

UNION FEDERAL SAVINGS AND LOAN ASSOCIATION

This disclosure describes many important features about your account. The words "you" and "yours" mean those who own the account. The words "we," "us" and "our" mean the Association. If you have any questions, our phone numbers are listed in this brochure.

ELECTRONIC FUNDS TRANSFER AGREEMENT

Account Information Disclosure:

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers
or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant
or
- In order to comply with government agency or court orders
or
- If you give us your written permission

Our business days are Monday through Friday, Holidays not included. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out whether or not the deposit has been made.

1. ERROR RESOLUTION:

In case of errors or questions about your Electronic Transfer you may telephone us at one of the phone numbers listed in this brochure as soon as possible. We must hear from you no later than 60 days after we sent the first statement in which the problem or error appeared. Tell us your name and account number, describe the error, and tell us the dollar amount of the suspected error. If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and do not receive it within 10 business days, we may not credit your account.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so that you will have use of the money while we complete our investigation. If we determine that an error did occur, we will correct the error within one business day after determining the error occurred, we will recredit any deducted interest within that same time period, and refund any charges imposed. We will send to you a notice of the correction no later than ten business days after receiving notice of an error. If we find there was 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.

2. STOP PAYMENTS:

You can stop payments out of your account by phone or at any of the addresses listed separately on this brochure. We must receive your request at least three business days before payment is to be made.

3. LIABILITY FOR FAILURE TO STOP PAYMENT:

If you order us to stop payment out of your account three or more business days before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

4. NOTICE OF VARYING AMOUNTS:

If these regular payments vary in amounts, the person you are going to pay will tell you, ten 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.)

If you have been issued a Financial Institution ATM/Checking Card, the extension of its use will be subject to the following terms under this agreement:

- You may access your account(s) 24 hours a day by using your ATM/Checking Card and Personal Identification Number
- You may use your ATM/Checking Card to:
 - Deposit or withdraw from savings account or checking account.
(A hold will be placed on any deposit for one business day, in order to provide time to verify deposit.)
 - Transfer funds between savings accounts and checking account.
 - Inquire on account to determine balance.
 - Pay for purchases at places that have agreed to accept the card.

3. Cash withdrawals from your account through an ATM are limited to a maximum of \$500 during any 24 hour period in increments of \$20's. Point of Sale transactions are limited to a maximum of \$1,000 during any 24 hour period.

4. Usage is limited for ATM/Checking Cards to 10 ATM and 25 Point of Sale transactions per 24 hour period. A transaction is identified as all deposits, withdrawals, purchases, and transfers.

5. You will receive a receipt at the time you make a transfer to or from your account using one of our ATMs. You will receive a monthly statement on your checking account activity. You will receive a monthly statement on your savings account, only if you have had electronic fund activity.

LIABILITY DISCLOSURE

Cardholders Who:

- *Report loss, theft or unauthorized use within 24 hours of loss; and
- *Demonstrate reasonable care with the card; and
- *Have not reported two or more incidents of unauthorized use within the preceding 12 months; and
- *Maintain an account in good standing
Are not liable for anything.

Otherwise, cardholders are liable for a maximum of \$50.

We will provide provisional credit within five (5) business days of notification of loss of funds due to unauthorized transactions.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us on time.

If we do not complete a transfer to or from your account on time we will be liable for your losses. However, under certain circumstances we will not be liable:

- If you do not have enough money in your account to make the transfer.
- If the ATM is not working properly.
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken.

CHARGES AND FEES

Stop payment of Electronic Funds Transfer withdrawal	\$15.00
ATM Withdrawal or Transfer (at machines not owned by UF)	\$ 1.00
ATM Deposits, Withdrawals, Transfers, or Inquiry at Union Federal	N/C
ATM Deposits (at machines not owned by UF)	\$ 1.00 (Only at ATMs in the NYCE network)
ATM Inquiry (at machines not owned by UF)	\$.50
Replace lost or stolen ATM card	\$ 5.00
MyCard Debit Card issuance, replacement, or renewal	\$10.00

Additional fees may be imposed by ATM operators for withdrawals, deposits, and inquiries at ATMs not owned by Union Federal.
Additional charges and fees on separate disclosures may apply.



ACCOUNT DISCLOSURE INFORMATION

SIX CONVENIENT LOCATIONS TO SERVE YOU

- KEWANEE, IL 61443**
104 N. Tremont
(309) 853-3535
- MILAN, IL 61264**
110 - 10th Ave. W
(309) 787-6138
- EAST MOLINE, IL 61244**
357 Avenue of the Cities
(309) 755-1426
- GENESEO, IL 61254**
320 W. Main St.
(309) 944-5156
- ORION, IL 61273**
1110 Division St.
(309) 526-3333
- MADISON, WI 52703**
115 West Washington Ave.
(608) 250-3535

HOURS OF OPERATION

KEWANEE:	Drive-up	8:00 - 5:30 Mon-Thurs 8:00 - 6:00 Fri 8:00 - 12:00 Sat
	Lobby	9:00 - 4:00 Mon-Wed 9:00 - 12:00 Thurs & Sat 9:00 - 5:00 Fri
ORION & GENESEO:	Drive-up	8:00 - 5:30 Mon-Fri 8:00 - 12:00 Sat
	Lobby	9:00 - 4:00 Mon-Wed 9:00 - 12:00 Thurs & Sat 9:00 - 5:00 Fri
MADISON:	Lobby	8:30 - 5:00 Mon - Fri
OTHER OFFICES:	Drive-up	8:00 - 5:30 Mon.-Fri. 8:00 - 12:00 Sat
	Lobby	9:00 - 4:00 Closed Wed. at 12pm 9:00 - 5:00 Fri 9:00 - 12:00 Sat

Visit us at www.myunionfederal.com

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NOW ACCOUNT-DEMAND ACCOUNT RULES AND REGULATIONS

All depositors establishing savings accounts entitling them to make withdrawals by Negotiable Orders of Withdrawal, which for convenience are hereafter called Now Accounts, agree to abide by the regulations stated below, which are applicable to such Now Accounts:

All depositors establishing savings accounts known as a Demand Deposit Account, which is a non-interest bearing account, entitling them to make a withdrawal by check or to withdraw or transfer on a negotiable or transferable order to the Association, agree to abide by the regulations stated below, which are applicable to such Demand Accounts:

1. All items cashed or deposited will be handled by the Institution as agent for the depositor(s) subject to charge back or refund if for any reason final payment is not received in a form acceptable to the Institution. If claim is made with respect to any item subsequent to final payment on the grounds that such item was altered or bore a forged or unauthorized endorsement or was otherwise not properly payable, the Institution may withhold the amount thereof from the account until final determination of such claim. The use of negotiable orders of withdrawal with this kind of account is governed by the rules and regulations hereinafter set forth, which rules and regulations may, from time to time, be amended.
2. This NOW ACCOUNT/DEMAND ACCOUNT, whether it be in an individual or in joint names, is for the use of the depositor(s) only.
3. The depositor(s) agree to use the forms approved by the Institution. The Institution reserves the right to return unpaid any other form of order of any order incompletely or defectively drawn.
4. The depositor(s) are subject to certain charges in connection with the NOW ACCOUNT/DEMAND ACCOUNT. A schedule of such charges shall be supplied to the depositor(s) by the Institution when the account is opened. Such charges may be changed from time to time by the Institution, which agrees to supply the depositor(s) with a revised schedule of charges if any change is made.
5. Statements reflecting account activity, charges associated therewith, and the balance in the account shall be rendered to the depositor(s) at least on a quarterly basis at the Institution's convenience.

6. At the risk and written request of the depositor(s) the Institution will, without responsibility on its part so far as it may lawfully limit its liability, accept a stop-payment order on a NOW ACCOUNT/DEMAND ACCOUNT. The Institution will charge the depositor(s) in connection with such stop-payment orders in accordance with its current schedule of charges.

7. All deposits are received and credited by the Institution subject to final collection. Collected funds to cover orders drawn must be on deposit the day before an order is presented for payment, or payment may be refused and a charge applied.

8. The Institution reserves the right, at its sole discretion, to refuse NOW ACCOUNTS/DEMAND ACCOUNTS or further deposits in any existing NOW ACCOUNT/DEMAND ACCOUNT. The Institution also reserves the right, at its sole discretion to discontinue or limit the practice of allowing withdrawals by negotiable order of withdrawal, and to terminate the deposit relationship at any time upon notice to the depositor(s).

9. The Institution may give notice to any depositor requiring such depositor to withdraw the entire amount of deposit in any NOW ACCOUNT/DEMAND ACCOUNT, or any part thereof. Such notice shall also advise the depositor that the Institution reserves the right after date specified in said notice not to make payment on any draft drawn on such account. After the date so specified, the Institution shall not be obliged to make any payment from such account except for the purpose of closing such account.

10. Deposits in NOW ACCOUNTS/DEMAND ACCOUNTS may be withdrawn at any time, provided however, that the Board of Directors or authorized officers of the Institution may at any time require a depositor to give written notice of his intention to withdraw by the use of a NOW ACCOUNT/DEMAND ACCOUNT the whole or any part of his deposit. The Institution shall then pay all withdrawals requested in accordance with such methods and procedures as to amounts and allotments of funds for such purposes as shall be provided by the regulations of the supervisory authority as named in the NOW ACCOUNT/DEMAND ACCOUNT summary, and as provided by other applicable law, rules and regulations in effect at the date of the request for withdrawal.

11. The depositor(s) will maintain at all times a minimum balance in the accounts as stated in the NOW ACCOUNT/DEMAND ACCOUNT summary. Any orders drawn on an account reducing the balance below this minimum will be returned unpaid and appropriate charges levied.

12. Rules and regulations governing the use of NOW ACCOUNTS/DEMAND ACCOUNTS may be revised or amended by the Institution at any time, and the Institution shall give notice of such changes either by (1) posting the same in a conspicuous place in the lobby of the Institution and in other offices it may maintain, or (2) sending written notice thereof to all accountholders at the most recent address indicated on the Institution's records.

13. The execution of a signature card by the depositor(s) upon the opening of this account shall constitute an agreement by the depositor(s) to the bylaws of the Institution and to all of the above regulations as are now in effect or hereafter amended.

14. Earnings on deposits in this account are compounded and distributed at such rates and times as are fixed by the Board of Directors as stated in the NOW ACCOUNT/DEMAND ACCOUNT summary.