

EMERALD CHECKING 1 TERMS AND CONDITIONS

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$ 10	
Monthly Fee	\$ 5	
Debit Card Annual Fee	\$ 5	
Requirements to Waive Monthly Fee		You must have 5 or more of the Qualifying Products & Services listed below to waive the monthly fee
Interest-Bearing	no	
ATM Fees	\$ 0	for using an ATM in DECU's network
	\$ 1.50	for using an ATM outside of DECU's network
Non-Sufficient Funds (NSF) Fees	\$ 27	per transaction made against insufficient funds
Deposited Item Returned Fee	\$ 20	for each item that you deposit that is rejected because the payor did not have enough money in their account
Stop Payment Fee	\$ 27	per item to stop payment for up to 6 months
Account Closing Fee	\$ 25	if account closed within 60 days of opening
Other Service Fees	\$	Please consult the Cost Recovery Fee Schedule
Qualifying Products & Services		To qualify for benefits of Emerald Checking 1, you must have 4 or less of the following: Savings - Checking - Debit Card - Debit Alerts - eStatements - Direct Deposit - Money Market - Share Certificate - Auto Loan - Personal Loan - Credit Card - Mortgage Loan - Home Equity Line - Student Loan -

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you
Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$ 4 per overdraft covered by a transfer from a linked savings account
Option C: Overdraft Penalty Plan	Overdraft Penalty Fee	\$ 27 per overdraft covered by an advance from your financial institution
	Maximum Number of Overdraft Penalty Fees per Day	You may be charged an unlimited number of overdraft penalty fees per day
	Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$ 0 If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
	Extended Overdraft Penalty Fee	\$ 5 will be charged every day the account is overdrawn, starting 5 days after the account is first overdrawn

Processing Policies

Posting Order	<i>The order in which withdrawals and deposits are processed</i>	Items are posted at the time they are received. When multiple items are received at the same time, credits are posted first, then debits are posted in order of smallest to largest.
Deposit Hold Policy	<i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller: same business day Cash deposit at ATM: 2 business days Check deposit with Teller: same business day Check deposit at ATM: 2 business days Check deposit Mobile Banking: 2 business days Direct deposit: same business day Wire transfer: same business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday or Sunday. At branches, business days end no earlier than 5:30 p.m. and ATM & mobile</p>

Dispute Resolution

Dispute Resolution Agreement	Please refer to your Membership Booklet / Account Agreement
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EMERALD CHECKING 2 TERMS AND CONDITIONS

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$ 10	
Monthly Fee	\$ 0	
Debit Card Annual Fee	\$ 0	
Requirements to Waive Monthly Fee	n/a	
Interest-Bearing	no	
ATM Fees	\$ 0	for using an ATM in DECU's network
	\$ 1.50	for using an ATM outside of DECU's network
Non-Sufficient Funds (NSF) Fees	\$ 27	per transaction made against insufficient funds
Deposited Item Returned Fee	\$ 20	for each item that you deposit that is rejected because the payor did not have enough money in their account
Stop Payment Fee	\$ 27	per item to stop payment for up to 6 months
Account Closing Fee	\$ 25	if account closed within 60 days of opening
Other Service Fees	\$	Please consult the Cost Recovery Fee Schedule
Qualifying Products & Services		To qualify for benefits of Emerald Checking 2, you must have 5 of the following: Savings - Checking - Debit Card - Debit Alerts - eStatements - Direct Deposit - Money Market - Share Certificate - Auto Loan - Personal Loan - Credit Card - Mortgage Loan - Home Equity Line - Student Loan -

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you
Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$ 4 per overdraft covered by a transfer from a linked savings account
Option C: Overdraft Penalty Plan	Overdraft Penalty Fee	\$ 27 per overdraft covered by an advance from your financial institution
	Maximum Number of Overdraft Penalty Fees per Day	You may be charged an unlimited number of overdraft penalty fees per day
	Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$ 0 If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
	Extended Overdraft Penalty Fee	\$ 5 will be charged every day the account is overdrawn, starting 5 days after the account is first overdrawn

Processing Policies

Posting Order	<i>The order in which withdrawals and deposits are processed</i>	Items are posted at the time they are received. When multiple items are received at the same time, credits are posted first, then debits are posted in order of smallest to largest.
Deposit Hold Policy	<i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller: same business day Cash deposit at ATM: 2 business days Check deposit with Teller: same business day Check deposit at ATM: 2 business days Check deposit Mobile Banking: 2 business days Direct deposit: same business day Wire transfer: same business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday or Sunday. At branches, business days end no earlier than 5:30 p.m. and ATM & mobile</p>

Dispute Resolution

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EMERALD CHECKING 3 TERMS AND CONDITIONS

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$ 10	
Monthly Fee	\$ 0	
Debit Card Annual Fee	\$ 0	
Requirements to Waive Monthly Fee	n/a	
Interest-Bearing	no	
ATM Fees	\$ 0	for using an ATM in DECU's network
	\$ 1.50	for using an ATM outside of DECU's network
Non-Sufficient Funds (NSF) Fees	\$ 27	per transaction made against insufficient funds
Deposited Item Returned Fee	\$ 20	for each item that you deposit that is rejected because the payor did not have enough money in their account
Stop Payment Fee	\$ 27	per item to stop payment for up to 6 months
Account Closing Fee	\$ 25	if account closed within 60 days of opening
Other Service Fees	\$	Please consult the Cost Recovery Fee Schedule
Qualifying Products & Services		To qualify for benefits of Emerald Checking 3, you must have 6 of the following: Savings - Checking - Debit Card - Debit Alerts - eStatements - Direct Deposit - Money Market - Share Certificate - Auto Loan - Personal Loan - Credit Card - Mortgage Loan - Home Equity Line - Student Loan -

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you
Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$ 4 per overdraft covered by a transfer from a linked savings account
Option C: Overdraft Penalty Plan	Overdraft Penalty Fee	\$ 27 per overdraft covered by an advance from your financial institution
	Maximum Number of Overdraft Penalty Fees per Day	You may be charged an unlimited number of overdraft penalty fees per day
	Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$ 0 If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
	Extended Overdraft Penalty Fee	\$ 5 will be charged every day the account is overdrawn, starting 5 days after the account is first overdrawn

Processing Policies

Posting Order	<i>The order in which withdrawals and deposits are processed</i>	Items are posted at the time they are received. When multiple items are received at the same time, credits are posted first, then debits are posted in order of smallest to largest.
Deposit Hold Policy	<i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller: same business day Cash deposit at ATM: 2 business days Check deposit with Teller: same business day Check deposit at ATM: 2 business days Check deposit Mobile Banking: 2 business days Direct deposit: same business day Wire transfer: same business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday or Sunday. At branches, business days end no earlier than 5:30 p.m. and ATM & mobile</p>

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EMERALD CHECKING 4 TERMS AND CONDITIONS

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$ 10	
Monthly Fee	\$ 0	
Debit Card Annual Fee	\$ 0	
Requirements to Waive Monthly Fee	n/a	
Interest Rate	0.03%	
ATM Fees	\$ 0	for using an ATM in DECU's network
	\$ 1.50	for using an ATM outside of DECU's network
Non-Sufficient Funds (NSF) Fees	\$ 27	per transaction made against insufficient funds
Deposited Item Returned Fee	\$ 20	for each item that you deposit that is rejected because the payor did not have enough money in their account
Stop Payment Fee	\$ 27	per item to stop payment for up to 6 months
Account Closing Fee	\$ 25	if account closed within 60 days of opening
Other Service Fees	\$	Please consult the Cost Recovery Fee Schedule
Qualifying Products & Services		To qualify for benefits of Emerald Checking 4, you must have 7 or more of the following: Savings - Checking - Debit Card - Debit Alerts - eStatements - Direct Deposit - Money Market - Share Certificate - Auto Loan - Personal Loan - Credit Card - Mortgage Loan - Home Equity Line - Student Loan -

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you
Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$ 4 per overdraft covered by a transfer from a linked savings account
Option C: Overdraft Penalty Plan	Overdraft Penalty Fee	\$ 27 per overdraft covered by an advance from your financial institution
	Maximum Number of Overdraft Penalty Fees per Day	You may be charged an unlimited number of overdraft penalty fees per day
	Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$ 0 If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
	Extended Overdraft Penalty Fee	\$ 5 will be charged every day the account is overdrawn, starting 5 days after the account is first overdrawn

Processing Policies

Posting Order	<i>The order in which withdrawals and deposits are processed</i>	Items are posted at the time they are received. When multiple items are received at the same time, credits are posted first, then debits are posted in order of smallest to largest.
Deposit Hold Policy	<i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller: same business day Cash deposit at ATM: 2 business days Check deposit with Teller: same business day Check deposit at ATM: 2 business days Check deposit Mobile Banking: 2 business days Direct deposit: same business day Wire transfer: same business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday or Sunday. At branches, business days end no earlier than 5:30 p.m. and ATM & mobile</p>

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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 offer overdraft protection plans, such as a link to another account or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

We do authorize and pay overdrafts for the following types of transactions:

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

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 will be declined.

➤ **What fees will I be charged if Decatur Earthmover Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$27** each time we pay an overdraft
- If your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 for each of the consecutive business days the account remains overdrawn
- There is no limit per day on the total fees we can charge you for overdrawing your account

➤ **What if I want Decatur Earthmover Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (217) 875-2301, visit our website at www.decu.com, complete the form below and present it at a branch or mail it to: P.O. Box 2515, Decatur, IL 62525. You can revoke your authorization for Decatur Earthmover Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

_____ I do not want Decatur Earthmover Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Decatur Earthmover Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____