

**APPLICATION FOR
cuCash Card / cuCheck Card**

I'd like to apply for the following card:

ATM Card or Debit/Check Card

APPLICANT

Account Number(s) _____

Name _____

Address _____

City _____

State _____ Zip _____

Phone Number(s) _____

Social Security # _____

Date of Birth _____

Employer _____

CO-APPLICANT

Name _____

Address (if different from above) _____

City _____ State _____ Zip _____

Phone Number(s) _____

Social Security # _____

Date of Birth _____

Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

Mail or Deliver to:

AAEC CREDIT UNION
115 S. WILKE ROAD, SUITE 106
ARLINGTON HEIGHTS, IL 60005-1500

Official Use Only

Date received _____

Approved (Y / N) _____

Processed By _____



115 S Wilke Rd #106
Arlington Heights, IL 60005
847-392-1922

OVERDRAFT SERVICES CONSENT
ATM and One-Time Debit Card Transactions

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also have overdraft protection, which is linked to your savings account and is less expensive than our standard overdraft practices.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts, at our discretion, for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We may not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction may be declined.

What fees will I be charged if AAEC Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** each time we pay an overdraft.
- Also, if your account is overdrawn more than 1 day, we will charge an additional **\$5** each day your account remains overdrawn.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want AAEC Credit Union to authorize and pay overdrafts on my ATM and every day debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and drop it off at our office or mail it to:

AAEC Credit Union, 115 S Wilke Rd Suite 106, Arlington Heights, IL 60005.

If there are multiple owners on the ATM or debit card account, either account owner can act on behalf of all owners on this account.

Only one (1) account owner signature is needed to add or remove the overdraft coverage.

Add Coverage I want AAEC Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand I will be charged fees as listed if I overdraw.

Remove Coverage I do not want AAEC Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name

Member Account Number

Signature

Date



How can we contact you for suspicious activity or fraud?

Dear Member,

Due to the Telephone Consumer Protection Act (TCPA) that was passed by Congress, all Financial Institutions are required to obtain consent before contacting customers on any phone number on file by automated systems. As part of our security system that helps to protect your AAEC card, **calls are placed to you when there is potentially fraudulent or suspicious activity on your account.**

By acknowledging and signing this consent, we have your permission to contact you on any mobile number on file about your AAEC Credit Union Debit, ATM, or Visa card account:

- Your consent allows us to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls but not for telemarketing or sales calls
- It may include contact from companies working on our behalf to service your accounts
- Message and data rates may apply

You may contact us at **847-392-1922** to change these preferences.

Choose one:

- Allow phone calls and text messages:

Mobile

Landline

- Allow phone calls only

Mobile

Landline

- Don't allow automatically dialed phone calls or text messages (We may still call you directly if we need to speak with you)

Mobile

Landline

Please mail/drop off to AAEC Credit Union or fax to 847-392-1926.

Cardholder Name (Please Print)

Cardholder Signature (Required)

Date

cuCheck Card/cuCash Card Agreement

In this Agreement the words "we", "us", or the "Credit Union" refer to the credit union named above; the words "you" and "your" refer to the member/customer (and joint account holder, if any); the words "cuCheck Card/cuCash Card" refer to the Services Credit Union cuCheck Card/ATM access card or cuCash ATM access card. "Disclosure Statement" refers to the Electronic Fund Transfers Initial Disclosure Statement. This Agreement sets forth the terms and conditions for the use of your cuCheck Card /cuCash Card and PERSONAL IDENTIFICATION NUMBER (PIN). By using your CuCheck Card/cuCash Card, you agree to the terms and conditions of this Agreement and accompanying Disclosure Statement.

1. cuCheck Card/cuCash Card: The cuCheck Card/cuCash Card is the property of Services Credit Union and is subject to revocation at any time. It must be returned to us by you upon request. You agree that the CuCheck Card/cuCash Card issued to you may be impounded automatically by the Credit Union or Services Credit Union at any time at an automated terminal. You agree that you will be the only one to use the cuCheck Card/cuCash Card issued to you and that you will not divulge, give, or make available to any other person, even Credit Union employees, your PERSONAL IDENTIFICATION NUMBER (PIN) either directly or indirectly at any time.

2. PERSONAL IDENTIFICATION NUMBER (PIN): The Credit Union will issue to you, under separate mailing, a PERSONAL IDENTIFICATION NUMBER to be used with your cuCheck Card/cuCash Card. You agree not to write your PERSONAL IDENTIFICATION NUMBER on your cuCheck Card/cuCash Card and not to carry your PERSONAL IDENTIFICATION NUMBER with you at the same time as you carry your cuCheck Card/cuCash Card. You agree to use your best efforts to commit your PERSONAL IDENTIFICATION NUMBER to memory.

3. AUTHORIZATION: We will treat each transaction made at any automated terminal involving your cuCheck Card/cuCash Card and your PERSONAL IDENTIFICATION NUMBER as having been made or authorized by you. If the account to which the cuCheck Card/cuCash Card relates is a joint account, all those transactions will be binding on all parties to the account.

4. WITHDRAWAL: You will be assigned a daily withdrawal limit. You agree that you will not use your cuCheck Card/cuCash Card to withdraw amounts of money in excess of your balance(s). In the event that you do withdraw amounts of money in excess of your balance(s) in your account(s), you hereby agree to authorize the Credit Union to debit any of your accounts, with the exception of IRA accounts, not so overdrawn and thereby cover your unauthorized withdrawal.

5. RECEIPTS: Cash withdrawals made with your cuCheck Card/cuCash Card shall be evidenced by a receipt created electronically at the time of the withdrawal and you agree that any such cash withdrawal shall constitute a valid charge against your account.

6. DEPOSITS: If there is a discrepancy between the amount found at an automated terminal in your deposit envelope and the amount you state as being the amount found in the deposit, we will credit you with the amount found in the deposit envelope. Recent deposits may not be available for withdrawal through an automated terminal until verification has been completed.

7. CANCELLATION: You shall have the right to cancel your cuCheck Card/cuCash Card and PERSONAL IDENTIFICATION NUMBER at any time upon giving us written notice of such intention and by returning to us your cuCheck Card/cuCash Card.

8. CREDIT INFORMATION: You authorize the Credit Union to obtain such credit information relating to you as we deem necessary in order to carry out the terms of this cuCheck Card/cuCash Card Agreement.

9. AMENDMENT: You acknowledge and agree that this cuCheck Card/cuCash Card Agreement is subject to change at any time by the Credit Union. The Credit Union will provide written notice to you of any change. This notice may be given by mail to your last known address.

10. SERVICE FEES: By application for and/or use of the cuCheck Card/cuCash Card, you shall be subject to service fees in accordance with fee schedules adopted by the Credit Union from time to time. Fees will not be refunded due to cancellation or other reasons. Such fees include without limitation charges for overdrafts \$25.00. Other fees also include Card Replacement Fee: \$5.00; cards in excess of 2: \$5.00; Documentation Fee: \$10.00, and Card Recovery Fee: \$65.00. You hereby authorize the Credit Union to debit any of your accounts, with the exception of IRA accounts, to cover any or all of such fees and charges.

11. DISCLOSURE STATEMENT: This Agreement incorporates by reference the terms and conditions of the Electronic Fund Transfer Initial Disclosure Statement set forth below. Your liability for unauthorized transactions and limitations on our liability are set forth in the Disclosure Statement. *Per the Visa Network, Visa check cards may not be used for any illegal transactions.*

12. RELATED ACCOUNTS: RELATED ACCOUNTS. This Agreement will be subject to the agreement and rules and regulations covering the account(s) to which your cuCheck Card/cuCash Card relates.

13. CONTINUED EFFECTIVENESS: If any terms of this Agreement are determined by a governmental authority to be ineffective, the rest will continue in effect. A waiver by the Credit Union of any of these terms or conditions on any occasion will not constitute a waiver of the same or any other terms and conditions on any other occasion.

14. GOVERNING LAW: This Agreement is made in Illinois and its validity, construction, enforcement and all other matters arising out of the issuance and use of the cuCheck Card/cuCash Card shall be governed by the laws of Illinois.

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.

cuCash Card and cuCheck Card ATM Transfers - types of transfers, dollar limitation and charges - You may access your account(s) by ATM using your cuCash Card and personal identification number or cuCheck Card and personal identification number, to:

- make deposits to share draft or share savings account(s)
 - there is a charge of \$2.00 per deposit
- get cash withdrawals from share draft or share savings account(s)
 - your daily dollar limit will be disclosed in writing at card issuance
 - there is a charge of \$1.00 per withdrawal
- transfer funds from share savings to share draft account(s)
 - there is a charge of \$.50 per transfer
- transfer funds from share draft to share savings account(s)
 - there is a charge of \$.50 per transfer
- account inquiries
 - account inquiries are not allowed with ATM cards or debit cards

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

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

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

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

- your daily dollar limit will be disclosed in writing at card issuance
- the charge to use your card is \$1.00 per transaction

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

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

- you may not exceed your available account balance in signature-based transactions per day
- for PIN-based transactions, your daily dollar limit will be disclosed in writing at card issuance
- the charge to use your card is \$1.00 per PIN-based transaction

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Currency Conversion. When you use your cuCheck Card or cuCash Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

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.

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

- For security reasons, there are other limits on the number of transfers you can make by ATM.
- For security reasons, there are other limits on the number of transfers you can make by debit card.

FEES

- We will charge you \$5.00 to replace a lost ATM card or debit card.

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 any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **Periodic statements.**

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

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

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) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) **Consumer liability.** 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.

(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. A police report is required.

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 cuCheck Card point-of-sale transactions 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 cuCheck Card point-of-sale transactions 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.

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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.

AAEC CREDIT UNION

115 S. WILKE ROAD, SUITE 106

ARLINGTON HEIGHTS, ILLINOIS 60005-1500

Business Days: Monday through Friday

Excluding Federal Holidays and Local School Holidays

Phone: (847) 392-1922

To report a lost or stolen card after business hours, please call 1-800-453-4270. We may require that you file a report with the police.

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 lit. 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 surroundings.
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.

Receipts for EFT transactions (debit/credit/ATM card transactions) of \$15.00 or less are no longer mandatory. Most merchants and financial institutions will continue to provide them; however expect these receipts to be phased out as processing equipment is upgraded.



115 S. Wilke Road, Suite 106
Arlington Heights, IL 60005
(847) 392-1922

www.aaeccu.com

Federally insured by NCUA

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency