are indicated by the boxed text.

Funds Availability

This disclosure describes your ability to withdraw funds at Alliant Credit Union (Alliant). It only applies to the availability of funds in transaction accounts. Alliant reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

To increase member service and accessibility, we have made some enhancements regarding the availability of funds you deposit. In some instances and upon our discretion, additional funds from the item(s) you deposit may become available to you more quickly than listed. This new service is automatically provided to Alliant members who meet certain criteria and guidelines. Decision criteria is risk based, linked to account history, determined by Alliant using internal and confidential information, and is subject to change at anytime without notice. Please note that at a minimum, you will receive funds availability as listed below.

1. GENERAL POLICY- Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. Once deposits are available, you can withdraw the funds and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2PM local time, 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 2PM local time, or at a deposit box on a day we are not open, we will treat the deposit as made on the next business day we are open. In most instances, deposits of government checks and low risk items and the first \$2,500 of personal and business checks and third party checks (provided the payee and the presenter of the check are both Alliant members or a non-member indorser is present with identification) will be available for withdrawal on the day we receive the deposit. Government checks and low risk items include: On-U's checks, Certified checks, Cashier's checks, Teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders, checks from United Airlines (UA), UA affiliates, and UA subsidiaries payroll checks and Select Employer Groups (SEG) payroll checks.

2. RESERVATION OF RIGHT TO HOLD- In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available for withdrawal until the seventh (7th) business day after the day of your deposit (see Sections 3 through 7 below). The first \$100 of your deposit, however, may be available for withdrawal on the same business day of your deposit. If we are not going to make all of the funds from your deposit available for withdrawal on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available for withdrawal. If your deposit is not made directly to one of our employees, or if we take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available for withdrawal.

3. LONGER DELAYS MAY APPLY- We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a 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 for withdrawal. Deposits from \$2,500.01 to \$5,000.00 will generally be available for withdrawal no later than the second (2nd) business day after the day of your deposit. Deposits over \$5,000.00 will generally be available for withdrawal no later than the seventh (7th) business day after the day of your deposit.

4. SPECIAL RULES FOR NEW ACCOUNTS- If you are a new member, the following special rules will apply during the first thirty (30) days your account is open:

- In most instances, funds from deposits of government checks and low risk items payable to the member(s) on the account will be available for withdrawal on the day we receive the deposit.
- Funds from the deposit of personal and certain business checks will be available for withdrawal on the ninth (9th) business day after the day of deposit.
- Alliant does not accept third party checks for deposit into new accounts.

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

- In most instances, funds from deposits of government checks and low risk items payable to the member(s) on the account will be available for withdrawal on the day we receive the deposit.
- Funds from the deposit of personal and business checks will be available for withdrawal on the seventh (7th) business day after we receive the deposit.
- Alliant does not accept third party checks for deposit into abused accounts.

6. DEPOSITS AT ATMS- \$2500 of funds from deposits made at Alliant automated teller machines (ATMs) will be available for withdrawal on the day of deposit. The balance will be available for withdrawal on the second (2nd) business day. The same policy applies to deposits made at nonproprietary ATMs (ATMs that Alliant does not own or operate).

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

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

CHANGES TO ALLIANT ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE FOR:

a. VISA® ATM/Check Card - To protect members from fraud and identity theft, the following change has been made to the Alliant VISA ATM/Check Card:

- Purchase amounts are limited to \$2,000 per day.

b. Convenience Card - Your Alliant Convenience Card provides you secure access to your Alliant savings account at participating ATM networks worldwide. Now, improvements make this card even more convenient. Effective on or after November 1, 2006:

- The maximum withdrawal amount from your savings account is increased to \$500 per day.
- Make deposits of up to \$10,000 per day at Alliant-owned ATMs and participating non-proprietary ATM's.

The changes to the Alliant Funds Availability and Convenience and VISA® ATM/Check Cards amend your Alliant Credit Union Account Agreement and Disclosures booklet. Please retain and file with your important papers for future reference.

You can access your account 24/7/365 by utilizing the Self Service Telephone (SST) or by logging onto SkyBranch. You may also visit a Service Center or call the TeleCenter. If you have any questions concerning our funds availability policy, please visit your local Service Center or contact the TeleCenter at 1-800-328-1935 (M-F, 7am-9pm CT; Sat. 9am-2pm CT).



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A468-R09/06