

LIABILITY

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of the account and the schedule of charges. You authorize us to deduct these charges directly from your Share Account or added to your loan balance. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to your account. This liability is due immediately and can be deducted directly from your Share Account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the debt including, to the extent permitted by law, our reasonable attorney's fees.

YOUR ACCOUNT IS INSURED

Your insurance coverage is provided by the National Credit Union Administration (NCUA), an independent government agency that chartered, regulates and insures federal credit unions. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

FEES AND CHARGES

The following fees and charges may be assessed against your account.

- **Return Check Fee** \$37.00 per incident + deposit item or payment
- **Stop Payment/Check Request by Member Fee** \$37.00 per check
- **ACH/Stop Payment Request Fee** \$25.00 after 2 consecutive & each thereafter
- **Return ACH Fee** \$37.00 per incident, deposit item or payment
- **Late Payment Fee** \$25.00 if loan payment is more than 5 days late
- **Title Filing Fee** Refundable \$64.00
Per filing - State of Illinois
(Other States May Vary)
Title Filing Fee Loan Payee \$160.00
Per filing - State of Illinois
(Other States May Vary)
- **Loan Rescinding Fee** \$20.00
- **Statement Fee** \$ 5.00
- **Demand Fee** \$10.00
- **Priority Mail** \$10.00
- **Priority Express Mail** \$12.00
- **Your Gift Card Fee** \$0.00 per card

FURNISHING NEGATIVE INFORMATION
WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION

SERVING OUR MEMBERS
SINCE 1957



EVERGREEN PARK
SCHOOLS FEDERAL
CREDIT UNION

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Truth in Savings
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