

## Your Account Disclosure

Terms & Conditions - Electronic Funds - Funds Availability - Truth in Savings - Fee Schedule - Privacy Notice  
June 15, 2017

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### Terms & Conditions

#### Agreement:

This document, along with any other document we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully, if you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate Rate Schedule and Fee Schedule if they are not included in this document. If you have any questions, please call us toll free at 1-800-323-5109.

This agreement is governed by our bylaws, applicable federal laws and regulations, including applicable principles of contract law and regulations in the State of Illinois and Automated Clearing House rules, as amended from time to time. The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

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

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variations in writing either on the signature card for your account or in some other document.

As used in the document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions.

#### Membership:

To become a member you must be in our field of membership or Charter and open and maintain a Membership Savings account with the minimum \$5 required, as described in our bylaws. To open, own, be on an account and apply for or use a service we will ask for you to provide us with your current name, residential or business street (or physical) address (and, if different, your mailing address), phone number, date of birth, current government issued picture identification and a Social Security Number (SSN) or Employer Identification Number (EIN) (generally referred to as Taxpayer Identification Numbers or TIN).

You agree that we may check your account, employment and credit history, which includes obtaining reports from third parties and credit reporting agencies, to confirm your eligibility for membership, accounts and services we may offer.

#### Liability:

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the Fee Schedule. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and individually liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

#### Deposits:

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received on a day we are not open for business, as if initiated on the next following business day that we are open.

We may accept for deposit any item payable to you, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine. 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 or third party checks 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. All endorsements should be located on the back of the left edge (as you look at the front of the check) within 1-½ 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.

#### Night Drop Access:

If you make deposits at a night depository, you agree to use a bag, pouch, or envelope, or other similar means to make the deposit. You understand that we access night depositories only once on each business day that we are open for business. Bags or envelopes placed into the night depository before we access it are processed on that business day. Bags or envelopes placed into the night depository after we access it are processed on the next business day. The contents of each envelope or bag are counted, and we will issue a credit to the account specified on the deposit ticket accompanying the deposit. You agree that we are simply in possession of the envelope or bag until we have opened, verified, and credited the contents to your account or returned the bag and contents to you. You acknowledge that our count of any deposit placed into the night depository is the final determination of the contents of a bag or envelope placed in the depository. We will use reasonable efforts to notify you of any difference in the amount of the deposit as we counted it and the amount shown on the deposit ticket. However, we will not be liable for any delay or failure to notify you of any difference in the amount counted and that shown on the deposit ticket.

#### Withdrawals:

Generally unless clearly stated on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfers all or any part of the account balance at any time. We have no obligation to honor facsimile signatures on your checks or other orders.

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 months past its date.

We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations.

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

See the funds availability policy for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We only need to make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

#### Overdraft:

You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. 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 an item 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. If on any day, the funds in your account(s) are not sufficient to cover checks, fees or other items posted to your account(s), those amounts will be handled in accordance with our overdraft procedures or by one or multiple of the overdraft protection plans outlined below.

- **Draw Account Protection:** We will automatically transfer funds from your savings account(s), in the order that you choose. Funds will be transferred in the amount of the resulting overdraft. A service fee will be charged to the account the transfer came from.
- **SafeDraft Overdraft Protection:** If you have applied for and we have approved the SafeDraft Overdraft Protection for your account(s), we will automatically transfer from your credit card account in the amount of the resulting overdraft, up to the line of credit established on your credit card. Transfers will not be made if your credit card account is over limit or contractually past due. A finance charge will be assessed on the same basis as any other credit card cash advance in accordance with the credit card Truth-In-Lending Disclosure Statement.
- **Courtesy Pay Overdraft Protection:** Is not a loan, which means we do not engage in credit underwriting as a basis of determining your eligibility for this service. Courtesy Pay is a non-contractual service offered and provided to our members who are in good standing and have a checking account that has been opened for at least 60 days. Courtesy pay has a limit of \$500 per eligible checking account. The amount of the resulting overdraft, plus a service fee, will be subtracted from the limit disclosed. The checking account that Courtesy Pay was used on must be brought positive at least once every 30 days if not brought positive Courtesy Pay will be suspended and possibly terminated. We reserve the right to limit participation to one account per household and to discontinue this product at any time.  
If an item is paid with Courtesy Pay, your account will be overdrawn and negative in the amount of the item paid, plus the service fee. The total negative balance will cause a phantom hold on your draw accounts. A phantom hold is a hold that will not allow you access to your deposits unless the amount deposited is greater than the negative balance.

It is your responsibility to correct any negative balance as quickly as possible. Negative accounts have a grace period of seven calendar days to be brought positive, if not, by the end of the seventh day an additional service fee will be assessed. If the seventh day falls on a holiday the service fee will be assessed the following day. If the account remains negative at the end of the 30th day, our normal collection process will begin. For consumer accounts, we will not charge for overdrafts caused by ATM withdrawals or one-time debit card transaction if you have not opted-in to that service; see our Overdraft Service Notice for more information.

Your account may have a negative or zero available balance even though funds are actually in your account. This may happen if funds are on hold for any reason. If items are submitted to your account during any time your account has a zero or negative available balance, we may charge you a Returned Item/NSF or Courtesy Pay fee according to our current fee schedule.

#### Fresh Start Authorization:

Fresh Start Authorization is a separate account set up to help you pay off your negative checking account balance that was accrued due to our

Courtesy Pay Overdraft Protection. In order to qualify you must have direct deposit coming into one of your accounts from any source (e.g., employee, social security). Once enrolled in Fresh Start you will be required to payoff the negative balance in four installments. The installments will be paid out of the direct deposit coming into your account(s) and will be pulled in the same frequency as your direct deposit (e.g., weekly, biweekly, monthly). Non-payment of one transfer may cause the entire balance to become due and payable. Once the negative balance has been satisfied you will not be eligible to have Courtesy Pay Overdraft Protection for a minimum of six months. In order to re-establish Courtesy Pay you will have to call us and ask for your Courtesy Pay rights to be reviewed. You, also, will not be eligible for the Fresh Start Authorization for a 12 months period.

#### Ownership of Accounts & Beneficiary Designation:

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., ATM, online or mobile banking, in person, by mail, automatic transfer or telephone).

- **Individual Account:** This is an account in the name of one person.
- **Joint Account-With Survivorship:** This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.
- **Representative Payee Account:** This is an account in the name of two or more persons, with one being the owner and the other the Representative Payee, acting on behalf of the owner. The owner of the account has been deemed incapable of fully managing their own benefits by the United States Social Security Disability or Supplemental Security Income. The Representative Payee is the only person who is entitled to conduct transactions on the account, and initiate, change, add, close, or terminate the account or services. The following are also classified under this type but are defined differently:
  - **Uniform Transfers to Minors Account (UTMA):** Is an individual account created by a custodian and/or donor who deposits funds as an irrevocable gift to a minor. The minor is the owner of the property in the account. The custodian acts for the minor, has possession and control of the account for the exclusive right and benefit of the minor, and is the only party entitled to transact business on the account until the minor attains age 21, unless otherwise dictated by law.
  - **Fiduciary Account:** An account may be opened by a person acting in a fiduciary capacity; someone who is appointed to act on behalf of and for the benefit of another. When you open an account and related services to hold the funds of an estate, memorial, guardianship, conservatorship or other fiduciary, legal or court ordered purpose, you understand and agree that we are only providing you with an account to hold funds for, and are not assisting you with or advising you about, the estate, memorial, guardianship, conservatorship or other fiduciary, legal or court ordered purpose. Your authority to transact business with us as the account owner or as a fiduciary will remain in full force until we receive a court order or notice from lawful authority indicating otherwise.
- **Revocable Trust or Pay-On-Death Account:** If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if:
  1. All persons creating the account die, and
  2. The beneficiary is then living.If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account equally, without right of survivorship. The person(s) creating either of these account types reserves the right to:
  1. Change beneficiaries,
  2. Withdraw all or part of the deposit at any time, or
  3. Close account.
- **Corporate, Partnership, and other Organizational Accounts:** Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and

conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

Debit Card:

A debit card may be obtained by any member that has an active checking account with us. When obtaining a debit card for use on your account, you may use your debit card to make deposits at an Automated Teller Machine (ATM). However, this ability to deposit at an ATM may be restricted based on your credit score. Anyone having a credit score of 600 or below will have ATM deposits restricted for a time period of not less than six months. After six months you may request a review of your account to have the restriction removed. Your credit report will be pulled again at this time.

A checking account becomes active once a deposit is made into it. To keep a checking account active you must have at least once transaction, excluding dividend posting, per year.

You may use your debit card at Point-of-Sale terminals to make purchases or pay for services. You may also use your debit card to withdraw cash from either savings or checking at an Automated Teller Machine (ATM). If you use a non-Vibrant ATM there may be a service charge, refer to our fee schedule. For merchant purchases, Vibrant has the right to place a temporary hold on your account in an amount equal to the authorization amount received through the payment authorization system. In certain circumstances, the payment authorization system permits the authorization amount Vibrant receives to be more or less than the final amount of the transaction. This typically happens when the final amount of your purchase is not known at the moment when you or the merchant "swipes" your card for authorization. In this situation, Vibrant reserves the right to place a temporary hold on your account in an amount Vibrant determines is reasonable based on the type of the transaction. Until the transaction finally settles, or Vibrant determines that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. Vibrant will only charge your account for the amount of the final transaction, and will release any excess amount when the transaction finally settles.

Dormant Account:

If your account is considered to be dormant you will receive a service fee set forth in our Fee Schedule. Once the account reaches a zero balance it will be closed. An account is determined to be dormant if:

1. No loan or deposit account activity for one year, or
2. Account balance is less than \$500, and
3. Account owner is 19 years old or older.

An active account is defined as having at least one transaction, excluding dividend posting, per year.

Stop Payments:

You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Your account may be subject to a charge as set forth in the Fee Schedule for each stop payment or for each release of stop payment. To be effective, your stop-payment order must precisely identify the number, date, amount of the item and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. If your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

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

Telephone Transfers:

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from Money Market Savings and Super Savers Savings to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers"

during the month). Other account transfer restrictions may be described elsewhere.

Amendments and Termination:

We may change our bylaws and any term of this agreement. Rules governing interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership within the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account.

At our option, we may suspend your rights to member services if you violate the terms of this agreement. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice.

You agree to notify us of any change in your address or your name at all times. We will attempt to communicate with you only by use of the most recent address you have provided to us. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of change, you have agreed to the new term(s).

In the event that there is no owner who is a member with us on an account, you agree that we may close the account and issue a check for the balance of the funds in the account (as of the date at our election to close the account) to any remaining nonmember account owner.

Statement:

You will receive a statement and you agree that only one statement is necessary for a joint account. You agree that your original check, when paid, becomes our property and may not be returned to you, but copies may be retained by us and made available upon your request. You agree that statements are made available to you on the date they are mailed to you. You also agree that checks or copies thereof are made available to you on the date the statement is mailed to you, even if the checks or copies do not accompany the statement. You agree that our 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 charges to your account unless you notify us within the time limit. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error.

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 you fail to notify us written or orally. If you provide us with an oral notice we will require that you provide written confirmation within 10 days of the oral notice. If you provide us with a written notice we must receive it no later than 60 days of the mailing date. This 60-day limitation is without regard to whether we used ordinary care. If you fail to receive a statement you agree to notify us within 14 days of the time you regularly receive a statement.

Direct Deposit:

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

Lien and Security Interest:

You each agree that we may (without prior notice and when permitted by law) charge against and deduct from your account(s) any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balances that due date for which we properly accelerate under the note.

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

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example:

1. It is an Individual Retirement Account or similar tax-deferred account, or
2. The debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or
3. The debtor's right of withdrawal arises only in a representative capacity.

We will not be liable for the dishonor of any charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our security interest.

#### Check Processing:

We process items electronically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner.

#### Check Cashing:

We may cash a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

#### Substitute Checks:

To make check processing faster, federal law permits us to replace checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

#### Unlawful Internet Gambling Notice:

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

#### ACH and Wire Transfers:

We offer Automated Clearing House (ACH) or wire transfers that allow you to send or receive debits or credits to your account. Should you use these services and receive funds by ACH or wire transfer, you agree to confirm the transfers by reviewing your periodic statement, and understand that we have no duty to notify you when the funds are received. While we may conditionally and provisionally credit your account for an ACH transfer, if we are not finally and ultimately paid (do not receive final settlement) for the transfer we may reverse the credit to your account or alternatively you agree to reimburse us for the amount of the reversed transfer.

Wire transfers can be authorized by telephone and in writing. If authorized by telephone we will take additional verification steps by calling your phone number and ask additional security questions. If the wire transfer is authorized by writing the signature on the form will be significant in our verification process. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. We (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different person or institution. You understand that we may confirm the information on all wire requests before sending the wire. Once we have sent an outgoing wire, the transfer is final and cannot be stopped. If you provide incomplete or inaccurate written or oral transfer instruction, we will not be responsible for any resulting wire transfer losses, delays or failed transactions.

#### Pledges:

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

#### Account Transfer:

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

#### Death of Account Owner:

We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks or other items. We will not deposit checks payable to a deceased member after being notified. If you do not select a joint owner on your checking account, in the event of your death, funds will be transferred to your Membership Savings account, the checking will be closed and all dividends may be stopped within ten days of being notified.

#### Insurance:

We are committed to providing a safe and sound capital structure through the retention of earnings to assure the protections of our members' savings and deposits. In addition to the strength of our capital, members' funds are insured at a minimum of \$250,000 per member-depositor by the National Credit Union Administration, a U.S. Government agency. Ask for further explanation on how accounts may be structured to obtain additional NCUA insurance coverage.

#### Legal Actions:

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with the legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account.

#### Security:

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are then liable for the transfers. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contract us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

### **Electronic Fund Transfers Agreement and Disclosure**

This agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer (EFT) services offered to you by us. The word "account" means any one or more

savings, health savings account (HSA), checking and IRA accounts you have with us. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing your card, or using any service, each of you, jointly and individually, agree to the terms and conditions in this agreement and any amendments for the EFT services offered.

#### EFT Services and Limitations:

- **Preauthorized Credits:** You may make arrangement for certain direct deposits to be accepted into your checking and/or savings account(s).
- **Preauthorized Payments:** You make arrangements to pay certain recurring bills from your checking and/or savings account(s).
- **Telephone Transfers:** You may access your account by telephone by calling us toll free at 1-800-323-5109 to:
  - Transfer funds from checking to savings.
  - Transfer funds from savings to checking.
  - Transfer funds from a line of credit to checking or savings.
  - Make a payment from checking or savings to a loan account with us.
  - Obtain information for any of your deposit or loan accounts.
- **Automated Teller Machine (ATM) Transfers:** You may access your account(s) by an ATM using your ATM Card or Debit Card and personal identification number (PIN) to:
  - Make deposits to checking account(s).
  - Make deposits to savings account(s).
  - Get cash withdrawals from checking or savings.
    - You may withdraw no more than \$500 per day.
  - Transfer funds from savings to checking.
  - Transfer funds from checking to savings.
  - Obtain checking account balance information.
  - Obtain savings account balance information.
- **Point-Of-Sale Transactions:** Using your card:
  - You may access your checking account to purchase goods (in person, by phone, by computer), or get cash from a merchant, if the merchant permits.
  - You may not exceed more than \$2,000 in transactions per day.
- **Online Banking:** You may access your account(s) by using a computer by logging onto vibrantcreditunion.org and using your personal username to:
  - Transfer funds from checking to savings.
  - Transfer funds from savings to checking.
  - Transfer funds from a line of credit to checking or savings.
  - Make a payment from checking or savings to a loan account with us.
  - Obtain information for any of your deposit or loan accounts.
- **Mobile Banking:** You may access your account(s) by a web-enabled mobile device by downloading our mobile app to:
  - Transfer funds from checking to savings.
  - Transfer funds from savings to checking.
  - Transfer funds from a line of credit to checking or savings.
  - Make a payment from checking or savings to a loan account with us.
  - Obtain information for any of your deposit or loan accounts.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

- **Electronic Funds Transfers by Third Parties:** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some

other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers included, but are not limited to:

- **Electronic Check Conversion:** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic return Check Charge:** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

#### Limitations:

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a Money Market or Super Savers savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six per calendar month. If you exceed the transfer limitations set forth above, your account shall be subject to closure or the transaction over the limit may be denied.
- There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our Fee Schedule. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

#### ATM Operator/Network Fees:

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

#### Right to Receive Documentation:

- **Terminal Transfers:** You can get a receipt at the time you make a transfer to or from your account using a(n) automated teller machine or point-of-sale terminal.
- **Preauthorized Credits:** If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed at the end of this agreement to find out whether or not the deposit has been made.
- **Periodic Statements:** You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly. You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.

#### Preauthorized Payments:

If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling or writing us at the telephone number or address listed at the end of this disclosure. You are required to do so 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 get it to us within 14 days after you call. Your account may be subject to a charge as set forth in the Fee Schedule.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be.

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.

#### Our Liability:

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

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

#### Confidentiality:

Generally our policy is to keep your account information confidential. However, we will disclose information to third parties about your account or the transfers in the following situations:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or
3. In order to comply with a governmental agency or court orders, or
4. If you give us your written permission, or
5. As explained in the separate Privacy Disclosure.

#### Member Liability:

Tell us at once if you believe your card, code, or other means of access to your account (termed "access device" in this section) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your access device you can lose no more than \$50 if someone used your access device without your permission. Also, if you do not tell us within two business days after you learn of the loss or theft of your access device, and we can prove we could have stopped someone from using your access device without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by your access device, 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 period.

- **Vibrant Debit Card:** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number (PIN) which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.
- **Contact in Event of Unauthorized Transfer:** If you believe your access device has been lost or stolen, call or write us at the telephone number and address listed at the end of the this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### Error Resolution Notice:

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

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

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

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

#### Termination:

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 access device. You must return all cards to us. 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, 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 access device for any EFT services. Whether you or us terminate this agreement, the termination shall not affect your obligations under this agreement for any EFTs made prior to termination.

#### **Vibrant Credit Union**

**P.O. Box 1550**

**Moline, IL 61266-1550**

**1-800-323-5109**

**info@vibrantcreditunion.org**

**Business Days: Monday through Friday**

**Excluding Federal Holidays**

#### **Funds Availability Policy**

This policy describes your ability to withdraw funds from your transaction account(s). We reserve 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.

#### Generally:

Our policy is to make funds from your cash and check deposits available to you on the business day we receive your deposit; including electronic direct deposits. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing at any of our branch locations, 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 our closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

#### Reservation of Right to Hold:

In some cases, we will not make all the funds that you deposit by check available to you on the same business day that we receive your deposit. The first \$200 of your deposit, however, may be available for withdrawal on the same business day of your deposit. If we are not going to make all of the funds from your deposit available for withdrawal on the same business day, we will notify you at the time you make your deposit. 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.

#### Longer Delays May Apply:

We may delay your ability to withdraw funds deposited by check into your account an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe there is reasonable cause to doubt the collectability.
- 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:
  - On six or more banking days during the previous six months the account had a negative balance, or would have had a negative balance had checks and charges been paid, or
  - On two or more banking days during the previous six months the account balance was negative in the amount of \$5,000 or more, or would have been had checks and charges been paid.

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

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

#### Special Rules for New Accounts:

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

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of wire transfers, and the first \$5,000 of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). The excess over \$5,000 may not be available until the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits may not be available until the ninth business day after the day of your deposit.

#### Deposits at Automated Teller Machines (ATMs):

The first \$200 of the funds from any deposits (cash or checks) made at ATMs we do not own or operate will be available on the business day you make the deposit, the rest of the funds will not be available until the fifth business day after the day of your deposit.

If we own or operate the ATM the first \$200 of the funds from any deposits (cash or check) made will be available on the business day you make the deposit, the rest of the funds will not be available until the next business day. However, funds may not be available until the second business day after the day of your deposit. To locate one of our ATMs visit [vibrantcreditunion.org/locations](http://vibrantcreditunion.org/locations).

#### Holds on Other Funds:

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

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

#### Foreign Checks:

Checks drawn on financial institution located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign checks deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

## Truth in Savings Disclosure

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

#### Rate Information:

The dividend rate and annual percentage yield on your accounts are set forth in the Rate Schedule as of the effective date shown. To view our most current rates visit our website at [vibrantcreditunion.org/rates](http://vibrantcreditunion.org/rates). We reserve the right to change the dividend rate and annual percentage yield at any time for all accounts except certificates. The rates are determined by the Management Asset Liability Committee (MALCO).

All accounts except Build Up Checking, Everyday Checking, Save Your Change Checking and Certificate accounts are tier rate accounts. The stated dividend rate that corresponds to the applicable deposit tier will apply to the full balance in the account. For all certificate accounts except the Bump-Up certificate, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the 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.

#### Compounding and Crediting:

Dividends will be compounded and credited as set forth on the Rate Schedule. For dividend bearing accounts, the dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your account before dividends are paid, you will not receive the accrued dividends.

#### Accrual of Dividends:

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.

#### Balance Information:

The minimum balance required to open each account(s) and earn the stated annual percentage yield is set forth on the Rate Schedule. If you do not maintain the minimum balance, you will not earn the stated annual percentage yield. The minimum balance and dividends are calculated by the daily balance method which applies a daily periodic rate to the exact balance in the account each day.

#### Account Limitations:

Transfers from a Money Market Savings or Super Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per calendar month. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order 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 will be returned unpaid or your account may be subject to closure.

Once your certificate account is opened, you will not be able to make additional deposits, with an exception to the Add-On certificate.

#### Certificate Account:

- **Maturity:** Your Certificate will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- **Balance Information:** The minimum balance required to open a Certificate is \$5.
- **Early Withdrawal Penalty:** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. That penalty will equal all of the dividends earned on the entire amount of the Certificate. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- **Renewal Policy:** Your term share account will automatically renew at maturity for the same term at the then current dividend rate. You will have a grace period of seven calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.
- **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.
- **Bump-Up Feature:** During the term of the "Bump-Up" certificate, you may request that we raise your rate to the current Vibrant Credit Union published rate on the 40-month certificate. You will then earn that higher rate for the remainder of the term. You may only exercise this feature one time during the term. Promotional rates made available in special offers are excluded. When the "Bump-Up" certificate matures, it will auto renew into a 6 month certificate. The grace period is still available if you would like to change the renewal.
- **Add-On Feature:** During the term of the "Add-On" certificate, you may make deposits of \$5.00 or more at any time. When the "Add-On" certificate matures, it will auto renew into another "Add-On" certificate. The grace period is still available if you would like to change the renewal.

## Truth-In-Savings Disclosure

The rates, fees and terms applicable to your account at Vibrant Credit Union are provided in this Truth-In-Savings Disclosure. We may offer other rates for these accounts from time to time.

Effective Date: June 15, 2017

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Avoid a Service Fee*	Minimum Required Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
<b>Membership Savings</b>							
\$200,000+	0.10%	0.10%					
\$100,000 to \$199,999	0.10%	0.10%					
\$25,000 to \$99,999	0.10%	0.10%	\$5.00	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>Money Market Savings<sup>^</sup></b>							
\$200,000+	0.35%	0.35%					
\$100,000 to \$199,999	0.30%	0.30%					
\$25,000 to \$99,999	0.20%	0.20%	-	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>Super Savings</b>							
\$200,000+	0.40%	0.40%					
\$100,000 to \$199,999	0.30%	0.30%					
\$25,000 to \$99,999	0.20%	0.20%	-	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>Special Savings</b>							
\$200,000+	0.10%	0.10%					
\$100,000 to \$199,999	0.10%	0.10%					
\$25,000 to \$99,999	0.10%	0.10%	-	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>Club Savings</b>							
\$200,000+	0.10%	0.10%					
\$100,000 to \$199,999	0.10%	0.10%					
\$25,000 to \$99,999	0.10%	0.10%	-	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>Health Savings Account</b>							
\$5,000+	0.10%	0.10%					
\$100 to \$4,999	0.05%	0.05%	-	-	\$100	Monthly	Monthly
\$0 to \$99	0.00%	0.00%					
<b>IRA Savings</b>							
\$100,000+	0.35%	0.35%					
\$50,000 to \$99,999	0.30%	0.30%					
\$25,000 to \$49,999	0.20%	0.20%	-	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.05%	0.05%					
\$0 to \$99	0.00%	0.00%					
<b>High Interest Checking<sup>**</sup></b>							
\$15,000+	0.01%	0.01%					
\$100 to \$15,000	2.25%	2.27%	-	\$10.00	\$100	Monthly	Monthly
\$0 to \$99	0.00%	0.00%					
<b>High Yield Checking</b>	0.20%	0.20%	\$25,000	\$10.00	\$25,000	Monthly	Monthly

\*The service fee can be located on the Fee Schedule. <sup>^</sup>Rates are for IRA Money Market, also.

\*\*Dividends for High Interest Checking are only paid if certain requirements are met each calendar month, otherwise the dividend rate is 0.00% for all shares. Please refer to the Personal Checking Accounts section for the requirements.

## Fee Schedule

Except as specifically described, the following disclosure applies to all accounts.

<b>Account Fees</b>		
Cost of Checks		Prices may vary depending on style
Dormant Account		\$25.00 monthly
Early Account Closure		\$5.00 if account is closed within 90 days of account opening
Returned Deposit		\$10.00 per item returned
<b>Copy Fees</b>		
of Checks in person/phone		\$5.00 per check
of Statements		\$5.00 per statement
of Receipts		\$5.00 per receipts
of Cashiers Checks		\$5.00 per check
of Money Orders		\$5.00 per check
<b>Overdraft Fees</b>		
Courtesy Pay		\$29.00 per item
Returned Item/NSF		\$29.00 per item
Draw Account Transfer		\$5.00 per transfer
Negative Account		\$29.00 after seven days of continuously overdrawn
<b>Stop Payment Fees</b>		
In person/phone		\$25.00
Via online banking		\$25.00
On Money Order		\$15.00
On Cashier Check		\$15.00
On Bill Pay Check		\$25.00
<b>Over the Phone Payment</b>		
Amount less than \$500		\$10.00
Amount over \$500		\$15.00
<b>Wire Fees</b>		
Domestic		\$20.00
International		\$45.00
<b>ATM Fees</b>		
Vibrant ATM		Free
Non-Vibrant ATM		\$1.00
<b>Miscellaneous Fees</b>		
Account Research		\$20 per hour
Cashier Check		\$3.00 per check
Fresh Start Account		\$25.00
Money Order		\$3.00 per check
Garnishment/Levy		\$15.00
Reissue Lost/Stolen Card		\$10.00
Nonmember Check Cashing		\$5.00 per item
Foreign Check		\$25.00 per item

## Personal Checking Accounts

Account	Monthly Maintenance Fee for Checking and How to Avoid It	Other Important Account Information
<p><b>Build Up Checking</b></p> <ul style="list-style-type: none"> <li>• Non-interest bearing account</li> <li>• Membership savings with minimum \$5 required</li> </ul>	<p>Monthly maintenance fee for Build Up Checking - <b>\$10.00</b></p> <p>To avoid an additional monthly maintenance fee of \$10.00, meet <b>ALL</b> of the following requirements during each calendar month:</p> <ul style="list-style-type: none"> <li>• Maintain an average daily balance of \$100 or more in your account each calendar month.</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments</li> </ul>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <p>This account is for those that have:</p> <ul style="list-style-type: none"> <li>• 599 or below credit score</li> <li>• Filed bankruptcy within the last year</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Could benefit from the opportunity to build financial health back up</li> </ul>
<p><b>Everyday Checking</b></p> <ul style="list-style-type: none"> <li>• Non-interest bearing account</li> <li>• Membership savings with minimum \$5 required</li> </ul>	<p>Monthly maintenance fee for Everyday Checking - <b>\$0.00</b></p>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> <li>• All Representative Payee Accounts, Uniform Transfer to Minors Accounts (UTMA), and Fiduciary Accounts will be placed into this account type.</li> </ul>
<p><b>Save Your Change</b></p> <ul style="list-style-type: none"> <li>• Non-interest bearing account</li> <li>• Membership savings with minimum \$5 required</li> </ul>	<p>Monthly maintenance fee for Save Your Change - <b>\$10.00</b></p> <p>To avoid the monthly maintenance fee, meet <b>ALL</b> of the followings requirements during each statement cycle:</p> <ul style="list-style-type: none"> <li>• Have at least one qualifying direct deposit of \$500 or more made to your account each calendar month.</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments</li> </ul>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> <li>• When you enroll in Debit Card Save Your Change Checking, we "round up" the amount of Vibrant Debit Card signature based transactions (to the next whole dollar) and deposit the funds into your Membership Savings Account. We will then match a percentage of the rounded up portion and deposit those funds into your Membership Savings Account at the end of your statement cycle. We will not process the match if this transaction will overdraw your account. This transaction will be recorded as an interest type transaction and included on the IRS Form 1099 as interest income.</li> </ul>
<p><b>High-Interest Checking</b></p> <ul style="list-style-type: none"> <li>• Variable, tiered interest rates</li> <li>• Membership savings with minimum \$5 required</li> </ul>	<p>Monthly maintenance fee for High-Interest Checking - <b>\$10.00</b></p> <p>To avoid the monthly maintenance fee, meet <b>ALL</b> of the followings requirements during each calendar month:</p> <ul style="list-style-type: none"> <li>• Have at least one qualifying direct deposit of \$500 or more made to your account each calendar month;</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments;</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• 12 Vibrant Debit Card signatures transactions every calendar month</li> </ul>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> <li>• 3 free money orders per calendar month</li> </ul> <p>To earn dividends, meet <b>ALL</b> of the followings requirements during each calendar month, otherwise the dividend rate is 0.00%:</p> <ul style="list-style-type: none"> <li>• Have at least one qualifying direct deposit of \$500 or more made to your account each calendar month;</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments;</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• 12 Vibrant Debit Card signatures transactions every calendar month</li> </ul>
<p><b>High-Yield Checking</b></p> <ul style="list-style-type: none"> <li>• Variable tiered interest rate</li> <li>• Membership savings with minimum \$5 required</li> </ul>	<p>Monthly maintenance fee for High-Interest Checking - <b>\$10.00</b></p> <p>To avoid the monthly maintenance fee, meet <b>ALL</b> of the followings requirements during each calendar month:</p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments</li> </ul>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> <li>• 3 free money orders per calendar month</li> </ul> <p>To earn dividends, meet <b>ALL</b> of the followings requirements during each calendar month, otherwise the dividend rate is 0.00%:</p> <ul style="list-style-type: none"> <li>• Enroll in eDocuments</li> <li>• Maintain \$25,000 minimum balance</li> </ul>

## Privacy Notice

Rev. 03/2016

<b>FACTS</b>		<b>WHAT DOES VIBRANT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
<b>What?</b>	The types of personal information we collect and share depend on the products or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• account transactions and payment history</li> <li>• Assets and checking account information</li> </ul>		
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Vibrant Credit Union chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>		<b>Does Vibrant Credit Union Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purpose</b> - to offer our products and services to you		Yes	Yes
<b>For joint marketing with other financial companies</b>		Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences		No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness		No	We don't share
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For nonaffiliates to market to you</b>		No	We don't share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call toll free 1-800-323-5109</li> <li>or</li> <li>• Visit us online: <a href="http://vibrantcreditunion.org/privacy">vibrantcreditunion.org/privacy</a></li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
<b>Questions</b>	Call toll free 1-800-323-5109 or go to <a href="http://www.vibrantcreditunion.org">www.vibrantcreditunion.org</a>		

Who we are	
Who is providing this notice?	Vibrant Credit Union
What we do	
How does Vibrant Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to information about you to those employees who need to know that information to provide products or services to you.
How does Vibrant Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> We also collection your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include Vibrant Investment Services, with investments and services through CUSO Financial Services, L.P. (CFS) and Your Insurance, an insurance provider.</i></li> </ul>
Non Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Vibrant Credit Union does not share with non affiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies that offer credit cards, insurance or investment products.</i></li> </ul>