

**Important  
Account  
Information  
for  
Members of  
Central  
Credit Union Of  
Illinois**

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Truth In Savings

Direct Deposits And  
Preauthorized Withdrawals  
Your Rights And  
Responsibilities

Disclosure Regarding  
Certain ACH Credits

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**CENTRAL  
CREDIT  
UNION  
OF ILLINOIS**

# TRUTH-IN-SAVINGS DISCLOSURE

## SHARE SAVINGS ACCOUNT

### NATURE OF DIVIDENDS:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### RATE:

The dividend rate and annual percentage yield may change every quarter as determined by the credit union board of directors.

### COMPOUNDING AND CREDITING:

Dividends will be compounded quarterly and will be credited quarterly.

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

For this account type, the dividend period is quarterly. 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for this example is March 31.

### MINIMUM BALANCE REQUIREMENT:

The minimum required to open this account is the purchase of a \$25 share in the credit union. The minimum balance required to keep this account open is \$25. A Share Savings Account is required to maintain your membership in the credit union.

You must maintain a minimum daily balance of \$200 in your account to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month. You have 90 days to accumulate this minimum balance before your account will be assessed this fee. This minimum balance requirement is waived if you are under 18, or if you maintain a credit union certificate, C3 Checking Account, money market account, or if you maintain \$200 or more in a credit union individual retirement account (IRA). The minimum balance requirement is also waived if you have a credit union loan or VISA® credit card.

The par value of a share in this credit union is \$25.

### BALANCE COMPUTATION METHOD:

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

### DATE DIVIDENDS ACCRUE:

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

### TRANSACTION LIMITATIONS:

During any quarter, you may not make more than five withdrawals. If you exceed this withdrawal limitation, you will be charged \$5 per withdrawal for each one in excess of five per quarter.

Additionally, you may not make more than six electronic or telephonic transfers (other than by use of a debit card or to pay a Central Credit Union Of Illinois loan) per calendar month. Exceeding this maximum may result in a service charge and/or the transaction being refused.

### FEES:

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## MY CLUB HOLIDAY ACCOUNT

### NATURE OF DIVIDENDS:

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

**RATE:**

The dividend rate and annual percentage yield may change every month as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:**

Dividends will be compounded monthly and will be credited monthly. In the month of the account's disbursement date, earned dividends for the first of the month through the last business day of the month will be paid prior to the balance disbursement. During that month, dividends will also be paid on the last day of the month for dividends earned between the disbursement date and the last day of the month. The dividend declaration date for My Club Holiday Accounts is the ending date of a dividend period. If you close your My Club Holiday Account before dividends are paid, you will not receive the accrued dividends.

**BALANCE COMPUTATION METHOD:**

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

**DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

**TRANSACTION LIMITATIONS:**

The entire account balance will be disbursed on the last business day of October. If funds are withdrawn or transferred at any other time, a \$10 fee will be charged for each withdrawal or transfer. Accounts with zero balances for 60 days or more may be closed.

**FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

**MY CLUB MY WAY ACCOUNT****NATURE OF DIVIDENDS:**

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

**RATE:**

The dividend rate and annual percentage yield may change every month as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:**

Dividends will be compounded monthly and will be credited monthly.

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

For this account type, the dividend period is monthly. For example, the beginning date for 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 the same pattern of dates. The dividend declaration date is the ending date of a dividend period and for the example is January 31.

**BALANCE COMPUTATION METHOD:**

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

**DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

**TRANSACTION LIMITATIONS:**

During any month, you may not make more than one withdrawal or transfer. If you exceed this withdrawal/transfer limitation, you will be charged \$10 per withdrawal/transfer for each one in excess of one per month. Accounts with zero balances for 60 days or more may be closed.

**FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **BASIC CHECKING ACCOUNT**

### **MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$200 in your account to avoid a service fee. If during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month.

### **TRANSACTION LIMITATIONS:**

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

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **C3 CHECKING ACCOUNT**

### **TRANSACTION LIMITATIONS:**

You must be 16-21 years old to apply for this account. A parent or legal guardian must be a joint owner on the account if you are under 18 years old.

This account must be closed or converted to a Basic Checking Account, Checking Plus Account or Direct Checking Account before your 23rd birthday. If you do not close or convert your account by that date, the credit union will automatically convert your C3 Checking Account to a Basic Checking Account on your 23rd birthday. Your account will then be subject to the terms of our Basic Checking Account as set forth in the Basic Checking Account section.

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **CHECKING PLUS ACCOUNT**

### **NATURE OF DIVIDENDS:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### **RATE:**

The dividend rate and annual percentage yield may change every month as determined by the credit union board of directors.

### **COMPOUNDING AND CREDITING:**

Dividends will be compounded daily and will be credited monthly. If you close your Checking Plus account before dividends are paid, you will not receive the accrued dividends.

For this type of account, the dividend period is monthly. For example, the beginning date for 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 ending date of a dividend period, and for the example is January 31.

### **MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$1,000 in your account to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$7 for that month.

### **BALANCE COMPUTATION METHOD:**

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

### **DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or non cash items (e.g. checks) to your account.

### **TRANSACTION LIMITATIONS:**

No transaction limitations apply to this account unless otherwise

stated in the Common Features section.

**FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

**DIRECT CHECKING ACCOUNT**

**TRANSACTION LIMITATIONS:**

This account is offered in conjunction with direct deposit through which your entire net paycheck is automatically deposited into your account on payday. A minimum direct deposit of \$500 per month is required.

You must deposit your entire net paycheck into your Direct Checking Account through direct deposit within 60 days of the date the account is opened. Following the 60-day period, you must thereafter maintain direct deposit of your entire net paycheck as one means of depositing money into your Direct Checking Account.

You must also maintain a \$25 balance in your Share Savings Account while your Direct Checking Account is open, or you will be charged a \$7 monthly fee.

If you fail to adhere to the above-listed requirements, the credit union reserves the right to convert your Direct Checking Account to a Basic Checking Account following the 60-day period or whenever the deposit of your net paycheck through direct deposit ceases. Your account will then be subject to the terms of our Basic Checking Account as set forth in the Basic Checking Account section.

**FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

**MONEY MARKET ACCOUNT**

**NATURE OF DIVIDENDS:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**RATE:**

The dividend rate and the annual percentage yield may change every month as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:**

Dividends will be compounded daily and will be credited monthly.

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

For this account type the dividend period is monthly. For example, the beginning date for 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 the same pattern of dates. The dividend declaration date is the ending date of a dividend period and for the example is January 31.

**MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$1,000 in your account to obtain the disclosed annual percentage yield, and to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month.

**BALANCE COMPUTATION METHOD:**

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

**DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

### **TRANSACTION LIMITATIONS:**

The minimum amount you may withdraw is \$500. During any statement period you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer, check or telephone order of institution.

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **MARKET RATE INDIVIDUAL RETIREMENT ACCOUNT (IRA)/MARKET RATE ROTH IRA/MARKET RATE COVERDELL EDUCATION SAVINGS ACCOUNT**

### **NATURE OF DIVIDENDS:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### **RATE:**

The dividend rate and the annual percentage yield may change every month as determined by the credit union board of directors.

### **COMPOUNDING AND CREDITING:**

Dividends will be compounded daily and will be credited monthly.

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

For this account type the dividend period is monthly. For example, the beginning date for 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 the same pattern of dates. The dividend declaration date is the ending date of a dividend period and for the example is January 31.

### **MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$200 in your account to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month. You have 90 days to accumulate this minimum balance before your account will be assessed this fee.

### **BALANCE COMPUTATION METHOD:**

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

### **DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

### **TRANSACTION LIMITATIONS:**

Withdrawals from your account are governed by Internal Revenue Service (IRS) regulations.

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **SMART-SAVER MONEY MARKET ACCOUNT/SMART-SAVER MONEY MARKET IRA/SMART-SAVER MONEY MARKET ROTH IRA**

### **NATURE OF DIVIDENDS:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### **RATE:**

The dividend rate and the annual percentage yield may change every month as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:**

Dividends will be compounded daily and will be credited monthly.

If you close your Smart-Saver Money Market Account before dividends are paid, you will not receive the accrued dividends.

For this account type the dividend period is monthly. For example, the beginning date for 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 the same pattern of dates. The dividend declaration date is the ending date of a dividend period and for the example is January 31.

**MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$10,000 in your account to obtain the disclosed annual percentage yield, and to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month.

**BALANCE COMPUTATION METHOD:**

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

**DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

**TRANSACTION LIMITATIONS:**

The minimum amount you may withdraw is \$500. During any statement period you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer, check or telephone order of institution.

If this account is an Individual Retirement Account (IRA) or Roth IRA, withdrawals from your account are governed by Internal Revenue Service (IRS) regulations.

**FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

**SHARE CERTIFICATE ACCOUNT/****SHARE CERTIFICATE INDIVIDUAL RETIREMENT ACCOUNT (IRA)/SHARE CERTIFICATE ROTH IRA/SHARE CERTIFICATE COVERDELL EDUCATION SAVINGS ACCOUNT****COMPOUNDING AND CREDITING:**

Dividends will be compounded monthly and will be credited monthly.

**MINIMUM BALANCE REQUIREMENT:**

The minimum balance required to open the above-listed accounts is \$1,000.

For all of the above-listed accounts, you must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield.

**BALANCE COMPUTATION METHOD:**

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

**DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.

**TRANSACTION LIMITATIONS:**

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

If this account is an Individual Retirement Account (IRA), Roth IRA or Coverdell Education Savings Account, withdrawals from your account are governed by Internal Revenue Service (IRS) regulations.

### **MATURITY DATE:**

Certificates will mature after the term of the certificate. For example, six month certificates will mature after six months.

### **EARLY WITHDRAWAL PENALTIES:**

When you make a deposit into a certificate account, you are agreeing to keep the funds on deposit until the certificate's maturity date. We reserve the right to permit withdrawals of principal only upon maturity. If we permit you to make an early withdrawal of principal, you will pay an early withdrawal penalty. The penalty will be calculated using the certificate's current interest rate. The penalty will apply to the entire certificate balance and not just to any partial amount that may be withdrawn. The penalty will equal the smaller of the dividends since the date of issuance or renewal, or 90 days of dividends for certificates with terms 12 months or less or 180 days of dividends for certificates with terms longer than 12 months.

### **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.

### **RENEWAL POLICY:**

Your share certificate will automatically renew at maturity. There is no grace period following the maturity of this account.

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **INVESTOR'S CHOICE ACCOUNT/ INVESTOR'S CHOICE IRA/ INVESTOR'S CHOICE ROTH IRA**

### **NATURE OF DIVIDENDS:**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### **RATE:**

The dividend rate and the annual percentage yield may change every month as determined by the credit union board of directors.

### **COMPOUNDING AND CREDITING:**

Dividends will be compounded daily and will be credited monthly.

If you close your Investor's Choice Account before dividends are paid, you will not receive the accrued dividends.

For this account type, the dividend period is monthly. For example, the beginning date for 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 the same pattern of dates. The dividend declaration date is the ending date of a dividend period and for the example is January 31.

### **MINIMUM BALANCE REQUIREMENT:**

You must maintain a minimum daily balance of \$25,000 in your account to obtain the disclosed annual percentage yield, and to avoid a service fee. If, during any month your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for that month.

### **BALANCE COMPUTATION METHOD:**

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

### **DATE DIVIDENDS ACCRUE:**

Dividends will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account.



### **TRANSACTION LIMITATIONS:**

The minimum amount you may withdraw is \$500. During any statement period you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer, check or telephone order of institution.

If this account is an Individual Retirement Account (IRA) or Roth IRA, withdrawals from your account are governed by Internal Revenue Service (IRS) regulations.

### **FEES:**

Please refer to the Fee Schedule at the end of this disclosure for information regarding fees that may apply to this account.

## **COMMON FEATURES TO ALL ACCOUNT TYPES**

### **NATIONAL CREDIT UNION SHARE INSURANCE FUND:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

### **FEES:**

Any fee that may be assessed against your account and transaction limitations, if any, that apply to your accounts are contained in the Fee Schedule which is listed at the end of this disclosure.

## **DIRECT DEPOSITS AND PREAUTHORIZED WITHDRAWALS YOUR RIGHTS AND RESPONSIBILITIES**

The Federal Electronic Funds Transfer Act and Regulation E require the Credit Union to give you certain information concerning transactions which take place by means of electronics and result either in a deposit to or a withdrawal from any one or more of your accounts in the Credit Union. That information is included in this disclosure statement.

### **DISCLOSURE OF BUSINESS DAYS**

Our business days are Monday through Friday, except Credit Union Holidays.

### **DISCLOSURE OF TYPES OF ELECTRONIC TRANSFERS AVAILABLE AND LIMITS OF TRANSFERS**

- A. You may receive the following deposits to your share or checking account(s):
1. Direct deposit of all or part of your payroll from your employer
  2. Direct deposit of your Social Security benefits
  3. Direct deposit of your annuity or pension benefits
- B. You may make an arrangement with a third party to have the Credit Union make the following prearranged automatic payments from your checking account:
1. Your (annual, semi-annual, quarterly, monthly) insurance premium
  2. Your monthly mortgage payment
  3. Your utility bills
  4. Or other payments
- C. The following limitations apply to frequency and dollar amount with which such automatic deposits, payments or transfers may be received and/or with which payments may be made from your checking account:

NONE

D. The following limitations apply to frequency and dollar amount with which such automatic deposits, may be received to your share account:

NONE

E. Share accounts are not eligible for prearranged automatic payments to a third party and a limit of six transfers from your share account to another credit union account of yours per month are allowed.

#### **CHARGES FOR ELECTRONIC FUNDS TRANSFERS OR THE RIGHT TO MAKE SUCH TRANSFERS**

A. We will charge you the following amount for each electronic deposit to your account(s):

NONE

B. The Credit Union will charge you the following amount for each prearranged automatic payment made from your account(s):

NONE

C. Please refer to the Fee Schedule at the end of this disclosure for information regarding any electronic fund transfer fees that may apply to your accounts.

#### **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**

A. Account Information Disclosure — Central Credit Union Of Illinois will not disclose information to third parties concerning our members' accounts except:

1. When such disclosure is necessary to complete the transaction;
2. To verify the existence and condition of your account for a third party (such as a credit bureau) as permitted by law;
3. To comply with any court order or applicable laws or regulations;
4. For products and services offered under a joint marketing agreement between your credit union and other financial institutions; or
5. When you give us your permission.

#### **DISCLOSURE OF RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS**

A. *Direct Deposits.* 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 the Credit Union at the telephone number listed below to find out whether or not the deposit has been made.

B. *Periodic Statements.* You will receive a quarterly share account statement. If you have a checking account, you will receive a monthly checking statement.

#### **DISCLOSURE OR RIGHT TO STOP PAYMENT OF PREAUTHORIZED TRANSFERS, PROCEDURE FOR DOING SO, RIGHT TO RECEIVE NOTICE OF VARYING AMOUNTS AND CREDIT UNION'S LIABILITY FOR FAILURE TO STOP PAYMENT**

A. *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's how:

Call us or write us at the telephone number or address shown below in time for us to receive your request three 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 to get it to us within 14 days after you call.

Please refer to the Fee Schedule at the end of this disclosure for a list of fees associated with this service.

- B. *Notice of varying amounts.* If these regular payments may vary, 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.)
- C. *Liability for failure to stop payment of preauthorized transfer.* If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### **DISCLOSURE OF FINANCIAL INSTITUTION'S LIABILITY FOR FAILURE TO MAKE TRANSFER**

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

#### **DISCLOSURE OF UNAUTHORIZED TRANSFERS**

- A. *Liability disclosure.* If your statement shows transfers that you did not make or authorize, 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.
- B. *Address and telephone number.* If you believe that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address shown below.

#### **DISCLOSURE OF ATM FEES**

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

## **ERROR RESOLUTION**

In case of errors or questions about your electronic transfers call or write us at the telephone number or address shown below 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 you the FIRST statement on which the error or problem 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 questions in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer was foreign initiated or involved a point-of-sale transaction) to investigate your complaint or questions. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If, however, the error involves an account transaction within 30 days after the first deposit was made to the account, we will tell you the results within 20 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or questions. If we decide to do this, we will recredit your account within 20 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not recredit your account.

If you notify us of an unauthorized Visa transaction involving your debit card, other than unauthorized use of the card at an ATM, we will provide you with provisional credit for the amount of the unauthorized use within five business days of receiving your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances or your account history warrant the delay.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

## **CONTACT INFORMATION**

**Central Credit Union Of Illinois  
1001 Mannheim Road  
Bellwood, Illinois 60104  
(708) 649-6400**

# DISCLOSURE TO MEMBERS RECEIVING CERTAIN WHOLESALE CORPORATE ACH CREDITS

Credit given by us to you with respect to an automated clearing house credit Entry is provisional until we receive final settlement for such Entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such Entry, and the party making payment to you via such Entry (i.e., the Originator of the Entry) shall not be deemed to have paid you in the amount of such Entry.

Under the Operating Rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Illinois as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

## FEE SCHEDULE

Early Exit Fee (closing account within six months of opening)	\$20
Closed Account Checks	\$10
NSF Deposit	\$30 <sup>†</sup>
Wire Transfer	\$25
Research Fee (per hour)	\$20
Account Reconciliation (per hour)	\$20
Check Cashing Fee A fee of 1% of the cash back (\$2 minimum fee) may be charged to members who do not have offsetting balances or eligible accounts. For more information, please call (708) 649-6410.	
Returned Check Fee (NSF or Uncollected Funds)	\$30 <sup>†</sup>
Check Handling Fee	\$ 5
Electronic Funds Transfer Return Fee (NSF or Uncollected Funds)	\$30 <sup>†</sup>
Paid Overdraft Fee	\$30 <sup>†</sup>
Overdrawn Account Fee The fee will be charged for every business day an account is overdrawn more than \$10.	\$ 3
Third Party Check Fee	\$ 3
Returned Statement Fee	\$10
Copy of statement	\$ 3 <sup>*</sup>
Printout of Account History	\$ 3 <sup>*</sup>
Copy of check	\$ 2
Temporary checks (5)	\$ 1 <sup>*</sup>
Stop Payment	\$30 <sup>†</sup>
Stop Payment (2 or more)	\$40 <sup>††</sup>
Collection Items	
Incoming	\$10
Outgoing	Actual Cost
Cashier's Check	\$ 5
Money Order	\$ 2

Continued on next page 

<b>Debit Card Fees:</b>	
Replacement Card	\$10
Excess Withdrawal Fee (for each ATM withdrawal over 5 per month)	\$ 1
Monthly Service Charge (waived with C3 Checking, Checking Plus and Direct Checking)	\$ 1
Levies, Liens, Judgments, Subpoenas and other Legal Documents	\$25
Release Deed Recording Fee	\$75
Duplicate Release Deed Fee	\$25
Dormant Account Fee Charged one time when an account has been inactive for three years or more.	\$25

**Account Fees:**

<b>Share Savings Account</b>	
Monthly charge for not maintaining \$200	\$ 5*
Excess Withdrawal Fee (for each withdrawal over 5 per quarter)	\$ 5
<b>Basic Checking Account</b>	
Monthly charge for not maintaining \$200	\$ 5*
<b>Checking Plus Account</b>	
Monthly charge for not maintaining \$1,000	\$ 7*
<b>Direct Checking Account</b>	
Monthly charge for not maintaining \$25 in Share Savings Account	\$ 7*
<b>Money Market Account</b>	
Monthly charge for not maintaining \$1,000	\$ 5*
<b>Smart-Saver Money Market Account</b>	
Monthly charge for not maintaining \$10,000	\$ 5*
<b>Investor's Choice Account</b>	
Monthly charge for not maintaining \$25,000	\$ 5*
<b>Market Rate IRA, Market Rate Roth IRA &amp; Market Rate Coverdell Education Savings</b>	
Monthly charge for not maintaining \$200 after 90 days	\$ 5*
<b>My Club Holiday Account</b>	
Early Withdrawal/Transfer Fee	\$10
<b>My Club My Way Account</b>	
Excess Withdrawal/Transfer Fee (for each withdrawal/transfer over 1 per month)	\$10

†Fee is \$10 for C3 Checking Accounts

††Fee is \$20 for C3 Checking Accounts

\*Members who maintain a minimum balance of \$5,000 or more in combined Credit Union accounts (must be the same member number) are exempt from these fees.



**CENTRAL  
CREDIT  
UNION**  
**OF ILLINOIS**  
*Member owned,  
since 1936.*

**Main Office**

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Bellwood, Illinois 60104

**Orland Park Office**

9850 W. 159th Street  
Orland Park, Illinois 60467

(708) 649-6410	Member Services
(708) 649-6420	Loan Department
(708) 649-6427	Home Equity/Mortgage
(708) 649-6430	Visa Department
(708) 649-6400	Main Number
(800) 750-3660	Outside Chicago Area
<a href="http://www.centralcu.org">www.centralcu.org</a>	

*This credit union is federally insured  
by the National Credit Union  
Administration*