

Illiana Financial Credit Union Checking/ATM Debit Card Agreement

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

All new applications verified with ChexSystems.

1. **ILLIANA FINANCIAL CREDIT UNION CARD:** The Illiana Financial Credit Union Debit/ATM Card is the property of Illiana Financial Credit Union and is subject to revocation at any time. It must be returned to us by you upon request. You agree that the Illiana Financial Credit Union Debit/ATM Card issued to you may be impounded automatically by the Credit Union at any time at an automated terminal. You agree that you will be the only one to use the Illiana Financial Credit Union Debit/ATM Card issued to you and that you will not divulge, give, or make available to any other person, even Credit Union employees, your Personal Identification Number (PIN) either directly or indirectly at any time.
2. **PERSONAL IDENTIFICATION NUMBER (PIN):** The Credit Union will issue to you, under separate mailing, a PERSONAL IDENTIFICATION NUMBER to be used with your Illiana Financial Credit Union Debit/ATM Card. You agree not to write your Personal Identification Number on your Illiana Financial Credit Union Debit/ATM Card and not to carry your PERSONAL IDENTIFICATION NUMBER with you at the same time as you carry your Illiana Financial Credit Union Debit/ATM Card. You agree to use your best efforts to commit your Personal Identification Number to memory.
3. **AUTHORIZATION:** We will treat each transaction made at any automated terminal involving your Illiana Financial Credit Union Debit/ATM Card and your PERSONAL IDENTIFICATION NUMBER as having been made or authorized by you. If the account in question is a joint account, all those transactions will be binding on all parties to the account.
4. **WITHDRAWAL:** You will be assigned a daily withdrawal limit. You agree that you will not use your Illiana Financial Credit Union Debit/ATM Card to withdraw amounts of money in excess of your balance(s). In the event that you do withdraw amounts of money in excess of your balance in your account we will transfer available funds from your other existing accounts, with exception of the IRA account, and thereby cover your unauthorized withdrawal.
5. **RECEIPTS:** Cash withdrawals made with your Illiana Financial Credit Union Debit/ATM Card shall be evidenced by a receipt created electronically at the time of the withdrawal, and you agree that any such withdrawal shall constitute a valid charge against your account.
6. **DEPOSITS:** If there is a discrepancy between the amount found at an automated terminal in your deposit envelope and the amount you state as being the amount found in the deposit, we will credit you with the amount found in the deposit envelope. Recent deposits may not be available for withdrawal through an automated terminal until verification has been completed.
7. **CANCELLATION:** You shall have the right to cancel your Illiana Financial Credit Union Debit/ATM Card and PERSONAL IDENTIFICATION NUMBER at any time upon giving us written notice of such intention and by returning to us your Illiana Financial Credit Union Debit/ATM Card.
8. **CREDIT INFORMATION:** You authorize the Credit Union to obtain such credit information relating to you as we deem necessary in order to carry out the terms of this Illiana Financial Credit Union Debit/ATM Card Agreement.
9. **AMENDMENT:** You acknowledge and agree that this Illiana Financial Credit Union Debit/ATM Card Agreement is subject to changes at any time by the Credit Union. The Credit Union will provide written notice to you of any change. This notice may be given by mail to your last known address.
10. **CURRENCY CONVERSION:** When you use your Cash Option Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction.
11. **SERVICE FEES:** By application for and/or use of the Illiana Financial Credit Union Debit/ATM Card, you may be subject to service fees in accordance with fee schedules adopted by the Credit Union from time to time. Fees will not be refunded due to cancellation or other reasons. Without limitation, such fees include: Overdrafts \$30.00, \$1.00 transaction fee (from Illiana Financial) for each transaction that you use at an ATM machine not owned by Illiana Financial. You hereby authorize the Credit Union to debit any of your accounts, with the exception of IRA accounts, to cover any or all such fees and charges. Card Replacement: 1st incident no charge, 2nd request \$10.00, 3rd request \$20.00 and 4th request \$30.00. No service fees will be charged when using your Illiana Financial Credit Union ATM/Debit card at any Illiana Financial Credit Union-Owned ATM.
12. **DISCLOSURE STATEMENT:** This agreement incorporates by reference the terms and conditions of the Electronic Fund Transfer Initial Disclosure Statement set forth below. Your liability for unauthorized transactions and limitations on our liability are set forth in the Disclosure Statement.
13. **RELATED ACCOUNTS:** This agreement will be subject to the agreement and rules and regulations covering the account(s) to which your Illiana Financial Credit Union Debit/ATM Card relates.
14. **CONTINUED EFFECTIVENESS:** If any terms of this Agreement are determined by a governmental authority to be ineffective, the rest will continue in effect. A waiver by the Credit Union of any of these terms or conditions on any occasion will not constitute a waiver of the same or any other terms and conditions on any other occasion.
15. **GOVERNING LAW:** This Agreement is made in Illinois and its validity construction, enforcement and all other matters arising out of the issuance and use of the Illiana Financial Credit Union Debit/ATM Card shall be governed by the laws of Illinois.
16. **NEW CREDIT UNION TRANSACTIONS:** From time to time the Credit Union may make available to you other Credit Union transactions that may be accomplished with the use of the Card, and you agree that by using the CARD for these additional transactions, you will be bound by this agreement to the same extent as on the transactions now available.