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 deficit including, to the extent permitted by law, our reasonable attorney's fees.

YOUR ACCOUNT IS INSURED

Share insurance coverage is provided by the National Credit Union Administration (NCUA), an independent government agency that charters, 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 occurrences & 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:** Refinance **$50.00** Per filing - State of Illinois (Other States May Vary)
  Title Filing Fee: Lease Buyout **$165.00** Per filing -State of Illinois (Other States May Vary)
- **Loan Rewriting Fee:** **$25.00**
- **Statement Fee:** **$ 3.00**
- **Dormant Fee:** **$10.00**
- **Priority Mail** **$15.00**
- **Priority Express Mail** **$32.00**
- **Visa Gift Card Fee: $3.00** 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
September 2026

SHARE SAVINGS ACCOUNT

Minimum Balance Requirements

The minimum balance to open an account is $5.00. You must maintain the minimum balance in order to earn dividends on your accounts. Accounts below $5.00 are no longer members in good standing. A deposit in needed to bring the Member into good standing.

Transactions Limitations

We reserve the right to require not less than five (5) business days' notice to withdraw $10,000 or more from a Share Account.

Nature of Dividends

Dividends are paid quarterly as determined by the Board of Directors based upon available earnings. Rates are subject to change at any time.

Compounding and Crediting

Dividends will be compounded daily and will be credited quarterly on March 31st, June 30th, September 30th and December 31st. Dividends begin to accrue on the business day that funds are deposited into your Share Account.

If you close your Share Account before dividends are credited, you will not receive accrued dividends.

Balance Computation Method

We use the average daily balance method to calculate dividends on your account. This method applies a period rate to the average daily balance in the account for each day of the period and dividing the figure by the number of days in the period.

Change of Address

Member is required to keep the credit union informed of current address in writing.

We do not share information with Evergreen Park School Districts 124, High School District 231 or AERO Special Education Cooperative and they do not share with Evergreen Park Schools Federal Credit Union.

Limiting Service to Members Who Cause a Loss

Being a credit union member carries with it many privileges. In the event that any credit union member causes a loss to the credit union, whether by way of loan default, discharge in bankruptcy or otherwise, it is the policy of the credit union to withdraw member privileges except a regular share account that will not earn dividends.

Patriot Act Notice

Important information about procedures for opening a new account:

To help the government fight in 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 your driver's license or other identifying document.

Authorized Signer

The credit union will recognize each person signing the Membership Application as being an authorized user to transact business on that account. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

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. The credit union is hereby authorized to recognize any of the signatures on the Membership Application for the purposes of the payment of funds or the transaction of any business for this account.