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MEMBERSHIP AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, AND FUNDS AVAILABILITY POLICY. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our," "Credit Union" and the acronym ALEC mean ABBOTT LABORATORIES EMPLOYEES CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Agreements and Disclosures. The word "Card" means any ALEC HSA Debit Card or ALEC VISA Debit Card issued to You by Us and any duplicates or renewals We may issue. Our Audio Response System is hereinafter referred to as "Telephone Banking," whereas Our Personal Computer Account Access System is hereinafter referred to as "Online Banking," and Our Internet Enabled Mobile Online Banking System is hereinafter referred to as "Mobile Banking." "E-Check" means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH ABBOTT LABORATORIES EMPLOYEES CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC SERVICES AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

GOVERNING LAW. This Agreement shall be governed by the laws of the State of Illinois, except to the extent that federal law controls.

AGREEMENTS AND DISCLOSURES. The Agreements and Disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account. Your Agreements and Disclosures may be amended by Us from time to time in a manner as prescribed by law.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

JOINT ACCOUNTS. If Your Account is owned jointly, then all funds on deposit are owned by any of the joint Owners, with the right of survivorship. The joint Owners of the Accounts hereby agree with each other and with Us that all sums, whenever paid into the Accounts by any or all of the joint Owners to the credit of the joint Owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship, and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors, if applicable, shall be valid and discharge Us from any liability for such payment.

You authorize Us to recognize any of the signatures subscribed in Your application for membership for the payment of funds or the transaction of any business for the Accounts. We can release or pay any amount on deposit in Your Account to any Owner. We can honor checks, withdrawals, orders or requests from any Owner. All Owners are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred and checks cashed against any Account are subject to collectability from such Account if returned unpaid. Any Owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all Owners of the Account as to a disposition of funds on deposit.

Any or all of the joint owners may pledge all or any part of the shares in the Accounts as collateral security to a loan or loans and any funds on deposit may be utilized to satisfy any debt or garnishment of any Owner of the Account. The right or authority of the Credit Union under these Agreements and Disclosures shall not be changed or terminated by said owners or any of them except by written notice to Us, which shall not affect transactions made prior to such notice. It is the responsibility of joint account Owners to determine any legal effects of opening and maintaining a joint account.

WITHDRAWAL OR RECEIPT. You acknowledge that We may recognize any Account owners' signature, whether acting together or apart, in the withdrawal or receipt of funds from Accounts' owned by such owner(s).

CUSTODIAL ACCOUNTS. Any custodial Account is subject to the Uniform Transfers to Minors Act as enacted in the State where the custodial Account is established and held. It is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time You open such Account includes all dividends thereon

and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the applicable state's Uniform Transfers to Minors Act as it is now or hereafter amended. The age of delivery by the custodian to the minor shall be upon the age applicable to that state's Uniform Transfers to Minors Act, unless otherwise specified by the custodian. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the minor's SSN/TIN is used for the Backup Withholding Certification.

TRUST ACCOUNTS. Trust Accounts will only be opened by the Credit Union if the Trust documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require all Trust documentation to name a beneficiary. You agree that all sums, whenever paid to the Trust Account, shall be held by the Trustee(s) in trust for the beneficiary(ies) named, subject to the right of the Trustee(s) to revoke the same in whole or in part by, and to the extent of, the withdrawal of sums from the Account. Upon the death of the Trustee (or if more than one, upon the death of the last surviving Trustee), the Successor Trustee of Record must remove the balance remaining in the Account from the Credit Union. Where more than one Trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any Trustee acting alone (unless two signatures are required). Shares paid in by the Trustees shall be owned equally. Upon the death of one Trustee, all rights in and to the Account shall belong to any surviving Trustee. In the event of conflicting demands for funds under the Account, the Credit Union may require the signatures of each of the Trustees. For Revocable and Living Trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal unless otherwise provided for in the Trust documentation. The Settlor may change the Beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union. If at any time, the Trustee is deemed incompetent by a court of legal jurisdiction or is unable or unwilling to serve, the Trust documentation shall determine the successor Trustee.

PAYABLE-ON-DEATH STATUS. If the Account Designation shows a Payable-On-Death status, any Beneficiary has rights to the Account: (a) if the Beneficiary is a natural person, only if the Beneficiary is alive and only if You and any joint Owners are deceased; (b) if the Beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint Owners are deceased.

Upon Your death and the death of any joint Owners, the funds on deposit will be paid to the beneficiary(ies) of record in equal shares. You understand that such beneficiary(ies) must claim funds in person or by using any other method the Credit Union may later establish. If, however, none of the Payable-On-Death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, or such funds go unclaimed then said funds will be paid to the party or parties to the extent required by applicable law.

It is the responsibility of all Account Owners to determine any legal effects of opening and maintaining an Account with Payable-On-Death status.

ACCOUNT AGREEMENT (continued)

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to Our underwriting policies. In no event will the Credit Union be liable for the actions of the fiduciary and/or obligated to ensure that the fiduciary's actions are in accordance with any instructions that have been provided to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

SOLE PROPRIETORSHIP ACCOUNTS. A sole proprietor is an individual that operates a sole proprietorship, which in turn is a business in which one person owns all the assets, owes all the liabilities, and operates in their own personal capacity. We will treat such Accounts as if they are consumer Accounts, subject to all of the protections that a consumer would otherwise receive under the various consumer protection acts.

DEATH OR INCOMPETENCE. You understand and agree that in the event of Your death (or You are lawfully declared to be incompetent), Your estate, agent, attorney-in-fact, heir or other such person or entity is responsible to promptly notify the credit union in writing of such event. You further understand and agree that in the event of Your death or such incompetence, We may continue to pay items drawn on Your Account or otherwise issued by You prior to the date of death or incompetence. Any party authorized by law to act on Your behalf may issue a stop payment order for any items that the credit union has not already paid

If the sole owner of an Account is deceased, or any owner of an Account that is owned jointly is deceased and the deceased owner's taxpayer identification number was used for tax reporting, then subject to applicable law the Account will be closed.

ARBITRATION. Any controversy or claim arising out of or relating to these Agreements and Disclosures, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. All parties hereby waive and give up all rights to a jury trial or class action relief.

If You would like to opt-out, that is, if You would prefer not to participate in this Arbitration provision, You may opt-out by writing to Abbott Laboratories Employees Credit Union, 325 Tri-State Parkway, Gurnee, IL 60031-5280, and informing Us of Your intention to opt-out. Any such opt-out must be received by Us no later than the 30th day following the date in which these Agreements and Disclosures were provided to You, and contain Your true and accurate name, address, Account number, and live signature.

INDEMNITY. You agree to indemnify and hold harmless the Credit Union and their successors and assigns, from any claim, action, liability, loss, damage or suit, arising out of any action or inaction on Our part in connection with these Agreements and Disclosures and/or Your failure to abide by its terms. In the event of any claim made by or against Us, We shall provide You with reasonable and timely notice of such claim, and thereafter You shall at Your own expense promptly defend, indemnify, protect and hold harmless the Credit Union against said claim or any loss or liability thereunder. In the event You fail to defend and/or indemnify and hold Us harmless, then in such instance We shall have full rights to defend, pay or settle said claim on Your behalf without notice to You and with full right of recourse against You for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim. You further agree to pay all reasonable attorneys' fees necessary to enforce such provision. Such indemnity shall be unlimited in amount and duration and be binding upon and inure to the benefit of all parties, their successors, assigns and personal representatives.

NO SIGHT REVIEW AND RESTRICTIVE LEGENDS. We pay items on an automated basis and as a result, reserve the right not to conduct a sight review of drawer signatures, the date on an item, as well as any notations that relate to a limitation or restriction (e.g. "Void after 90 days," "Not valid over \$500.00" or "Two signatures required"). To the extent permitted by law, You agree that We do not fail to exercise ordinary care in paying an item solely because Our procedures: (a) do not provide for sight review; or (b) only provide for sight review on a threshold-level or sample basis. This includes items that may require multiple signatures. Therefore, We are not liable for any consequences resulting from the payment of a check that contains a restrictive legend or other such limitation unless We have previously agreed, in writing, to the restrictions and/or limitations.

POWER OF ATTORNEY. If You name a person to act as Your attorney-in-fact or agent in any way with Your Account, We are only obligated to deal with such person if We, in Our sole judgment, approve of the form of appointment and the supporting documentation. In no event will the Credit Union be liable for the actions of the attorney-in-fact or agent and/or obligated to ensure that the attorney-in-fact's or agent's actions are in accordance with any instructions that have been provided

to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

DEPOSIT OF ITEMS. You may make deposits to Your Account using any method available from Us. Such methods may include deposits made in person, by mail, electronic means, remote deposit capture, and any other means that may become available. Regardless of the method used, the deposit must conform to Our standards. Additionally, We have the right to refuse to accept any deposit of cash, any check or other instrument for deposit at Our sole discretion. If any deposit is returned unpaid (including any Government deposit), We will debit Your Account for the amount of the deposit and charge You a fee. You will be liable to Us for the amount of any item You deposit which is returned unpaid, and in addition, will be responsible for any of Our costs and expenses incurred in the collection of such returned item from You, including reasonable attorneys' fees. You further agree and understand that unless prohibited by law, We will not provide You with notice of any such returned item. Subject to Our Funds Availability Policy, You may not be able to withdraw funds from Your Account until We have received final settlement for any items deposited.

If You make a deposit on a Saturday, Sunday, or a holiday, or after Our predetermined cut-off hour on business days, the deposit will be credited to Your Account as of the next business day.

COLLECTION AND PROCESSING OF ITEMS. In processing items You have deposited for collection, We are only Your agent and assume no responsibility beyond the exercise of ordinary care. Any item deposited is subject to final settlement in cash or credit. We may use any method We feel is appropriate to collect items, which may include use of a Federal Reserve Bank. We are not responsible for the acts of any third party We use for the collection of items including responsibility for lost items. If We use a local clearinghouse in the collection of items, You authorize Us to do so and to act in accordance with any applicable rules and regulations. We may permit You to withdraw funds from Your Account before final settlement has been made, however, if final settlement is not made, We have the right to charge Your Account or otherwise require You to repay such funds. In processing items presented for payment on Your Account each day, We first process ACH items (in the order in which they are received). Next, We process check items (in numerical order with the lowest number item first, the next highest number second, so forth and so on). Then, We process ATM, Debit, Phone, and Online Banking items. Bill pay transactions will be processed last (except to the extent that the recipient of a bill pay transaction accepts ACH transactions, in which case said transaction will be processed as an ACH transaction as set forth above). This means that transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

OVERDRAFT PROTECTION. To the extent permitted by law, You authorize Us to transfer funds from other Accounts You may have with Us in necessary multiples (or in such increments as We may from time to time determine) to Your Account to cover any overdraft. Transfers will be made first from Your primary savings Account (provided You have enough available funds in that Account), and then We may elect to pay such overdraft, subject to any preference You have indicated to Us for clearing any overdraft(s). You hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.

OVERDRAFTS. You understand and agree that We may from time to time, and at Our sole discretion, pay certain items in order to cover an overdraft, and charge You a fee for doing so. You further understand that payment of any overdrafts will be made in an order of Our choosing. You hold Us harmless from any and all liability which might otherwise exist if We do not pay an overdraft. If You would like to opt-out, that is, if You would prefer We not pay any check that would overdraw Your checking Account, You may opt-out by writing to Us at 325 Tri-State Parkway, Gurnee, IL 60031-5915 or by calling Us at (800) 762-9988, and informing Us of Your intention to opt-out.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your Account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

ACCOUNT AGREEMENT (continued)

PROVISIONAL PAYMENT (ACH RECEIPT). Credit given by Us to You with respect to any automated clearing house credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We are entitled to a refund of the amount credited to You in connection with such entry, and the party making payment to You via such entry (i.e., the originator of the entry) shall not be deemed to have paid You the amount of such entry.

CHOICE OF LAW. We may accept payments on Your behalf for Your Account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving Your Account.

EXPENSES. If We incur any costs or expenses as a result of any subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to Your Account, You will reimburse Us for such costs or expenses or We may charge them to Your Account.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners.

CREDIT REPORTING NOTICE. 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.

CREDIT REPORTS. You understand and agree that We may obtain a consumer report from a consumer reporting agency when We have a legitimate business need for the information, such as: (i) in connection with a business transaction that is initiated by You (e.g. when You submit an application for membership, credit, or other services); or (ii) to review Your account(s) to determine whether You continue to meet the terms of such account(s); or (iii) the collection of amount(s) You owe to Us.

For transactions not initiated by You, and except to the extent outlined above, We may only obtain a consumer report from a consumer reporting agency if: (i) You directly authorize the agency to provide such report to Us; or (ii) the transaction consists of a firm offer of credit or insurance; and (a) the consumer reporting agency has complied with all applicable regulations; (b) there is not in effect an election by You, made in accordance with all applicable regulations, to have Your name and address excluded from lists of names provided by the agency pursuant to such regulations; and (c) Your consumer report does not contain a date of birth that shows that You have not attained the age of 21, or, if the date of birth on the consumer report shows that You have not attained the age of 21, and You have consented to the consumer reporting agency to such furnishing.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in Our Agreements and Disclosures provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

DORMANT MEMBERSHIP. You agree and understand that We may classify Your Credit Union membership as dormant if during the preceding 12 month period: (i) You fail to make a transaction on Your share, checking or money market Account; (ii) a dividend is not posted to Your term share certificate Account; (iii) You do not maintain an active loan or credit card account with Us; (iv) You do not have an active relationship with ALEC Wealth Management; or (v) We have been unable to obtain any in-bound or out-bound communication wherein You acknowledge Your intent and interest to maintain membership. Should Your Credit Union membership remain dormant for 18 consecutive months, We will charge You a fee (in accordance with Our fee schedule). We may at Our sole and exclusive option waive any of these requirements in the event the membership consists of: (a) minor owned Accounts; and (b) memberships that contain deposit Account balance(s) not less than \$500.00 in the aggregate.

If no activity occurs in Your Account within three years, the property in Your Account may be subject to transfer to the State of Illinois pursuant to the Revised Uniform Unclaimed Property Act (765 ILCS 1026). If You reside at an address located outside the State of Illinois, then the transfer will take place in accordance with the governing state's statutes. We have no liability if Your Account becomes

dormant and is therefore subject to escheatment in accordance with applicable state law.

EXPULSION. Notwithstanding the terms and conditions contained in the "Suspension Of Services" provision set forth below, We may at Our sole and exclusive option, expel from membership any member of the Credit Union in the event such member places the Credit Union at an undue risk of loss or liability. Such undue risk of loss or liability includes, but is not limited to: (i) default of any loan, credit card, revolving credit line, surety or guaranty in favor of the Credit Union; (ii) any failure to provide immediate replenishment of funds to cover an overdraft on any of Your deposit Accounts, regardless of the manner in which said overdraft may have occurred; (iii) any failure to pay Credit Union fees and/or charges when due; (iv) the commencement of any bankruptcy or insolvency proceedings by or against You; (v) involvement in any check kiting scheme, deposit or attempted deposit of counterfeit checks or other nonnegotiable items, ATM transfers between Accounts that result in overdrafts on both accounts, any theft or attempted theft of funds on deposit at the Credit Union, and any similar criminal activities; (vi) any reasonable belief on Our part that You are involved in an activity that in Our sole opinion is likely to cause a loss to the credit union; (vii) any behavioral acts that We in Our sole and exclusive opinion do not consider to be civil or businesslike, as well as any acts of violence against Our employees, agents or members, whether committed or threatened to be committed, regardless of the justification given for such behavior; (viii) any failure to safeguard Credit Union checks or share drafts, and as a result, multiple and repeated claims alleging theft, loss or unauthorized transactions are submitted to Us (especially when such alleged theft, loss or unauthorized transaction is committed by persons living in Your household); (ix) any failure to safeguard Credit Union issued Cards and personal identification numbers, and as a result, multiple and repeated claims alleging theft, loss or unauthorized transactions are submitted to Us (especially when such alleged theft, loss or unauthorized transaction is committed by persons living in Your household); or (x) use or attempted use of false or forged documents, other false information, or false identities in order to defraud the Credit Union.

SUSPENSION OF SERVICES. We have the right to suspend the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any check presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You. Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes but is not limited to members that have: (a) a delinquent loan; (b) a primary share Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; (e) a negative balance on an Account; (f) failed to comply with the terms and conditions of any lawful obligation with Us, and as a result, caused Us to suffer a financial loss; (g) manipulated or otherwise used Our services or products in the furtherance of an illegal purpose; (h) committed, or threatened, acts of violence against Our employees, agents or members; (i) failed to conduct themselves in a civil and businesslike manner; (j) committed or attempted to commit fraud; (k) used a personal account for commercial purposes; or (l) engaged in an activity that is likely to cause a loss to the Credit Union.

ASSIGNABILITY. You may not assign or transfer any interest in Your Account.

STOP PAYMENTS. You may ask Us orally to stop payment on a check. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. Stop payment requests are also subject to the terms and conditions of the Stop Payment Request form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for six months. If at the end of six months You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a check which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved check. If We do pay a check for which You have requested stop payment and as a result any other item is returned unpaid by Us due to nonsufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any Owner of the Account may request a stop payment. Any release of a stop payment order must be made by the person who made the request. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

You may also ask Us to replace a lost, destroyed or stolen cashier's, teller or certified check and if You do, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the

ACCOUNT AGREEMENT (continued)

request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such request. Such declaration of loss and claim for reimbursement will not become effective until the later of: (a) the 90th day after the date of the check (or 90th day following the date of acceptance, in the case of a certified check); or (b) the date We receive the declaration of loss and claim for reimbursement together with any other required documentation.

CHECKS AND OTHER ACCOUNT ACCESS DEVICES. Any check or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT CHECKS. You understand that postdating a check will have no effect on whether or not it is honored prior to or after the date of any check. A stale check is any check received by Us that is dated 6 months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft check, or other item presented for payment on Your Account without any liability.

CHECK SAFEKEEPING. Check Safekeeping is automatic on Your Account and Your cancelled checks will not be returned to You. You understand that cancelled checks retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a check and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved check.

PERIODIC STATEMENTS. You will be provided with a periodic statement showing activity on Your Account. If You believe any statement reflects discrepancies, You must notify Us of such discrepancies within 30 days from the date We mailed the statement to You. If the discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

NOTIFICATION OF NAME OR ADDRESS CHANGE. You will notify Us promptly if You change Your name, move or otherwise have a change of address. When moving to a foreign (non-U.S.) country, whether temporarily or permanently, You are responsible for providing Your citizenship status and proper tax documentation. Change of name or address must be made in writing. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

SEVERABILITY. We do not lose Our rights under this or any related agreement if We delay enforcing them. If any provision, section or portion of this or any related agreement is determined to be unenforceable or invalid, all other provisions, sections, and portions remain in full force and effect.

DISPUTES. Should You dispute any of Our decisions or actions, We agree to conform to then current and applicable laws and regulations when responding to such dispute. You agree and understand that to the extent permitted by law, We

will place a hold or otherwise prevent You from making a withdrawal (in the sum of the disputed amount), from any of Your deposit Accounts pending resolution of such dispute.

NOTICE. Except to the extent required by law or regulation, You hereby give up Your right to receive notices of any kind. That is to say that We will only provide a notice to You when absolutely required by law or regulation, and at no other time. You will provide Us with notice as required by law, regulation and/or these Agreements and Disclosures.

CONSENT TO RECORDING. You provide Your express consent to Our monitoring and recording of conversations and other communications with You. Your consent applies to Our monitoring and recording of telephone conversations, electronic messages, electronic records, or other data transmissions between You and Us regarding Your Account or other products and services offered by Us.

ELECTRONIC COMMUNICATIONS. By applying for membership in the Credit Union, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any savings, checking, and/or term Account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other Accounts You may maintain with Us from time to time including, but not limited to, loan Accounts, credit line Accounts, and credit card Accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership Application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into any separate consent to receive electronic documentation form, any communications covered by such disclosure and consent shall be subject to the terms and conditions set forth in that disclosure and consent.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

MARIJUANA RELATED TRANSACTIONS. All transactions in connection with the growth, cultivation, use, or distribution of marijuana whether for medical or other purposes, including but not limited to, any transaction of any kind in connection with or related to the marijuana industry, as well as those that are only suspected by Us, are strictly prohibited. In the event of any prohibited use We may immediately close Your Account.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR COMMON SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00.

SPECIFIC TERMS APPLICABLE TO YOUR SPECIAL SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR HOLIDAY CLUB ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Transaction Limitations. Once Your Account is established, You may not make any withdrawals. If withdrawals are made from Your Account it will be subject to closure.

Additional Information. On the 1st business day of November of each calendar year, Your entire balance will be transferred to Your Common Share Account subject to the terms and conditions of such Account.

ACCOUNT DISCLOSURES (continued)

SPECIFIC TERMS APPLICABLE TO YOUR CLUB ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR FREE CHECKING ACCOUNT

Dividend Information. No dividends are paid on this Account.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. No transaction limitation will apply to this Account.

SPECIFIC TERMS APPLICABLE TO YOUR REWARDS CHECKING ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$50.00.

Transaction Limitations. No transaction limitations apply to this Account.

Additional Information. In order to avoid a fee, during each statement cycle (calendar month) You must: (a) have a direct deposit equal to or greater than \$500.00 post and settle to Your Rewards Checking Account; and (b) elect to receive Your statements electronically. In addition, You must either: (i) have 15 signature-based ALEC VISA Debit Card transactions post and settle to Your Rewards Checking Account each month, or (ii) have an ALEC loan or credit card account in good standing, and also have a combination of 5 signature-based ALEC VISA Debit Card transactions and/or ALEC VISA Credit Card transactions post and settle to Your Rewards Checking Account each month.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$2,000.00. In order to earn the disclosed APY, You must maintain a balance equal to or greater than \$2,000.00 each day.

Transaction Limitations. Once Your Account is established, You may only make withdrawals equal to or greater than \$100.00, and except for such withdrawals that are made in-person, all such check or transfer withdrawals cannot exceed 6 per calendar month.

SPECIFIC TERMS APPLICABLE TO YOUR IRA SHARE ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

SPECIFIC TERMS APPLICABLE TO YOUR HEALTH SAVINGS ACCOUNT

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying account disclosure rate supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. No minimum balance requirements apply to this Account.

Transaction Limitations. Health Savings Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your HSA Agreement or Your tax advisor for additional information.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described in these Agreements and Disclosures are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes but is not limited to members that have:

- a delinquent loan.
- a primary Savings Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected credit union fees.
- a negative balance on an Account.
- failed to comply with the terms and conditions of any lawful obligation with Us, and as a result, caused Us to suffer a financial loss.
- manipulated or otherwise used Our services or products in the furtherance of an illegal purpose.
- committed, or threatened, acts of violence against Our employees, agents or members.
- failed to conduct themselves in a civil and businesslike manner.
- committed or attempted to commit fraud.
- used a personal account for commercial purposes.
- engaged in an activity that is likely to cause a loss to the Credit Union.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary Savings Account drops below one share (\$5.00) for a period of 30 consecutive days, We may, at Our option, close Your Account at the end of the dividend period in which such 30 day period ended.

Nonsufficient Funds Returns. Any check or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment together with such checks that are returned unpaid and subsequently represented for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits) and all reinitiated electronic fund transfer (EFT) debit transactions (such as preauthorized payments and subsequently represented for payment), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), EFT debits that are represented for payment, and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has, or will have, a negative available balance is an overdraft, and is subject to an overdraft charge.

For example, assume Your actual and available balances are both \$100.00, and Your Card was used for a \$60.00 transaction at a grocery store. As a result, Your available balance will be reduced by \$60.00, so Your available balance is only

ACCOUNT DISCLOSURES (continued)

\$40.00. Your actual balance is still \$100.00. Before the grocery store charge is sent to Us for posting, a \$50.00 check is presented for payment. Because You have only \$40.00 available (You have committed to pay the grocery store \$60.00), Your Account will be overdrawn by \$10.00 (i.e. \$40.00 minus \$50.00), even though Your actual balance was \$100.00 before the check posted and is still \$50.00 after the check posts. In this case, We may pay the \$50.00 check, but You will be charged an overdraft fee as disclosed in the fee schedule provided to You. That fee will be deducted from Your Account, further reducing the balance. Also, when the \$60.00 grocery store charge is presented to the Credit Union and posted to Your Account, You will not have enough money in Your available balance because of the intervening check, and You may be charged a fee for that transaction as well, even though Your available balance was positive when it was authorized.

Another example would be to assume Your actual and available balances are both \$1,000.00, and Your Card was used to authorize a \$600.00 transaction at a hotel for potential future expenses (e.g. room service, security deposit, etc.). As a result, Your available balance will be reduced by \$600.00, so Your available balance is only \$400.00. Your actual balance is still \$1,000.00. Before any part of the hotel charge is sent to Us for posting, a \$500.00 check is presented for payment. Because You have only \$400.00 available (You have committed to pay the hotel \$600.00), Your Account will be overdrawn by \$100.00 (i.e. \$400.00 minus \$500.00), even though Your actual balance was \$1,000.00 before the check posted and is still \$500.00 after the check posts. In this case, We may pay the \$500.00 check, but You will be charged an overdraft fee as disclosed in the fee schedule provided to You. That fee will be deducted from Your Account, further reducing the balance. Also, if the hotel then submits a \$550.00 actual transaction (in lieu of the \$600.00 prior authorization), when the \$550.00 actual charge is presented to the Credit Union and posted to Your Account, You will not have enough money in Your available balance because of the intervening check, and You may be charged a fee for that transaction as well, even though Your available balance was positive when it was authorized.

Additional examples would be to assume Your actual and available balances are both \$2,500.00, and Your Card was used for multiple transactions totaling \$1,600.00 at miscellaneous retail stores in a shopping mall. As a result, Your available balance will be reduced by \$1,600.00, so Your available balance is only \$900.00. Your actual balance is still \$2,500.00. Before the retail store charges are sent to Us for posting, three of Your checks (e.g. number 1 for \$800.00, number 10 for \$300.00 and number 17 for \$200.00) are all presented for payment. Because You have only \$900.00 available (You have committed to pay the retail stores a total of \$1,600.00), Your Account will be overdrawn first by \$200.00 (i.e. \$900.00 minus \$800.00 minus \$300.00) and then by \$500.00 (i.e. \$900.00 minus \$800.00 minus \$300.00 minus \$200.00), even though Your actual balance was \$2,500.00 before the checks posted and is still \$900.00 after the checks post. In this case, We may pay the \$300.00 and \$200.00 checks, but You will be charged overdraft fees as disclosed in the fee schedule provided to You. That fee will be deducted from Your Account, further reducing the balance. Also, when the \$1,600.00 in miscellaneous retail store charges are presented to the Credit Union and posted to Your Account, You will not have enough money in Your available balance to pay all of the items because of the intervening checks, and You may be charged a fee for each such transaction that exceeds Your available balance, even though Your available balance was positive when it was authorized.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

Additional Transaction Limitations. For all Accounts (except Money Market, Health Savings, IRA, and checking Accounts), during any calendar month, You may not make more than 10 withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

For all Accounts, the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

Variable Rate Information. For all Variable Rate Accounts, the dividend rate and APY may change based on the determination of the Credit Union's Board of Directors.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. For all dividend bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for Your Account. For all dividend bearing Accounts, the dividend period is monthly, and dividends will be compounded and credited to Your Account monthly.

Average Daily Balance Computation Method. For all dividend bearing Accounts, dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

For all dividend bearing Accounts, accrued but uncredited dividends will not be paid at the time You close Your Account.

Accrual on Noncash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying Fee Schedule provided in conjunction with these Agreements and Disclosures.

Annual Transaction Requirements. In order to prevent Your Account from being closed by Us, You must maintain a balance in excess of zero dollars (\$0.00) and make at least one transaction during each 12 consecutive calendar-month period.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE AND ONLY APPLIES TO ACCOUNTS ESTABLISHED BY A NATURAL PERSON PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES. IT INCLUDES NECESSARY FEDERAL DISCLOSURE STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND REGULATION E, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR ALEC HSA DEBIT CARD OR ALEC VISA DEBIT CARD, OUR AUDIO RESPONSE SYSTEM ("TELEPHONE BANKING"), OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM ("ONLINE BANKING"), AND OUR INTERNET ENABLED MOBILE ONLINE BANKING SYSTEM ("MOBILE BANKING"), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE, AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

ALEC HSA DEBIT CARD, ALEC VISA DEBIT CARD, TELEPHONE BANKING, ONLINE BANKING, MOBILE BANKING AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Telephone Banking system; (c) Our Online Banking system; (d) Our Mobile Banking system; and (e) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our Telephone Banking system, Our Online Banking system, Our Mobile Banking system, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our

rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your savings or checking Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your savings Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your savings and/or checking Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with an ALEC HSA Debit Card or ALEC VISA Debit Card transactions and Access Codes to be used in conjunction with Telephone Banking, Online Banking, and Mobile Banking. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your savings Account or Your checking Account to cover such transactions.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Abbott Laboratories Employees Credit Union locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

TYPES AND LIMITATIONS OF SERVICES

ALEC HSA DEBIT CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate to: (a) make withdrawals from Your Health Savings share draft Account; and (b) make miscellaneous inquiries on Your Health Savings share draft Account with Us. You may also use Your Card in conjunction with Your PIN to purchase goods and services ("POS") at any business establishment where the Card is accepted (debits are limited to a share draft account).

ATM withdrawals may not exceed 5 withdrawals or \$750.00 per calendar day (share and share draft combined), subject to the available funds in Your Account.

POS withdrawals may not exceed 30 transactions or \$2,500.00 per calendar day (share and share draft combined), subject to the available funds in Your Account.

Health Savings Accounts (HSAs) are a form of trust account under federal law (Internal Revenue Code, 26 U.S.C. § 223(d)). Although Your health savings deposit Account is a transaction account into which and from which funds may be transferred electronically, it is not an "account" for purposes of the Electronic Fund Transfers Act and Regulation E (12 C.F.R. 1005.2(b)(3)), and is therefore not subject to the limitations and liability protections that apply to other accounts under Regulation E.

ALEC VISA DEBIT CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your share and share draft Account(s). You may also use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate to: (a) transfer funds between Your share and share draft Accounts that You have with Us; (b) make withdrawals from Your share and share draft Accounts; and (c) make miscellaneous inquiries on Your share and share draft Accounts with Us. You may also use Your Card in conjunction with Your PIN to purchase goods and services ("POS") at any business establishment where the Card is accepted (debits are limited to a share draft account).

ATM withdrawals may not exceed 5 withdrawals or \$750.00 per calendar day (share and share draft combined), subject to the available funds in Your Account.

POS withdrawals may not exceed 30 transactions or \$2,500.00 per calendar day (share and share draft combined), subject to the available funds in Your Account.

Full Service Drive-Thru (ITMs) withdrawals may not exceed \$2,000.00 per calendar day (share and share draft combined), subject to the available funds in Your Account.

TELEPHONE BANKING TRANSACTIONS. You may use Telephone Banking in conjunction with Your Access Code and a touch-tone telephone at (800) 762-9988 to make the following types of transactions: (a) transfer funds between Your savings and checking Accounts; (b) make loan payments from Your savings and checking Account(s); (c) obtain balance information on Your savings and checking Account(s); and (d) miscellaneous inquiries on Credit Union services that affect Your Account. Telephone Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please call back later when service is restored.

ONLINE BANKING TRANSACTIONS. You may use Online Banking in conjunction with Your Access Code, an internet connection and a personal

computer for the following services: (a) transfer funds between Your savings and checking Accounts; (b) verify Your savings and checking Account balances; (c) make loan payments from Your savings and checking Accounts; (d) obtain advances on Your line of credit account with Us; and (e) make miscellaneous inquiries on Credit Union services that affect Your Account. Online Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

You may also use the Online Banking platform to access the bill pay feature, which can then be used to issue payments to third parties on Your behalf. You authorize Us to post any such payments requested by You to Your Account(s). Payments requested by You through the use of the bill pay feature will be made by check or by electronic fund transfer. The Credit Union cannot guarantee the time any payment will reach any of Your creditors and accepts no liability for any service fees or late charges levied against You. Payments requested to be sent on dates that do not exist in a given month (i.e. February 30th or April 31st), or fall on Saturdays, Sundays, federal reserve and other Credit Union observed holidays will be sent on the next business day. In addition, payment requests received prior to Our cut-off time on a day that We are open will be processed on that day, whereas payment requests received after Our cut-off time will be processed on the next business day.

MOBILE BANKING TRANSACTIONS. You may use Mobile Banking in conjunction with Your Access Code and an internet enabled mobile computing device (e.g. smartphone or tablet) to make the following types of transactions on designated accounts: (a) transfer funds between Your savings, and checking Accounts (b) verify Your savings and checking Account balances; (c) make loan payments from Your savings and checking Accounts; (d) obtain advances on Your line of credit account with Us; and (e) make miscellaneous inquiries on Credit Union services that affect Your Account. Mobile Banking operates 24 hours every day. If You attempt to use the system and are told that "the system is not available," please try again later when service is restored.

You may also use the Mobile Banking platform to access the remote deposit capture system in order to initiate the deposit of checks into Your checking Account(s) You have with Us. You understand and agree that the remote deposit of Items into Your deposit Accounts with Us through use of remote deposit are not subject to the Electronic Fund Transfer Act (15 U.S.C. § 1693 *et seq.*) or Regulation E (12 CFR 1005.1 *et seq.*). The remote deposit of Items into Your designated deposit Accounts with Us is instead governed solely by the terms and conditions set forth in the separate remote deposit capture agreement.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device We may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the Federal government or other payor), You can call Us at (800) 762-9988 to find out whether or not the deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at the telephone number shown in this Agreement, or write Us at the address shown in this Agreement in time for Us to receive Your stop payment request 3 business days or more before the payment is scheduled to be made. If You call, We may require You to put Your request in writing and get it to Us within 14 days after You call. To be sure that a third party does not bill You again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Device is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Device information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

NOTICE OF VARYING AMOUNTS. If regular pre-authorized 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

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

amount from the previous payment, or when the amount would fall outside certain limits that You set.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments three business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except Telephone Banking, Online Banking, Mobile Banking, telephonic and mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for electronic fund transfers. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, Telephone Banking, Online Banking, and Mobile Banking, information after Your Account is established. 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; and (i) You exceed any limits on Your Account; (j) You exceed any limits on Your Account; and (k) the VISA network does not allow the transaction to proceed due to anti-fraud or similar consumer protections employed by that network.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (800) 762-9988 or write to Us at 325 Tri-State Parkway, Gurnee, IL 60031, if You believe Your Card or PIN 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. Telephoning is the best way of keeping Your possible losses down. You could lose all of the money in Your Account (plus Your maximum overdraft line of credit, if applicable).

If You tell Us within two business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than \$50.00 if someone uses Your Card or PIN without Your permission. If You fail to tell Us within two business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500.00.

Additionally, if Your periodic statement shows transactions that You did not make, You will tell Us at once. If You fail to tell Us within 60 days after We mail You the periodic statement, You might not get back any money You lost after the 60 days if We can prove We could have stopped someone from taking Your money if You had given Us notice in time. If a valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We will extend the time periods. **Exception:** You will have no liability for unauthorized use of Your ALEC VISA Debit Card as long as You report the loss or theft of Your ALEC VISA Debit Card within two business days. **These exceptions do not apply to: (a) transactions that originate at an ATM; or (b) transactions that originate from Your negligence; or (c) transactions that originate from Your fraudulent use of Your VISA Debit Card; or (d) transactions processed through non-VISA networks without cardholder PIN validation.**

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at the telephone number shown in this Agreement, or write to Us at the address shown in this Agreement as soon as You can, if

You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

- (1) Tell Us Your name and Account number.
- (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. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your Account within 10 business days 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. 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. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred. In this provision, all references to 10 business days will be 20 business days if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made and all references to 45 business days will be 90 business days if Your notice of error involves an electronic fund transfer that: (a) was not initiated within a state; (b) resulted from a point-of-sale ALEC VISA Debit Card transaction; or (c) if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made. If We decided that there is no error, We will send You a written explanation within three business days after We finish Our investigation. You may ask for copies of the documents that We used in Our investigation. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at the telephone number shown in this Agreement. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at the address shown in this Agreement. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount. Transactions initiated via the internet with merchants or other parties located outside of the United States of America are deemed to occur in the foreign country where the merchant or other party is located.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. We may terminate Your right to use Your Card, PIN or Access Code, or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

CHANGE IN TERMS. We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time upon proper notice to You.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Illinois except to the extent that such laws are inconsistent with controlling federal law.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT ABBOTT LABORATORIES EMPLOYEES CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

FUNDS AVAILABILITY POLICY DISCLOSURE (continued)

Your Ability to Withdraw Funds. Our policy is to make funds from Your cash and check deposits available to You on the first business day after the day We receive Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Once they are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written.

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.

Longer Delays May Apply. In some cases, We will not make all of the funds that You deposit by check available to You on the first business day after We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first \$275.00 of Your deposits, however, may be available on the 1st business day after the day We receive Your deposit. If We are not going to make all of the funds from Your deposit available on the day We receive Your deposit, We will notify You at the time You make Your deposit. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the business day after We receive Your deposit. If You will need the funds from a deposit right away, You should ask Us when the funds will be available.

In addition, 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 \$6,725.00 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 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

ATM Deposits. For deposits made at ATMs owned and operated by the Credit Union, if You make a deposit prior to 2:00 p.m. CST 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 2:00 p.m. CST or on a day that We

are not open, We will consider the deposit made on the next business day We are open. The first \$275.00 of funds from Your cash and check deposit will be available on the 1st business day after the day of Your deposit. The remaining funds will be available on the 2nd business day after the day of Your deposit.

For deposits made at ATMs not owned and operated by the Credit Union, deposits will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal immediately but delay Your availability to withdraw a corresponding amount of funds that You have on deposit in another account with Us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of check that You deposited.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar 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 \$6,725.00 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over \$6,725.00 will be available on the 9th 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 \$6,725.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 9th business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in these Agreements and Disclosures for Our policy on the payment of dividends.



Abbott Laboratories Employees Credit Union (ALEC) is privately insured by American Share Insurance up to \$250,000.00 per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.