

TERMS AND CONDITIONS OF YOUR ACCOUNT

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

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

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract 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 use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

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

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

If any provision of this 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 variation in writing either on the signature card for your account or in some other document.

As used in this 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. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

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

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges 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. We shall have no duty in such event to notify any other account owner(s) as specified on the account records. We reserve the right at any time to require written consent of all account owners for a change of ownership or termination of a multiple-account holder account. If we receive written notice of a dispute between account owners or receive inconsistent instruction from them, we may: (1) suspend or terminate the account; (2) require an account owner to obtain a court order in order to take any action on a transaction; or (3) require that all account owners agree in writing to any transaction concerning the account.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and 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. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

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"). All items, including both paper and electronic type transactions credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds. We have the right to charge-back against your account all previously deposited items or other items endorsed by you that are returned to us unpaid, regardless of whether the amount of the item has been available for your use. We may debit your account into overdraft on a charge-back situation, and not be liable for damages to you as a result of the charge-back. Nothing in this Agreement shall be construed to require us to debit the account into overdraft or to create an arrangement for the extension of credit by means of overdrafts. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on

final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

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

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

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

Accounts With Beneficiary - Revocable Trust - Revocable Trust accounts may be created by accounts with one or more owners. If two or more of you create a Revocable Trust account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating a Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

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

STOP PAYMENTS:

Stop Payment Order Request. You may request a stop payment order on any draft drawn on your account. To be binding an order must be dated, signed, and describe the account and draft number and the exact amount. The stop payment will be effective if we receive the order in time to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for our processing system to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

Duration of Order. You may make an oral stop payment order that will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires.

Liability. Fees for stop payment orders are set forth on the Truth-in-Savings Disclosure. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold us harmless from all costs, including attorney's fee, damages or claims related to our refusing payment of an item, including claims of any joint account owner, payee,

or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

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 a savings account 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 changes in 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 in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

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

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

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

Your duty to report other errors - 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 - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt 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 balance the 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, your shares and dividends to any debt you owe us, in accord with the statutory lien.

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

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's



Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings



Important Account
Information for
Our Members

behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

PAYMENT ORDER OF ITEMS AND OVERDRAFT ITEMS - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first, except in the case of cash items, which are always paid first regardless of the dollar amount. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy will cause your largest, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or NSF fees you have to pay if funds are not available to pay all of the items.

If at any time, the available funds in your account are not sufficient to cover checks, ACH, debit cards and other electronic transactions presented for payment on your account, those checks and other items will be handled in accordance with our overdraft procedures. Your account will then be subject to a charge for the item whether paid or returned as set forth in our fee schedule. This fee is imposed for any overdraft created by checks, ACH, debit cards, or by other electronic means. Additionally, more than one overdraft fee may be charged against the account per day, depending on the number of checks presented on, and other withdrawals made from the account. 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. If we pay a check or draft that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time.

If we have approved an overdraft protection plan for your account, we will honor drafts drawn on insufficient funds by transferring funds from a share account or another deposit account or a loan account, as you have directed. No more than 6 transfers may be permitted in any calendar month from deposit accounts. Once the transfer total for the month has reached 6, any insufficient funds items will be handled in accordance with our regular overdraft procedures. The fee for these overdraft transfers and excessive transfers, if any, is set forth in our fee schedules.

If paper check, debit card transaction, ACH transaction, audio response transaction or any other electronic-type transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). We will not honor overdrafts of any type from the ATM or over the counter with a teller. While we reserve the right to pay or not pay any item presented without sufficient funds, you may request that we not pay such items. In that case, we will return any item presented without sufficient funds (NSF). If you prefer that we not pay such items, you must contact us by calling us at (847) 342-9300 Ext. 2 or 800-662-2772 (outside Illinois) or write us at Meadows Credit Union, Customer Service Department, 3350 Salt Creek Lane, Suite 100, Arlington Heights, Illinois 60005 and informing us that you do not want us to pay any items presented without sufficient funds. If you do not notify us, we retain the right, in our discretion, to pay or not pay any item presented without sufficient funds.

The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or authorizing electronic payments/purchases, (including Debit Card purchases) without sufficient funds and incurring the resulting fees.

FINANCIAL DATA VERIFICATION - You agree that we are authorized to verify financial information, data, and employment history by any necessary means, including obtaining a consumer report by any consumer reporting agency now and in the future.

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

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. 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 need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash 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.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you

identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

SHARED BRANCHING - We have joined together with other credit unions, internationally, to allow you to perform many of your financial transactions at branch locations that belong to the network. You can access your accounts and conduct business with us through any of the convenient CU Service Center locations. Some restrictions may apply. We reserve the right to terminate this service at the individual account level and as a whole at any time. Contact us for more information.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check 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 bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

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

TIPS (Transaction and Inquiry Phone Service) Telephone Transfers - types of transfers - You may access your account by telephone using your T.I.P.S. access code, a touch tone phone, and your account numbers, to:

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

Your T.I.P.S. access code is non-transferable and you may not disclose your access code to anyone or permit any unauthorized use. However, if you disclose your access code to someone, you have given them authorized access to your accounts and are responsible for all transactions done through T.I.P.S.

ATM Transfers - types of transfers and dollar limitations - Your personal identification number (PIN) is non-transferable and you may not disclose your access code to anyone or permit any unauthorized use. However, if you disclose your PIN to someone, you have given them authorized access to your accounts and are responsible for all transactions done at an ATM or merchant.

You may access your account(s) by ATM using your Meadows ATM Card or Meadows Debit Card and personal identification number, to:

- make deposits to checking, Membership Savings or Tiered Money Market account(s)
- get cash withdrawals from checking, Membership Savings or Tiered Money Market account(s)
 - you may withdraw no more than \$500.00 per day from an eChecking, Savvy Checking or Tiered Money Market account
 - you may withdraw no more than \$500.00 per day from all other savings and checking accounts
 - you may withdraw no more than \$300.00 per day from an eChecking 89 account
- transfer funds between Membership Savings, checking or Tiered Money Market account(s)
- get information about:
 - the account balance of your checking, Membership Savings or Tiered Money Market account(s)

ATM transfers - accounts that can be accessed:

- Membership Savings, eChecking, Savvy Checking, Meadows Direct Checking, Meadows Classic Checking, Meadows Plus Checking, Meadows Preferred Checking, Value 55 Checking, StartPointSM Savings, StartPointSM Checking, eChecking 89, MCU Checking, Tiered Money Market.

ATM transfers - charges:

- if member has an eChecking, Savvy, Meadows Plus, Meadows Preferred, or Value 55 Checking account:
 - all transactions are free
- if member has an MCU Checking account:
 - you will receive unlimited free ATM access at all Meadows ATMs and six free ATM withdrawals at Non-Meadows ATMs, thereafter ATM withdrawals are \$2.00 each.
- if member has a Tiered Money Market:
 - you will receive unlimited free ATM access at all Meadows ATMs.
 - you will receive free ATM withdrawals at Non-Meadows ATMs if you have an active Meadows Credit Union Checking account. The number of free ATM withdrawals is determined by the type of checking account. If no Meadows Credit Union checking relationship exists or you have used the allocated free ATM withdrawals, ATM withdrawals are \$2.00 each.

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

Types of Meadows ATM Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your ATM Card:

- you may not exceed \$500.00 in transactions per day

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

Point-of-Sale Transactions - dollar limitations - Using your Debit Card:

- you may not exceed \$2,500.00 in transactions per day, from an eChecking, Savvy, or MCU Checking account, \$1,200.00 per day from an eChecking 89 account, and \$1,500.00 per day from all other checking accounts
- you may not exceed \$2,500.00 in transactions per day, from a Tiered Money Market. (Point-of-Sale is only available with the Tiered Money Market if you do not have an active Meadows Credit Union Checking account).

Meadows ATM Card/Debit Card Transactions - Use of the Meadows ATM Card/Debit Card for either a purchase or cash advance is considered a withdrawal from your account at the time the card is used, even if the transaction is not posted immediately to your account. You authorize us to pay out of your account the total amount of any transactions originated by the proper use of the Meadows ATM Card/Debit Card. You will pay us upon demand any overdraft balance arising in your account. The Meadows ATM Card/Debit Card may be used in conjunction with the following accounts: eChecking, Savvy Checking, Meadows Direct Checking, Meadows Classic Checking, Meadows Plus Checking, Meadows Preferred Checking, Value 55 Checking, eChecking 89, StartPointSM Checking, MCU Checking, and the Tiered Money Market account. We will not honor overdrafts of any type from the ATM. We may honor overdrafts of electronic transaction types such as but not limited to debit card, ACH, POS, or online banking.

Accounts that can be accessed at point-of-sales terminals: eChecking, Savvy Checking, Meadows Direct Checking, Meadows Classic Checking, Meadows Plus Checking, Meadows Preferred Checking, Value 55 Checking, eChecking 89, StartPointSM Checking, MCU Checking, Tiered Money Market. (Point-of-Sale is only available with the MCU Tiered Money Market if you do not have an active Meadows Credit Union Checking account).

Health Savings Accounts (HSA)

We permit you to access your HSA with a card. You understand that the Internal Revenue Service (IRS) limits use of this account to qualified medical expenses and that any non-qualified expenditures must be reported to the IRS. Refer to your HSA Agreement for more information relating to the use of your HSA.

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

- make deposits to HSA with a debit card
- get cash withdrawals from HSA for qualified medical expenses with a debit card
 - you may withdraw no more than \$200.00 per day from an HSA account with a debit card
- get information about the account balance of your HSA with a debit card

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

HSA ATM transfers - charges:

- We will charge you a fee for each HSA ATM withdrawal. Refer to the fee sheet for the current fee.

Types of HSA Point-of-Sale Transactions - You may access your HSA to purchase goods (in person, by phone, or online) for qualified medical expenses, pay for services (in person, by phone, or online) for qualified medical expenses, get cash for qualified medical expenses from a merchant, if the merchant permits, or from a participating financial institution. Any non qualified medical expenses must be reported to the IRS.

Point-of-Sale Transactions - dollar limitations - Using your HSA Card:

- you may not exceed \$1,500.00 in transactions per day from an HSA account

ATM Transactions - types of transactions and dollar limitations - You may access your account by ATM using your StartPointSM Card and personal identification number, to:

- make deposits to your StartPointSM Card account
- get cash withdrawals from your StartPointSM Card account
 - you may withdraw no more than \$25.00 per day (parent/guardian may set limit to \$0.00 if they choose)

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

Types of StartPointSM Card Point-of-Sale Transactions - You may access your StartPointSM Card account to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), and do anything that a participating merchant will accept.

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

- you may not exceed \$700.00 in transactions per day

StartPointSM Card Transactions - Use of the StartPointSM Card for a purchase is considered a withdrawal from your account at the time the card is used, even if the transaction is not posted immediately to your account. You authorize us to pay out of your account the total amount of any transactions originated by the proper use of the StartPointSM Card. You will pay us upon demand any overdraft balance arising in your account.

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

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- We charge \$5.00 for the right to access accounts at ATMs if you do not have a checking account.

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

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

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (847) 342-9300 to find out whether or not the deposit has been made.
- **Periodic statements.**

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

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

PREAUTHORIZED PAYMENTS

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

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

We will charge you \$25.00 for each stop-payment order you give.

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

FINANCIAL INSTITUTION'S LIABILITY

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

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

CONFIDENTIALITY

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

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

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

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

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

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

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

• **Additional Limit on Liability for Meadows Debit Card or StartPointSM 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 Meadows Debit Card or StartPointSM Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

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

ERROR RESOLUTION NOTICE

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

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

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

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

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

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

MEADOWS CREDIT UNION
ATM DEPARTMENT
3350 SALT LAKE CREEK LANE, SUITE 100
ARLINGTON HEIGHTS, ILLINOIS 60005-9300
Business Days: Monday through Friday
Excluding Most Federal Holidays
Phone: (847) 342-9300

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and

walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.

10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$100 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

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

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

Same-Day Availability

Funds from electronic direct deposits, cash, and wire transfers to your account will be available on the day we receive the deposit.

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

U.S. Treasury checks that are payable to you.

Checks drawn on Meadows Credit Union.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

State and local government checks that are payable to you.

Cashier's, certified, and teller's checks that are payable to you.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Other Check Deposits Subject to Second-Day Availability

The first \$100 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Wednesday.

LONGER DELAYS MAY APPLY

Safeguard exceptions. Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

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

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

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

Funds from all other check deposits will be available on the seventh business day after the day of your deposit. For eChecking 89 accounts, funds from all other check deposits will be available on the fifth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES (This policy applies to all accounts, except eChecking 89 accounts.)

Funds from any deposits (cash or checks) made at automatic teller machines will be available on the next business day after the day of deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES (This policy applies to eChecking 89 accounts only.)

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first \$100 of a deposit will be available on the first business day after the day of deposit. Checks drawn on Meadows Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

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

All ATMs that we own or operate are identified as our machines.

TRUTH-IN-SAVINGS DISCLOSURE

MEMBERSHIP SHARE SAVINGS ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$250.00 (combined balance in Membership Savings, Regular Savings, Christmas Club, Super Saver, Money Market, Share and IRA Certificates) in your account to avoid a maintenance fee. If, during any calendar month, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$7.00 once during the calendar month. This fee is waived for members who have an active Meadows, HSA, Checking, or loan account, or are under age 18, or are a member in the StartPointSM Youth program.

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

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

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

Transaction limitations:

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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

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

REGULAR SHARE ACCOUNT

Rate Information:

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

During any 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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

INVESTOR MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors, and if the daily balance in your account is less than \$1,000.00 the dividend rate will be based on the rate minus 3%.

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a maintenance fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$20.00 once during the statement cycle.

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

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

Transaction limitations:

The minimum check withdrawal we allow is \$100.00 per check.

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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

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

Fees and charges:

A check fee of \$2.00 will be charged for each check written under \$100.00.

CHRISTMAS CLUB ACCOUNT

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

Compounding frequency - Dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month.

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

Effect of closing an account - If you close your account before dividends are paid, you will not receive the posted dividends since the last withdrawal date.

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

You may make unlimited additions into your account.

Any principal withdrawn before maturity is subject to the early withdrawal penalty.

You cannot withdraw dividends from your account before maturity.

Time requirements - Your account will mature October 31, _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - An early withdrawal is any withdrawal made January 1st through October 31st. There are no penalties on withdrawals made November 1st through December 31st. The penalty we may impose is \$5.00.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Automatically renewable account - This account will automatically renew at maturity if there is a balance greater than 0. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. If you prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

STARTPOINT™ SHARE SAVINGS ACCOUNT

Members between the ages of 13 and 21 are eligible to open a StartPoint™ Share Savings Account.

Rate Information:

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

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

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

Minimum balance requirements:

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

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

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

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

Transaction limitations:

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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

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

Fees and charges:

Refer to Electronic Funds Transfer section for ATM fees.

MCU CHECKING ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

Additional requirements to obtain tiered dividend:

You must perform 10 signature-based debit card transaction **or** perform any number of signature-based debit card transactions totaling \$1,000.00 or more that post to your account in the calendar month.

You must be subscribed to eStatements for the calendar month.

You must have one ACH debit or ACH credit post to your account in the calendar month (ACH credit includes Direct Deposit).

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

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

Transaction limitations:

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

Additional features:

Overdraft protection is available with this account. Contact us for more information.

ECHECKING ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

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

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

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

Transaction limitations:

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

Par value of a share:

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

Fees and charges:

A maintenance fee of \$5.00 will be charged each calendar month. This fee will apply only if there are no direct deposits or payroll deductions in a given month. If the account is not subscribed to e-statements, a paper statement fee of \$5.00 will be charged each calendar month.

A debit card inactivity fee of \$5.00 will be charged each year if the card is not used for one calendar year.

JUMBO RATE MONEY MARKET ACCOUNT

Rate Information:

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$75,000.00.

You must maintain a minimum daily balance of \$75,000.00 in your account to avoid a maintenance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$40.00 for that month.

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

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

Transaction limitations:

The minimum amount you may withdraw is \$100.00 per withdrawal.

Fees and charges:

A check fee of \$2.00 will be charged for each check written under \$100.00.

TIERED MONEY MARKET ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$1,500.00.

You must maintain a minimum daily balance of \$1,500.00 in your account to avoid a maintenance fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$20.00 once during the statement cycle.

You must maintain a minimum daily balance of \$1,500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

During any 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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Additional features:

Overdraft protection is available with this account. Contact us for more information.

SAVVY CHECKING ACCOUNT

Rate Information:

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

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

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

Minimum balance requirements:

You must maintain a minimum daily balance of \$5,000.00 in your account to avoid a maintenance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$20.00 for that month.

You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

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

Par value of a share:

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

PREMIUM RATE MONEY MARKET CHECKING ACCOUNT

Rate Information:

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$10,000.00.

You must maintain a minimum daily balance of \$10,000.00 in your account to avoid a maintenance fee. If, during any statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$25.00 once during the statement cycle.

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

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

Transaction limitations:

The minimum amount you may withdraw is \$100.00 per withdrawal.

Fees:

A check fee of \$2.00 will be charged for each check written under \$100.00.

MEADOWS PREFERRED CHECKING ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

You must maintain a minimum daily balance of \$2,500.00 (or \$10,000.00 in combined savings balances) in your account to avoid a maintenance fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$20.00 once during the statement cycle.

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

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

Transaction limitations:

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

Par value of a share:

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

MEADOWS PLUS CHECKING ACCOUNT

Rate Information:

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

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

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

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

Minimum balance requirements:

You must maintain a minimum daily balance of \$1,500.00 (or \$3,000.00 in combined savings balances) in your account to avoid a maintenance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$10.00 once during the statement cycle.

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

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

Transaction limitations:

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

Par value of a share:

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

MEADOWS DIRECT CHECKING ACCOUNT

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

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

Par value of a share:

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

Fees and charges:

A maintenance fee of \$5.00 will be charged each calendar month. This fee will apply if there are not any direct deposits or payroll deductions in a given month.

A debit card inactivity fee of \$5.00 will be charged each year if the card is not used for one calendar year.

MEADOWS CLASSIC CHECKING ACCOUNT

Minimum balance requirements:

You must maintain a minimum daily balance of \$500.00 (or \$1,000.00 in combined savings balances) in your account to avoid a maintenance fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of \$5.00 once during the statement cycle.

Transaction limitations:

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

Par value of a share:

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

eCHECKING 89 ACCOUNT

Rate Information:

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

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this

same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

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

Minimum balance requirements:

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

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

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

Transaction limitations:

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

Par value of a share:

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

Fees and charges:

A maintenance fee of \$5.00 will be charged each calendar month. This fee will apply if there are not any direct deposits or payroll deductions in a given month.

A debit card inactivity fee of \$5.00 will be charged each year if the card is not used for one calendar year

Additional features:

Shared branching access may be available six months after the account is opened subject to account review. Some restrictions may apply. We reserve the right to terminate this service at the individual account level as a whole at any time. Overdraft protection is available with this account. Contact us for more information.

VALUE 55 CHECKING ACCOUNT

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

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

Par value of a share:

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

STARTPOINTSM CHECKING ACCOUNT

Members between the ages of 16 and 21 are eligible to open a StartPointSM Checking Account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

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

Fees and charges:

Refer to Electronic Funds Transfer section for ATM fees.

STARTPOINTSM CARD ACCOUNT

Eligibility - Members between the ages of 13 and 21 are eligible to open a StartPointSM Card Account. This account must be opened as a joint account with a parent or guardian.

Rate information:

This account is a non-dividend earning account.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

No in-person withdrawals are allowed from this account. Access to this account is limited to ATM transactions and point-of-sale purchases with the StartPointSM Card.

Amendments and Termination - We reserve the right to change any term of this account by giving you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

**IRA SAVINGS ACCOUNT
(variable rate)**

Rate Information:

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

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

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

Transaction limitations:

During any 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 a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. 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 exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

M CLUB IRA SHARES ACCOUNT

Rate Information:

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

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

During any 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 a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

COMMON FEATURES

Bylaw requirements:

If the balance in your Membership Share Savings account falls below the par value of one share, and you do not increase the balance to at least the par value of one share within 60 days of the reduction, you may be terminated from membership immediately.

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

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

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

Lost, stolen, or destroyed official and certified checks - In the event that an official or certified check is lost, stolen, or destroyed after being in your or the payee's possession, an affidavit will need to be completed before a new check is issued. Contact Meadows Credit Union for an affidavit.

Stop payments are not allowed on official and certified checks.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing(fee depends on style of check ordered)
Please refer to our separate fee schedule for additional information about charges.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

MEMBERSHIP SHARE SAVINGS ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$50,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is more than \$9,999.99, but is less than \$50,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3 - If your daily balance is more than \$4,999.99, but is less than \$10,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 4 - If your daily balance is more than \$4.99, but is less than \$5,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

REGULAR SHARE ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

INVESTOR MONEY MARKET ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$1,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is \$999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

CHRISTMAS CLUB ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

STARTPOINTSM SHARE SAVINGS ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

MCU CHECKING ACCOUNT

Prospective dividend rate if the additional requirements to obtain tiered dividend are met:

Tier 1 - If your daily balance is \$25,000.00 or less, the prospective dividend rate paid on the entire balance will be _____% with a prospective annual percentage yield of _____% for the current dividend period.

Tier 2 - A prospective dividend rate of _____% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The prospective annual percentage yield for this tier will range from _____% to _____% depending on the balance in the account for the current dividend period.

Prospective dividend rate if the additional requirements to obtain tiered dividend

are not met:

The prospective dividend rate on the entire balance in your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

ECHECKING ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

JUMBO RATE MONEY MARKET ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$500,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is more than \$199,999.99, but is less than \$500,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3 - If your daily balance is more than \$49,999.99, but is less than \$200,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 4 - If your daily balance is \$49,999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

TIERED MONEY MARKET ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$500,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is more than \$199,999.99, but is less than \$500,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3 - If your daily balance is more than \$74,999.99, but is less than \$200,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 4 - If your daily balance is more than \$49,999.99, but is less than \$75,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 5 - If your daily balance is more than \$9,999.99, but is less than \$50,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 6 - If your daily balance is more than \$1,499.99, but is less than \$10,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

SAVVY CHECKING ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

PREMIUM RATE MONEY MARKET CHECKING ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$75,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is more than \$9,999.99, but is less than \$75,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3 - If your daily balance is \$9,999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

MEADOWS PREFERRED CHECKING ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$5,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is \$4,999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

MEADOWS PLUS CHECKING ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

MEADOWS DIRECT CHECKING ACCOUNT

MEADOWS CLASSIC CHECKING ACCOUNT

eCHECKING 89 ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

VALUE 55 CHECKING ACCOUNT

STARTPOINTSM CHECKING ACCOUNT

STARTPOINTSM CARD ACCOUNT

IRA SAVINGS ACCOUNT

Prospective dividend rate:

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

M CLUB IRA SHARES ACCOUNT

Prospective dividend rate:

Tier 1 - If your daily balance is \$40,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 - If your daily balance is more than \$9,999.99, but is less than \$40,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3 - If your daily balance is more than \$999.99, but is less than \$10,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

ELECTRONIC DELIVERY INFORMATION FOR E-NOTICES, E-STATEMENTS, AND E-TAXFORMS

Authorization

If you have authorized Meadows Credit Union to deliver eNotices, eStatements, and/or eTaxForms by electronic means, Meadows Credit Union will notify you by e-mail when the information is available for viewing over a secure web site. You understand that when you subscribe to these electronic services, a paper version will no longer come via postal delivery. There is no fee for receiving electronic delivery of eNotices, eStatements, and/or eTaxForms. Meadows Credit Union provides these notices in PDF format, and you must have Adobe Acrobat Reader on your system to view them. Once you sign up for electronic delivery of eNotices, eStatements, and/or eTaxForms, you will continue to receive the forms electronically until you change your subscription status.

Canceling Electronic Delivery

You may individually cancel your subscription(s) to electronic delivery of eNotices, eStatements, and/or eTaxForms at any time by unsubscribing to the service on the eSubscriptions screen located within the MCU Services section of Meadows Online Banking. As soon as you unsubscribe to eStatements and eNotices, your subscription status will be changed, and you will receive future paper statements and paper notices. So long as you unsubscribe to eTax Forms before the relevant deadline (as outlined below), you will receive a paper copy of all future tax forms. You can verify your status at any time by opening the eSubscriptions screen and reviewing your selections. Once you choose to receive the paper version, you will continue to receive your Notices, Statements or TaxForms in paper format until you change your subscription status to receive the electronic versions. You may also cancel your subscriptions to electronic delivery by delivering a written request to: Meadows Credit Union, 3350 Salt Creek Lane, Suite 100, Arlington Heights, IL 60005. If you have an eChecking account that is not subscribed to eStatements, a paper statement fee will be charged each calendar month. Please see the Fee Schedule for a list of current fees.

1098/1099-INT/1099-SA - If you cancel your subscription to electronic delivery by December 31 of the current year, you will receive the paper version of that year's Form 1098, Form 1099-INT and/or Form 1099-SA.

5498-SA - If you cancel your subscription to electronic delivery before June 1st of the following year, you will receive the paper version of that year's Form 5498-SA.

Keeping Your Information Current

You may update your email address information by using the Sign up or modify eAlerts tab located in the MCU Services section of online banking at any time to ensure that your notifications of eStatements, eNotices, and eTaxForms continue to be successfully delivered.

Length of Time Available

Electronic versions of your Tax Forms will be kept available through Meadows Online Banking for a minimum of four years.

Tax Forms 1098 & 1099-INT will be available for viewing before the federally required deadline of February 1st of the following year.

Tax Form 5498-SA will be available for viewing before the federally required deadline of June 1st of the following year.

Tax Form 1099-SA will be available for viewing before the federally required deadline of February 1st of the following year.

Important Account Notices will be viewable within Meadows Online Banking for a minimum of 90 days.

eStatements will be viewable within Meadows Online Banking up to 4 years.

Printing eStatements, eNotices, and eTaxForms - At any time, a free paper copy may be printed from Meadows Online Banking. eStatements, eNotices, and eTaxForms are located in the MCU Services tab on the eSubscriptions screen.

Receiving Alternative Copies - If you have electronic statement delivery enabled, but would like to request paper copies of your Statements, you can use the Statement Request Form available on the MCU Services tab. If you have electronic delivery for Important Account Notices, and or Tax Forms, but would like to request a paper copy, contact Meadows Credit Union, Customer Service at (847) 342-9300, extension #2, or use the secure Contact MCU section located in the MCU Services area of Meadows Online Banking. A \$10 fee will be assessed to your account for each paper copy of a Statement, Notice, or Tax form requested.

Discontinuation of Service and Non-Delivery

Meadows reserves the right to discontinue this service at any time. Users of the service will be notified via email in the event of discontinuation of the service. Meadows cannot guarantee the delivery of eNotifications in the event of a natural disaster which results in technical difficulties. Meadows will make additional delivery attempts if the email notification is returned via a "soft" bounce due to server stress or other off-site technical difficulties. Meadows will not make another attempt if the notification email is returned via a "hard" bounce due to your email account being closed. At that time the matter will

be turned over to the Meadows Customer Service department. If your account relationship with Meadows Credit Union is terminated, either by you or by Meadows, your eNotifications will be automatically suspended the following day.

SECURITY OF ACCESS CODE FOR MEADOWS-ON-LINE-BANKING

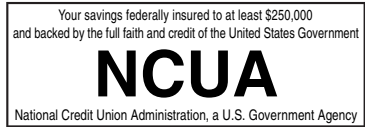
The personal identification number (PIN) or access code ("access code") issued to you is for your security purposes. You must use your access code along with your account number to access your accounts. The access code is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your access code. You should keep your access code in a secure location. Any person having access to your account number and access code will be able to access your accounts through the Online Banking service and perform all transactions, including reviewing account information and making transfers to other accounts and to other persons. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access code that authority shall continue until you specifically revoke such authority by notifying us. If you fail to maintain the security of your PIN or access code and we suffer a loss, we may terminate your Online Banking and account services immediately. You are responsible for all transfers and bill payments you authorize under this Agreement. If you permit other persons to use the Online Banking service or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your access code or accessed your accounts through Online Banking without your authorization. Telephoning is the best way of keeping your possible losses down. If you believe that someone has used your access code or has transferred or may transfer money from your account without your permission, contact Meadows Credit Union customer service at (847) 342-9300 Extension #2.



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