



On August 1, 2025, COPOCO Community Credit Union merged with ELGA Credit Union, officially bringing our two credit unions together under one organization. The next important step will take place on **March 1, 2026**, when your accounts and services transition to our unified systems. This operational conversion marks the point when your accounts become part of our combined platform, allowing us to serve you more efficiently.

Our teams have been working diligently to make this transition as smooth as possible. However, during the conversion weekend, you may experience temporary interruptions or limited access to certain services. We encourage you to plan ahead and sincerely appreciate your patience as we complete this important step.

Please take a few moments to review the following important updates about your accounts and how to access support during this transition.

Important Things to Know:

- As of March 1, 2026, your new routing number will be **272479935**.
 - New transactions: Please use your **new routing number** for any direct deposits, bill payments or automatic withdrawals
 - Existing transactions: Deposits and payments set up with your old routing number will **continue to process** until updated
 - Recommended action: Review your accounts and update employers, vendors, or other payees to avoid interruptions
 - You can still use your current checks after March 1, 2026, and they will be honored.
- During the integration/conversion, we may encounter duplicate account numbers. To simplify the process, account numbers associated with COPOCO numbers will be standardized as follows:
 - For 7-digit account numbers that already start with an "8," no changes will be made.
 - For 5-digit account numbers, a leading "81" will be added (e.g., 12345 → 8112345).
 - For all other accounts, "81" and additional leading zeros will be added as needed to ensure a unique account number of 7 digits or more (e.g., 123 → 8100123).

New Mailing Address:

As of March 1, 2026, our Main Office for general mailing, including loan payments and deposits will be:
ELGA Credit Union, 6065 Grand Pointe Blvd., Grand Blanc, MI 48439

Your New Debit Card:

- If you had an ATM or debit card with COPOCO Community Credit Union, an ELGA Credit Union debit card is scheduled to be mailed the week of February 17, 2026. You should receive it shortly thereafter.
- On Friday, February 27, 2026, your current ATM or debit card will be placed in Standby Mode at 6:00 pm EST, which will limit transactions to \$500 for ATM withdrawals and \$1,500 for point-of-sale (POS) purchases.
- On March 2, 2026, your COPOCO ATM or debit card will be fully deactivated. Your ELGA Credit Union debit card should be activated on or after that date and used for all transactions going forward.
 - Please note: The new card cannot be activated prior to March 2, 2026
- Beginning March 2, 2026, all transactions completed using your ELGA Credit Union debit card will be subject to the following daily limits:
 - ATM withdrawals: \$1,000 per day, up to 25 transactions
 - Point-of-sale (POS) purchases: \$2,500 per day, up to 25 transactions
 - Auth (Signature/Credit): \$5,000 per day, up to 25 transactions

Changes to Accounts:

- Share Draft accounts will be converted to ELGA CU's Basic Checking share account
- Holiday Club Accounts will be converted to ELGA CU's Christmas Club account
- Money Market accounts will be converted to ELGA CU's BAMM account
- Youth Focus accounts will be converted to ELGA CU's Super Saver account
- Teen Club accounts will be converted to ELGA CU's Vibe Checking account



- Business checking accounts will be converted to ELGA CU's Business Basic Checking account...unless otherwise notified
- 1 Year YOUTH Certificate Account will now be called ELGA CU's 12-month LEARN2SAVE Certificate Account
- IMPORTANT UPDATE: JIM CASEY ACCOUNTS will be called MYOI IDA Restricted Share accounts
 - Effective March 1, 2026, a **\$200 minimum balance** is required to earn dividends
 - For more information please contact ELGA Credit Union

Accessing Your Full Account Disclosures:

Full details of your new account agreements, rates and terms are available

- Online: <https://www.elgacu.com/learn/terms-conditions/>
- By phone: (810)715-3542
- In Person: Stop by any of our branch locations to receive printed copies and personalized assistance

We are Here to Help

Our team is ready to assist you with any questions or concerns:

- **Member Services:** (810) 715-3542
- **Email:** feedback@elgacu.com
- **Website:** <https://www.elgacu.com/bank/contact-us/>
- **Branches:** Find your nearest location at <https://www.elgacu.com/bank/locations/>

We sincerely appreciate your patience and trust during this transition. We're excited to welcome you fully into the **ELGA Credit Union** family and look forward to serving your financial needs with expanded access, more services, and the same commitment to member care.

Our Electronic Funds Transfer Terms for Consumer Accounts

"Our Electronic Funds Transfer Terms" explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and credits to the accounts you have with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including ELGA Online Banking, ELGA Mobile Banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and Telephone Audio Transfer services.

1. EFT Services

a. Automated Teller Machines

You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, MoneyPass, Co-op, NYCE, Cirrus, and Plus, and such other machines or facilities as we may designate. At the present time, you may use your Card to:

- Withdraw cash from the checking or savings account with us.
- Make deposits to the checking or savings account.
- Transfer funds between the checking and savings accounts.
- Make inquiries on the checking and savings accounts with us, including current balance, recent deposits, and recent withdrawals.

b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security. You may also receive preauthorized transfers from another member's account with us.

c. Preauthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

d. EZAccess

You may use a telephone to access the account with us and conduct EFTs by calling 810-715-3562 or toll free at 800-367-8586. You must use your PIN along with your account number to access the accounts. At the present time you may use EZAccess to:

- Transfer funds between the savings and checking accounts with us.
- Obtain information about account balances for the checking and savings accounts, the last EFT and payroll deposit to the checking and savings accounts, and balance of loans with us.
- Make loan payments from the savings or checking account.

e. ELGA Online Banking

You may use a personal computer or mobile device to access the accounts you have with us. The address for ELGA Online Banking is www.ELGACU.com. You may select a password. You must use your password along with your username to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use ELGA Online Banking to:

- Transfer funds between the checking and savings accounts you have with us.
- Obtain balance information for the checking and savings accounts you have with us.
- Make payments from checking and savings accounts to loan accounts with us.

- Transfer funds from the checking or savings accounts with us to accounts other members have with us (you must request this service).

- Re-order checks.

- Apply for loans and other accounts with us.

- Access our Pay with Card service to pay your loans or credit card accounts with us with funds from another financial institution.

Transactions involving the accounts you have with us are addressed by the MSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

f. Bill Pay

You may use the Bill Pay service (accessed through ELGA Online Banking or ELGA Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in ELGA Online Banking and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:

- Make loan payments from any checking or savings account to a loan account with us.
- Make payments by check from any checking or savings account to another financial institution.
- Pay bills from any checking or savings account with us.

Please note that if payment to a payee is made by check, the check may be processed and debited from the account you have with us before the scheduled payment date.

g. ELGA Mobile Banking

ELGA Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through ELGA Online Banking and make such other transactions as described in the Mobile Banking Agreement using compatible and supported mobile phones and wireless devices ("Wireless Device"). You agree and understand that ELGA Mobile Banking may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The services that you may access through ELGA Mobile Banking are the same account and service transactions available through ELGA Online Banking. When you register for ELGA Mobile Banking, the designated accounts and bill payment payees linked to the account through ELGA Online Banking will be accessible through ELGA Mobile Banking.

For all mobile check deposits, you must endorse the original paper check with your name and write: "ELGA MOBILE DEPOSIT" in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

h. Visa Debit Card

You may use your Visa Debit Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchases will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the MSA.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the Visa network or another network shown on your card. We will honor your debit transactions processed by any of these networks.

Depending on our authorization protocols and network availability, transactions processed over other networks may or may not

require you to use your PIN to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization. Provisions applicable only to Visa transactions (such as Visa's zero liability protections) will not apply to non-Visa debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

i. Electronic Check Transaction

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations ("Electronic Check Transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant's right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Section 4 (Member Liability) of this disclosure. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

2. Service Limitations

a. Automated Teller Machines

1) Withdrawals. Cash withdrawals from ATMs can be made as often as you like up to 25 transactions per day. You may withdraw up to \$1,000.00 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

b. EZAccess

The accounts with us can be accessed under EZAccess via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. EZAccess will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message directing you to call back. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance.

c. ELGA Online Banking

1) Transfers. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." You may transfer or withdraw up to the available balance in the account or available credit line at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance.

2) Account Information. Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions. See "Funds Availability of Deposits."

3) Email and Stop Payment Requests. We may not immediately receive email communications that you send and we will not act based on email requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the MSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

d. ELGA Mobile Banking

You are fully responsible for understanding how to use ELGA Mobile Banking before you actually do so, and you must use ELGA Mobile Banking in accordance with any use or operational instructions posted on our web site. You are also responsible for your use of your Wireless Device and the ELGA Mobile Banking software provided to you. If you authorize the use of biometric login (for example, fingerprint or retinal scan) for ELGA Mobile Banking, the service may be accessed using any biometric login recognized by your wireless device, even if it is not your own. If you have permitted another person to use their own biometrics to authorize activity on your wireless device, their biometrics will also gain access to ELGA Mobile Banking if you have authorized biometric login. We will not be liable to you for any losses caused by your failure to properly use ELGA Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to ELGA Mobile Banking that may result in loss of data, personalization settings or other ELGA Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of ELGA Mobile Banking. We assume no responsibility for the operation, security, or functionality of any Wireless Device or mobile network that you utilize to access ELGA Mobile Banking. Financial information shown on ELGA Mobile Banking reflects the most recent account information available through ELGA Mobile Banking, and may not be current. You agree that we are not liable for delays in updating account information accessed through ELGA Mobile Banking. We are not responsible for any actions you take based on information accessed through the ELGA Mobile Banking app that is not current. If you need the most current account information, you agree to contact us directly.

e. Visa Debit Card

You can make up to \$2,500.00 in PIN purchases and \$5,000 in signature purchases per business day. You are also limited to 25 PIN-based transactions and 25 signature-based transactions per business day. Visa purchases are limited to the balance available in an account. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Debit Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.

The use of a Card and Account with us are subject to the following conditions:

1) Ownership of Cards. Any Card or other device that we supply to you is our property and must be immediately returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer the Card or Account to another person.

2) Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to the account with us in lieu of a cash refund. You may not use the Card for any illegal or unlawful transaction. We may refuse to authorize any transaction that we believe may be illegal or unlawful.

3) Currency Conversion; International Transaction Fee. Purchases and withdrawals made in foreign countries will be billed to you in U.S. dollars. For the purpose of this MSA, a transaction is made in the country where the merchant or ATM operator submits the transaction. The currency conversion rate for international transactions, as established by Visa International, Inc., is a rate

selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee as set forth in "Our Rates & Service Charges" for any card transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States.

3. Security of Personal Identification Number

The Personal Identification Number (PIN) is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your PIN, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use the online account access, online services or debit card to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions.

If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

4. Member Liability

You are responsible for all transfers you authorize using your EFT services as explained in this disclosure, which is part of the MSA. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and accessed the accounts with us without your authority, or if you believe 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. For Visa Debit Card purchase transactions, if you notify us of your lost or stolen card, you will not be liable for any losses, provided you were not negligent or fraudulent in handling the Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the following liability limits will apply. For all other EFT transactions except Electronic Check Transactions, if you tell us within two (2) business days, you can lose no more than \$50 if someone accessed the account with us without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of the account or EFT service, and we can prove that we could have stopped someone from accessing the account without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for unauthorized withdrawals from a line of credit account.

Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or accessible to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used the Card or PIN without your permission or you have lost your Card, call: 810-715-3542 or toll-free at 800-882-6457, or write ELGA Credit Union: 6065 Grand Pointe Blvd., Grand Blanc, MI 48439.

5. Business Days

Our business days are Monday through Friday. Holidays are not included.

6. Charges for EFT Services

There are certain charges for EFT services, as described in "Our Rates & Service Charges." We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

7. Right to Receive Documentation

a. Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

b. Preauthorized Credits

If you have a direct deposit made to the account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can use our Audio Response Service or online access or you can call us at 810-715-3542 or toll-free at 800-882-6457 to find out whether or not the deposit has been made.

c. Terminal Receipt

You may get a receipt at the time you make any transaction of more than \$15 using an ATM, POS terminal or Visa Debit Card.

8. Account Information Disclosure

We will maintain the confidentiality and privacy of your information in accordance with our Privacy Notice. We will disclose information to third parties about the account or the transfers you make in the following circumstances:

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with government agency or court orders.
- If you give us your written permission.

9. Our Liability for Failure to Make Transactions

If we do not complete a transfer to or from an account with us on time or in the correct amount according to the MSA, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, internet browsers, internet access providers, online service providers or by an agent or subcontractor for any of the foregoing. Nor will we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the online access service and may have referred to such communication as "secured," we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. We will not be liable for the following:

- If, through no fault of ours, you do not have adequate funds in an account to complete a transaction, the account is terminated or the transaction amount would exceed your credit limit on your line of credit.

- If you used the wrong identification code or you have not properly followed any applicable computer, Internet or Credit Union instructions for making transfers.
- If your computer fails or malfunctions or if our online access system was not properly working and such a problem should have been apparent when you attempted such a transaction.
- If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use a Card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent the transaction.
- If the account with us is frozen because of a delinquent loan or is subject to a legal process or other claim.
- If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus, or problems related to software not provided by us.
- If you have not given us complete, correct, and current instructions so we can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM machine may retain a Card in certain instances, in which event you may contact us about its replacement. We may establish other exceptions in addition to those listed above.

10. Termination of EFT Services

You agree that we may terminate your use of any EFT services if you, or any authorized user of an account or PIN, breach any term of the MSA, or if we have reason to believe that there has been an unauthorized use of a Card, account or identification code.

You or any other party to the account can terminate your use of any EFT services by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of EFT services will not affect the rights and responsibilities of the parties under the MSA for transactions initiated before termination.

11. Preauthorized Electronic Fund Transfers

a. Stop Payment Rights

If you have arranged in advance to allow a third party to make regular EFTs from the account(s) with us for money you owe them, you may stop payment of these preauthorized transfers from the account. You must notify us verbally or in writing at any time up to three (3) business days before the scheduled date of a preauthorized transfer. A written stop payment order on an EFT will continue until the entry is returned or until you cancel the stop payment order.

b. Notice of Varying Amounts

If regular payments may vary in amount, the person you are going to pay is required to tell you ten (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 amount from the previous payment or when the account would fall outside certain limits that you set.

c. Liability for Failures on Preauthorized Transfers

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

12. Notices

We reserve the right to change the terms of our EFT services. We will mail or make accessible a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of any EFT service is subject to existing regulations governing the account with us and any future changes to those regulations.

13. Statement Errors

In case of errors or questions about EFTs, telephone us at 810-715-3542 or toll-free at 800-882-6457 and send us a written notice at 6065 Grand Pointe Blvd., Grand Blanc, MI 48439. We must hear

from you no later than sixty (60) days after we sent the first statement on which the problem appears. In your notice:

- Tell us your name and account number.
- Describe 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS (point of sale) transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will recredit the account within ten (10) business days (five (5) business days for Visa Debit transactions) 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 ten (10) business days, we may not recredit the account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) used in our conclusion that the error did not occur.

14. ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number or code on your card.
- Report all crimes to law enforcement officials immediately.

Important Information for Starting a New Account

To help the government fight the funding of terrorism and money laundering activities, the U.S.A. Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who starts an account. What this means for you: when you start an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know what additional information is required.

Our Privacy Notice

Revised July 2025

FACTS	WHAT DOES ELGA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons ELGA Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ELGA Credit Union share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 810-715-3542 or toll-free 800-882-6457 or visiting one of our branches. • Visit us online at www.ELGACU.com. <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> <p>If you request for your mobile app or online banking account to be deleted or deactivated, please contact us at feedback@elgacu.com. However, your information collected previously as outlined will be retained for security purposes and limited in use and sharing.</p>
Questions?	Call us at 810-715-3542 or toll-free 800-882-6457, or visit us online at www.ELGACU.com .
More information about your privacy continued on next page.	

Our Privacy Notice continued

Who We Are	
Who is providing this notice?	ELGA Credit Union.
What We Do	
How does ELGA Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does ELGA Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> open an account apply for a loan use your credit or debit card pay your bills make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>ELGA Credit Union has the affiliate CU Trust.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> <i>Investment companies</i> <i>Insurance companies</i> <i>Other financial service providers</i>

OUR RATES & SERVICE CHARGES CONSUMER ACCOUNTS

"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). You can find our MSA on the [Terms and Conditions](#) page of our website. If you would like a paper copy, please contact us at feedback@elgacu.com or at 810-715-3542.

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
03/01/2026						
MEMBERSHIP SHARE ACCOUNTS						
Membership Share	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
Super Saver Club	0.15%	0.15%	\$5.00	\$0.00	Quarterly	Quarterly
Vibe	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
SAVINGS ACCOUNTS						
Savings / Any Moment Savings	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
Kasasa Saver¹ \$0-\$250,000.00 \$250,000.01+ Non-Qualifying	1.51% 1.51%-1.14% 0.01%	1.50% 0.25% 0.01%	\$0.00	\$0.00	Monthly	Monthly
Christmas Club	0.15%	0.15%	\$0.00	\$200.00	Quarterly	Quarterly
MONEY MARKET ACCOUNTS						
ELGA Elite² \$1,000-\$4,999.99 \$5,000-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-249,999.99 \$250,000-\$499,999.99 \$500,000+	0.15% 0.20% 0.25% 0.30% 0.40% 0.50% 0.55%	0.15% 0.20% 0.25% 0.30% 0.40% 0.50% 0.55%	\$1,000.00	\$200.00	Quarterly	Quarterly
BAMM! Account³ Qualifying Rates \$25,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 or greater Standard Rates \$25,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 or greater	3.30% 3.56% 3.81% 1.71% 1.87% 2.02%	3.25% 3.50% 3.75% 1.70% 1.85% 2.00%	\$25,000.00	\$25,000.00	Monthly	Monthly
CHECKING ACCOUNTS						
Basic Cash	0.10%	0.10%	\$0.00	\$10,000.00	Quarterly	Quarterly
Vibe	0.10%	0.10%	\$0.00	\$500.00	Quarterly	Quarterly
Kasasa Cash Back	0.00%	0.00%	\$0.00	No Dividend	No Dividend	No Dividend
Kasasa Cash \$0.00-\$15,000.00 \$15,000.01+ Non-Qualifying	6.17% 6.17%-1.01% 0.01%	6.00% 0.25% 0.01%	\$0.00	\$0.00	Monthly	Monthly

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
03/01/2026						
Focus	0.00%	0.00%	\$50.00	No Dividend	No Dividend	No Dividend
Health Savings Account \$200.00-\$999.99 \$1,000.00-\$9,999.99 \$10,000.00+	0.75% 1.25% 1.51%	0.75% 1.25% 1.50%	\$0.00	\$200.00	Quarterly	Quarterly
PROMOTIONAL REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE & ROTH IRA CERTIFICATE (Not Tiered)						
10 Month Promo⁴	4.00%.	3.94%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
TRADITIONAL IRA, ROTH IRA, COVERDELL ESA ACCOUNTS (Tiered)						
\$0.00-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$199,999.99 \$200,000-\$499,999.99 \$500,000.00 and over	0.50% 0.75% 1.00% 1.25% 1.51%	0.50% 0.75% 1.00% 1.25% 1.50%	\$0.00	\$0.00	Quarterly	Quarterly
CERTIFICATE ACCOUNTS (Not Tiered)						
12 Month Learn2Save 24 Month Learn2Save	2.65% 2.75%	2.62% 2.72%	\$250.00	\$250.00	Quarterly	Quarterly
CERTIFICATE ACCOUNTS (Tiered)						
12 Month Save To Win \$0.00-\$24,999.99 \$25,000.00 and over	0.75% 0.10%	0.75% 0.10%	\$25.00	\$0.00	Quarterly	Quarterly
1 You must have a Kasasa Checking to have a Kasasa Saver Savings. 2 Balances below \$1,000 will earn the Savings Rate. Balances under \$200 will not earn dividends. 3 BAMM! Account Qualifiers can be found under #10 of the Truth in Savings Privileges, Rights & Responsibilities. 4 10-month Promotional Certificates will renew to a 12-month Regular Certificate.						
REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE & ROTH IRA CERTIFICATE (Tiered)						
3 Month \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.53% 2.58% 2.62% 2.67% 2.72%	2.55% 2.60% 2.65% 2.70% 2.75%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
6 Month \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.58% 2.62% 2.67% 2.72% 2.77%	2.60% 2.65% 2.70% 2.75% 2.80%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
12 Month \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.65% 2.70% 2.75% 2.80% 2.85%	2.62% 2.67% 2.72% 2.77% 2.82%	\$1,000.00	\$1,000.00	Quarterly	Quarterly

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
03/01/2026						
18 Month						
\$1,000-\$29,999.99	2.67%	2.70%				
\$30,000-\$99,999.99	2.72%	2.75%				
\$100,000-\$249,999.99	2.77%	2.80%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	2.82%	2.85%				
\$500,000 and up	2.87%	2.90%				
24 Month						
\$1,000-\$29,999.99	2.75%	2.72%				
\$30,000-\$99,999.99	2.80%	2.77%				
\$100,000-\$249,999.99	2.85%	2.82%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	2.90%	2.87%				
\$500,000 and up	2.95%	2.92%				
36 Month						
\$1,000-\$29,999.99	2.85%	2.82%				
\$30,000-\$99,999.99	2.90%	2.87%				
\$100,000-\$249,999.99	2.95%	2.92%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	3.00%	2.97%				
\$500,000 and up	3.05%	3.02%				
48 Month						
\$1,000-\$29,999.99	2.95%	2.92%				
\$30,000-\$99,999.99	3.00%	2.97%				
\$100,000-\$249,999.99	3.05%	3.02%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	3.10%	3.06%				
\$500,000 and up	3.15%	3.11%				
60 Month						
\$1,000-\$29,999.99	3.15%	3.11%				
\$30,000-\$99,999.99	3.20%	3.16%				
\$100,000-\$249,999.99	3.25%	3.21%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	3.35%	3.31%				
\$500,000 and up	3.45%	3.41%				
72 Month						
\$1,000-\$29,999.99	3.20%	3.16%				
\$30,000-\$99,999.99	3.25%	3.21%				
\$100,000-\$249,999.99	3.30%	3.26%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
\$250,000-\$499,999.99	3.40%	3.36%				
\$500,000 and up	3.51%	3.46%				

Truth in Savings Privileges, Rights & Responsibilities

Except as specifically described, the following privileges, rights, and responsibilities in this disclosure apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except Certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money Market, Health Savings, IRA, Coverdell and Tiered Certificate accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Kasasa Accounts

Kasasa Cash and Kasasa Saver accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

3. Nature of Dividends

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

4. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

6. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. The par value of a share is \$5.00.

7. Account Limitations

For all Money Market accounts no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be assessed a service charge or be closed.

For a Christmas Club account, the entire balance will be transferred to another account with us on or after October 1st, and the account will remain open. You may withdraw one time with no service charge prior to October 1st; additional withdrawals are \$10/each. The withdrawal restrictions reset on October 2nd and are in effect for the following 12 months.

8. Kasasa Account Features

There is a limit of one Kasasa checking (Kasasa Cash or Kasasa Cash Back) account per member. Business or organization members are not eligible for Kasasa accounts. The following features are unique to Kasasa accounts:

a. Account Qualifications

In order to earn the Qualifying Rate specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Kasasa Cash and Kasasa Cash Back accounts must satisfy the following requirements: 1) For a Kasasa Cash Back account, a minimum of **10** debit and/or credit card purchases &/or payments must post and settle to the account, or for a Kasasa Cash account, a minimum of **15** debit and/or credit card purchases &/or payments must post and settle to the account. Note: ATM-processed transactions do not count towards qualifying debit card transactions; 2) Settling transactions amounts must be \$5.00 or greater to count towards qualification; 3) You must be enrolled in electronic document delivery; and 4) You must have at least one ACH debit, bill pay, or direct deposit transaction post and settle to the account.

Please note that the transactions MUST actually post and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions that are pending (have not posted to the account) as of the end of the cycle will not count as a qualifying transaction for that cycle. "Monthly Qualification Cycle" means the period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the non-qualifying rate for that cycle.

b. ATM Service Rebates

For any Kasasa account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM service charges or fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions up \$20.00 total per month. You must present an ATM receipt to receive reimbursement for any individual ATM service charge or fee of \$5.00 or more.

c. Kasasa Cash Back Accounts

If you meet the monthly qualifications, you will receive 5.00% cash back on debit card purchases posted to the account during the monthly qualification cycle up to a total cash back of \$10 per monthly qualification cycle.

9. Save Your Change Savings Account Features

Save Your Change Savings accounts are subject to the following additional terms. To enroll in the Save Your Change Savings Account Program, you must have an ELGA Credit Union checking account with debit card access. When you enroll in our Save Your Change savings program, the amount of any debit card purchase you make using ELGA Credit Union debit cards linked to your designated checking account is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount for all transactions each day will be combined and will be transferred from your checking account to your Save Your Change Savings account once daily in a single transaction.

10. BAMM! Account Features

To earn the Qualifying Rate, you must have a checking account with an average daily balance of \$5,000 monthly OR an ELGA VISA Credit Card with monthly purchases totaling \$2,500 or more in the

calendar month. The checking account or ELGA VISA Credit Card must be held under the same account number as the BAMM! Account. If neither of these is attained in a calendar month the rate will default to the Standard Rate. Each month starts a new qualification cycle, so failure to qualify one month does not eliminate your chance to qualify the next month. The BAMM! Account is not open to business members of the Credit Union. Balance transfers and cash advances on the ELGA VISA Credit Card do not count toward the qualifying monthly purchase totals. Credit vouchers for returns will reduce your purchase total for the month. No more than 6 withdrawals are allowed in any calendar month using online banking, EZ Access Line &/or ACH withdrawals. Unlimited withdrawals are allowed in person at any ELGA Credit Union branch location or by contacting ELGA Credit Union call center.

11. Focus Checking Account Features

Focus checking is reserved for our members who have had less than perfect checking account history and have not met ELGA Credit Union's standard checking account qualifications. The purpose of this account is to educate and assist you in creating healthy checking account habits. Focus Checking must be open for a minimum of twelve (12) months before you are eligible for conversion to a standard checking product. This is a transition account and at the end of 12 months if you have no more than six (6) non-sufficient funds (NSF) transactions in the previous 365 days and no more than two (2) NSF transactions in the last ninety (90) days and have successfully completed the CheckRight course with a completion certificate, you can convert the Focus Checking account to one of our standard checking products. This account is not eligible for our Overdraft Privilege service or check writing transactions. This account has a monthly service fee set forth in Our Service Charges. You must maintain a \$50.00 minimum balance in the account.

12. Vibe Account Features

Vibe Savings and Checking accounts are for members ages 14 and older. Qualified members may receive up to a \$100 overdraft privilege and a debit card. Members earn rewards points with active debit card use. If employed, members age 16 or older may open the account without a parent or legal guardian. When you turn 18, the Vibe Savings account is converted to a regular savings account. The Vibe Checking account may be converted to a different checking account type at your request.

13. Super Saver Club Account Features

Super Saver Club Accounts are for members up to 13 years of age and requires a parent or legal guardian as a joint owner. Each youth member receives a Super Saver Club Card and earns a punch with every deposit; after four deposits, you may choose a prize. The account automatically converts to a Vibe Savings account when you turn 14.

14. Certificate Account Features

a. Account Limitations

After the account is opened, you may not make additional deposits to a Certificate account, except for Learn2 Save & Save to Win Certificate accounts.

b. Maturity

The Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty and terminate the Certificate account if you withdraw any of the principal of the account before the maturity date.

1) Amount of Penalty. The amount of the early withdrawal penalty is the greater of \$25 or 90 days' dividends calculated on the principal amount for certificate terms of 1 year or less or the greater of \$25 or 180 days' dividends calculated on the principal amount for certificate terms of greater than 1 year.

2) How the Penalty Works. Dividends earned to date will be posted to the certificate then the penalty will be calculated. If

dividends earned to date are insufficient to cover the penalty, the remaining amount of the penalty will be deducted from the principal balance.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

All Certificate accounts are automatically renewable accounts. Except the 10-month Promotional Certificate, all Certificates will renew for another term upon maturity. The *10 Month Promo Certificate will rollover into a Regular 12 Month Certificate*. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable and Nonnegotiable

The account is nontransferable and nonnegotiable. The funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

15. Save to Win Certificate Account Features

Save to Win Certificate accounts are limited to one per member. Every \$25.00 deposited into your account, up to \$2,500 per month will earn you entries in the monthly and quarterly drawings. You will earn one (1) entry for each \$25.00 increase in the monthly balance of the qualifying Save to Win account at month's end. Prize entries are limited to one hundred (100) per month per Save to Win account, even if deposits to the account exceed this amount. You may make unlimited withdrawals from the Save to Win Account prior to maturity, with an early withdrawal penalty fee of \$25.00 per withdrawal.

16. Learn2Save Certificate Account Features

Learn2Save Certificate accounts require a \$250 minimum deposit to open. Member must be 25 or younger on the opening date. Additional deposits are allowed and unlimited, including automatic transfers. Funds must remain on deposit until maturity. Early withdrawal penalties apply.

Our Service Charges for Consumer Accounts

ACCOUNT SERVICE CHARGES

Account Balancing Assistance.....	\$10.00 per ¼ hour
Account Inactivity	\$10.00/month <i>An account is inactive if there have been no deposits or withdrawals within one year and the balance is less than \$500.00</i>
Basic Cash Account.....	\$3.00/month <i>Waived if one of the following requirements are met; have at least 10 debit card purchases post and settle, enrollment in electronic document delivery, be aged 65 or older, sign up for ELGA Perks, or carry a \$1,000.00 Daily Average Balance for the statement cycle</i>
Certificate Account Early Withdrawal.....	greater of \$25 or90 days for terms of 1 year or less
 180 days dividend for terms of greater than 1 year
See <i>Truth-in-Savings</i> above	
Check Copy.....	\$5.00
Check Printing.....	Depends on style and quantity ordered
Close and Reopen Account.....	\$25.00
Club Account Early Withdrawal.....	\$10.00 <i>Charged per withdrawal after one per year</i>
Collection Item Processing (All Other Currency)	\$95.00
Early Closure.....	\$5.00 <i>If an account is closed within the first six months of opening</i>
ELGA Perks.....	\$6.95/month
Focus Checking.....	\$10.00/month
Foreign Item Processing (for US Funds or CDN Items)	\$20.00
Health Savings Account Maintenance.....	\$5.00/month
Health Savings Account Opening	\$25.00
Money Market Excessive Transaction	\$10.00/transaction <i>Charge assessed after the six transactions allowed per month</i>
New Membership	\$5.00
Returned Deposited Item	\$25.00
Statement Copy.....	\$3.00/statement
Stop Payment Order	\$25.00

OVERDRAFT SERVICE CHARGES

Courtesy Pay (\$5.00 or less withdrawn from negative balance)	\$5.00
Courtesy Pay (\$5.01 or more withdrawn from negative balance)	\$15.00
<i>Courtesy Pay charge is assessed when you overdraw your account and the item has been paid.</i>	
Non-Sufficient Funds (NSF)	\$15.00 per presentment
<i>A NSF charge is assessed when you overdraw your account and the item has not been paid. The payee (or the payee's institution) may re-present a previously unpaid & returned item. Each presentment against insufficient or unavailable funds will result in a separate charge.</i>	
Overdraft Transfer.....	\$5.00
Overdrawn with Card	\$15.00
<i>Overdrawn with Card charge is assessed when you overdraw your account above your approved overdraft limit and the item has been paid.</i>	

COUNTER SERVICE CHARGES

Cashier's Check.....	\$3.00
Cashier's Check or Money Order Copy.....	\$5.00
Cashier's Check or Money Order Lost/Stolen/Reissue Order	\$25.00
Check Cashing	\$6.00
<i>A check cashing service charge is assessed to members who have no loans, no VISA, no checking or only a savings balance less than \$500.00</i>	
Coin Processing for Members	3%
Coin Processing for Non-Members.....	10%
Money Order.....	\$2.00
Non-Member Transaction.....	\$10.00

CARD SERVICE CHARGES

Debit Cards:

ATM Transaction....	\$1.00 per non-ELGA transaction after 4/month
Instant Issue Card Replacement	\$10.00
Card Replacement.....	\$5.00
Card Rush	\$30.00
Emergency Card Services	\$50.00
International Transaction Fee.....	up to 2.00% of transaction amount <i>(This fee applies to any debit card transaction made in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)</i>

Credit Cards:

Late Payment.....	\$25.00
Instant Issue Card Replacement	\$10.00
Card Replacement.....	\$5.00
Card Rush	\$30.00
<i>For all other Visa credit card charges, see our Visa disclosures.</i>	

Prepaid Cards:

Gift Card	\$3.00
In Branch Reload Service	\$2.00
Online Reload Service.....	Free
Prepaid Reloadable Card.....	\$5.00
<i>For all other Prepaid credit card service charges, see our Gift Card and Prepaid/Reload Card Reference Guide</i>	

OTHER SERVICE CHARGES

Domestic Wire Transfer.....	\$25.00
Foreign Wire Transfer.....	\$50.00
Foreign Wire Recall.....	\$50.00
Foreign Wire Research	\$15.00
Faxing.....	\$2.00/page
Garnishment/Levy Processing	\$75.00
Mail Maintenance Service.....	\$5.00/item
Phone Payment with Card	\$10.00
Photocopy Service.....	\$1.00/page
Research	\$20.00 per ¼ hour
Signature Guarantee	\$10.00
State Lien on Child Support.....	10% of levy; maximum \$250.00
Unclaimed Property Processing	\$50.00

SAFE DEPOSIT BOXES

3 x 5	\$24.00/year
3 x 10	\$36.00/year
5 x 5	\$36.00/year
5 x 10	\$48.00/year
10 x 10	\$72.00/year
Safe Deposit Box Drilling.....	\$200.00

Our Electronic Funds Transfer Terms for Business Accounts

"Our Electronic Funds Transfer Terms" explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and credits to the accounts you have with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including ELGA Online Banking, ELGA Mobile Banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and Telephone Audio Transfer services.

1. EFT Services

a. Automated Teller Machines

You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, MoneyPass, Co-op, NYCE, Cirrus, and Plus, and such other machines or facilities as we may designate. At the present time, you may use your Card to:

- Withdraw cash from the checking or savings account with us.
- Make deposits to the checking or savings account.
- Transfer funds between the checking and savings accounts.
- Make inquiries on the checking and savings accounts with us, including current balance, recent deposits, and recent withdrawals.

b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security. You may also receive preauthorized transfers from another member's account with us.

c. Preauthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

d. EZAccess

You may use a telephone to access the account with us and conduct EFTs by calling 810-715-3562 or toll free at 800-367-8586. You must use your PIN along with your account number to access the accounts. At the present time you may use EZAccess to:

- Transfer funds between the savings and checking accounts with us.
- Obtain information about account balances for the checking and savings accounts, the last EFT and payroll deposit to the checking and savings accounts, and balance of loans with us.
- Make loan payments from the savings or checking account.

e. ELGA Online Banking

You may use a personal computer or mobile device to access the accounts you have with us. The address for ELGA Online Banking is www.ELGACU.com. You may select a password. You must use your password along with your username to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use ELGA Online Banking to:

- Transfer funds between the checking and savings accounts you have with us.
- Obtain balance information for the checking and savings accounts you have with us.

- Make payments from checking and savings accounts to loan accounts with us.

- Transfer funds from the checking or savings accounts with us to accounts other members have with us (you must request this service).

- Re-order checks.

- Apply for loans and other accounts with us.

- Access our Pay With Card service to pay your loans or credit card accounts with us with funds from another financial institution.

Transactions involving the accounts you have with us are addressed by the BSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

f. Bill Pay

You may use the Bill Pay service (accessed through ELGA Online Banking or ELGA Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in ELGA Online Banking and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:

- Make payments by check from any checking or savings account to another financial institution.
- Pay bills from any checking or savings account with us.

Please note that if payment to a payee is made by check, the check may be processed and debited from the account you have with us before the scheduled payment date.

g. ELGA Mobile Banking

ELGA Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through ELGA Online Banking and make such other transactions as described in the Mobile Banking Agreement using compatible and supported mobile phones and wireless devices ("Wireless Device"). You agree and understand that ELGA Mobile Banking may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The services that you may access through ELGA Mobile Banking are the same account and service transactions available through ELGA Online Banking.

When you register for ELGA Mobile Banking, the designated accounts and bill payment payees linked to the account through ELGA Online Banking will be accessible through ELGA Mobile Banking.

For all mobile check deposits, you must endorse the original paper check with your name and write: "ELGA MOBILE DEPOSIT" in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

h. Visa Debit Card

You may use your Visa Debit Card to purchase goods and services anywhere Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchases will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the BSA.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the Visa network or another network shown on your card. We will honor your debit transactions processed by any of these networks.

Depending on our authorization protocols and network availability, transactions processed over other networks may or may not require you to use your PIN to validate a transaction. Generally, you

enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization. Provisions applicable only to Visa transactions (such as Visa's zero liability protections) will not apply to non-Visa debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

i. Electronic Check Transaction

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations ("Electronic Check Transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant's right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

2. Service Limitations

a. Automated Teller Machines

1) Withdrawals. Cash withdrawals from ATMs can be made as often as you like up to 25 transactions per day. You may withdraw up to \$1,005.00 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

b. EZAccess

The accounts with us can be accessed under EZAccess via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. EZAccess will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message directing you to call back. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance.

c. ELGA Online Banking

1) Transfers. We may limit the number of certain types of withdrawals from some accounts, as described in "Our Rates & Service Charges." You may transfer or withdraw up to the available balance in the account or available credit line at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance.

2) Account Information. Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions. See "Funds Availability of Deposits."

3) Email and Stop Payment Requests. We may not immediately receive email communications that you send and we will not act based on email requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the BSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

d. ELGA Mobile Banking

You are fully responsible for understanding how to use ELGA Mobile Banking before you actually do so, and you must use ELGA

Mobile Banking in accordance with any use or operational instructions posted on our web site. You are also responsible for your use of your Wireless Device and the ELGA Mobile Banking Service software provided to you. If you authorize the use of biometric login (for example, fingerprint or retinal scan) for ELGA Mobile Banking, the service may be accessed using any biometric login recognized by your wireless device, even if it is not your own. If you have permitted another person to use their own biometrics to authorize activity on your wireless device, their biometrics will also gain access to ELGA Mobile Banking if you have authorized biometric login. We will not be liable to you for any losses caused by your failure to properly use ELGA Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to ELGA Mobile Banking that may result in loss of data, personalization settings or other ELGA Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of ELGA Mobile Banking. We assume no responsibility for the operation, security, or functionality of any Wireless Device or mobile network that you utilize to access ELGA Mobile Banking. Financial information shown on ELGA Mobile Banking reflects the most recent account information available through ELGA Mobile Banking, and may not be current. You agree that we are not liable for delays in updating account information accessed through ELGA Mobile Banking. We are not responsible for any actions you take based on information accessed through the ELGA Mobile Banking app that is not current. If you need the most current account information, you agree to contact us directly.

e. Visa Debit Card

Beginning on August 13, 2025, depending on the type of checking account you have, you may make PIN and signature-based purchases up to the following amounts per business day:

- Business Basic Checking: PIN - \$2,500; signature - \$5,000
- Business Checking Plus: PIN - \$2,500; signature \$7,500
- Business Analyzed Checking: PIN - \$5,000; signature \$10,000

You are also limited to 25 PIN-based transactions and 25 signature-based transactions per business day. Visa purchases are limited to the balance available in an account. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower and account balance below a required balance. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Debit Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.

The use of a Card and Account with us are subject to the following conditions:

1) Ownership of Cards. Any Card or other device that we supply to you is our property and must be immediately returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer the Card or Account to another person.

2) Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to the account with us in lieu of a cash refund. You may not use the Card for any illegal or unlawful transaction. We may refuse to authorize any transaction that we believe may be illegal or unlawful.

3) Currency Conversion; International Transaction Fee. Purchases and withdrawals made in foreign countries will be billed to you in U.S. dollars. For the purpose of this MSA, a transaction is made in the country where the merchant or ATM operator submits the transaction. The currency conversion rate for international

transactions, as established by Visa International, Inc., is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee as set forth in "Our Rates & Service Charges" for any card transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States.

3. Security of Personal Identification Number

The Personal Identification Number (PIN) is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your PIN, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use the online account access, online services or check card to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions.

If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

4. Member Liability

You are responsible for all transfers you authorize using your EFT services under this Agreement. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and accessed the accounts with us without your authority, 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. For Visa Check Card purchase transactions, if you notify us of your lost or stolen card you will not be liable for any losses provided that you were not negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim.

5. Charges for EFT Services

There are certain charges for the EFT services as set forth on "Our Rates and Service Charges." We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to service charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

6. Our Liability for Failure to Make Transactions

If we do not complete a transfer to or from an account with us on time or in the correct amount according to our agreement with you, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment,

software, Credit Union, internet browsers, internet access providers, online service providers or by an agent or subcontractor for any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the online access service and may have referred to such communication as "secured," we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. Our Credit Union will not be liable for the following:

- If, through no fault of ours, you do not have adequate funds in an account to complete a transaction, the account is terminated, or the transaction amount would exceed your credit limit on your line of credit.
- If you used the wrong identification code or you have not properly followed any applicable computer, Internet, or Credit Union instructions for making transfers.
- If your computer fails or malfunctions or if our Credit Union's online access system was not properly working and such problem should have been apparent when you attempted such transaction.
- If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use your Card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent making the transaction.
- If the account with us is frozen because of a delinquent loan or is subject to legal process or other claim.
- If the error was caused by a system beyond our Credit Union's control such as your Internet Service Provider, any computer virus, or problems related to software not provided by our Credit Union.
- If you have not given our Credit Union complete, correct, and current instructions so our Credit Union can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM machine may retain your Card in certain instances, in which event you may contact our Credit Union about its replacement.

We may establish other exceptions in addition to those listed above.

7. Termination of EFT Services

You agree that we may terminate this Agreement and your use of any EFT services, if you, or any authorized user of the account or PIN breach this agreement with us, or if we have reason to believe that there has been an unauthorized use of your Card, account or identification code.

You or any other party to the account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

8. Notices

We reserve the right to change the terms and conditions upon which this service is offered.

9. ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.

- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.

- Do not write your personal identification number or code on your card.
- Report all crimes to law enforcement officials immediately.

Important Information for Starting a New Account

To help the government fight the funding of terrorism and money laundering activities, the U.S.A. Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who starts an account. What this means for you: when you start an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know what additional information is required.

FUNDS AVAILABILITY OF DEPOSITS BUSINESS & CONSUMER ACCOUNTS

"Funds Availability of Deposits" explains our policy for the availability of deposits to the checking accounts you have with us. Deposits to other accounts with us may be subject to longer holds on funds at our sole discretion. Deposits made through Mobile Banking will be subject to holds in our discretion and are not subject to this policy.

1. General Policy

Our policy is to make funds from your deposits available to you on the first business day after we receive your deposit. If you qualify, deposits from ATM machines and mobile devices may be available immediately. Funds from cash or electronic deposits may be available immediately. Funds from deposits made at automated teller machines (ATMs) will not be available until the second (2nd) business day after the day of your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay your checks and electronic fund transfers (EFTs) on the account you have with us. For determining the availability of the funds from your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before we close on a business day we are open, we consider that to be the day of your deposit. However, if you make a deposit after we close or on a day we are not open, we will consider that deposit made on the next business day we are open.

2. Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$275 of your deposit will be available on the first (1st) business day. If we are not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. 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 day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

3. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, or if we provide cash back on a check you deposit, we may withhold the availability of a corresponding amount of funds that are already in the account you have with us. (We do this because the check can be returned by the institution on which it is drawn.) The funds withheld in an account will be available at the time funds from the check cashed would have been available. If we take a check for deposit that is drawn on another financial 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 described in this disclosure for the type of check you deposited.

4. Longer Delays May Apply

We may delay your ability to withdraw funds from a check deposited into an account with us for an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn an account with us repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer 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 seventh (7th) business day after the day of your deposit.

5. Special Rules for New Accounts

The following rules may apply during the first thirty (30) days after you start a new account with us:

- a. Funds from electronic direct deposits will be available on the day we receive the deposit.
- b. Funds from deposits of wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first (1st) business day after the day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). The excess over \$6,725 may not be available until the ninth (9th) business day after the day of your deposit.
- c. Funds from all other check deposits may not be available until the eleventh (11th) business day after the day of your deposit.

6. Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

OUR RATES & SERVICE CHARGES FOR BUSINESS ACCOUNTS

"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA). You can find our BSA on the [Terms and Conditions](#) page of our website. If you would like a paper copy, please contact us at feedback@elgacu.com or at 810-715-3542.

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
03/01/2026						
MEMBERSHIP SHARE ACCOUNTS						
Business Membership Share	0.10%	0.10%	\$5.00	\$200.00	Quarterly	Quarterly
MONEY MARKET ACCOUNTS						
Business Money Market Account¹ \$10,000-\$24,999.99 \$25,000 and up	1.51% 3.66%	1.50% 3.60%	\$10,000.00	\$10,000.00	Monthly	Monthly
ELGA Elite² \$1,000-\$4,999.99 \$5,000-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000+	0.15% 0.20% 0.25% 0.30% 0.40% 0.50% 0.55%	0.15% 0.20% 0.25% 0.30% 0.40% 0.50% 0.55%	\$1,000.00	\$200	Quarterly	Quarterly
CHECKING ACCOUNTS						
Business Basic Checking	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
Business Checking Plus	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
Business Analyzed Checking³	N/A	N/A	\$0.00	\$0.00	Monthly	Monthly
Business Non-Profit Checking	0.10%	0.10%	\$0.00	\$10,000.00	Monthly	Monthly
Community Checking	0.10%	0.10%	\$0.00	\$10,000.00	Quarterly	Quarterly
PROMOTIONAL REGULAR CERTIFICATE (Not Tiered)						
10 Month Promo⁴	4.00%	3.94%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
1 Only one Business Money Market account is allowed per business member. 2 Balances below \$1,000 will earn the Savings Rate. Balances under \$200 will not earn dividends. 3 Earnings Credit (ECR) will be calculated by days of the month divided by 365, multiplied by 0.005 (earnings credit rate) then multiplied by the average collected balance. See # 8 for more details. 4 10-month Promotional Certificates will renew to a 12-month Regular Certificate.						
REGULAR CERTIFICATE, TRADITIONAL IRA CERTIFICATE & ROTH IRA CERTIFICATE (Tiered)						
3 Month \$1,000-\$29,999.99 \$30,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 and up	2.53% 2.58% 2.62% 2.67% 2.72%	2.55% 2.60% 2.65% 2.70% 2.75%	\$1,000.00	\$1,000.00	Quarterly	Quarterly

Effective Date:	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
03/01/2026						
6 Month						
\$1,000-\$29,999.99	2.58%	2.60%				
\$30,000-\$99,999.99	2.62%	2.65%				
\$100,000-\$249,999.99	2.67%	2.70%				
\$250,000-\$499,999.99	2.72%	2.75%				
\$500,000 and up	2.77%	2.80%				
12 Month						
\$1,000-\$29,999.99	2.65%	2.62%				
\$30,000-\$99,999.99	2.70%	2.67%				
\$100,000-\$249,999.99	2.75%	2.72%				
\$250,000-\$499,999.99	2.80%	2.77%				
\$500,000 and up	2.85%	2.82%				
18 Month						
\$1,000-\$29,999.99	2.67%	2.70%				
\$30,000-\$99,999.99	2.72%	2.75%				
\$100,000-\$249,999.99	2.77%	2.80%				
\$250,000-\$499,999.99	2.82%	2.85%				
\$500,000 and up	2.87%	2.90%				
24 Month						
\$1,000-\$29,999.99	2.75%	2.72%				
\$30,000-\$99,999.99	2.80%	2.77%				
\$100,000-\$249,999.99	2.85%	2.82%				
\$250,000-\$499,999.99	2.90%	2.87%				
\$500,000 and up	2.95%	2.92%				
36 Month						
\$1,000-\$29,999.99	2.85%	2.82%				
\$30,000-\$99,999.99	2.90%	2.87%				
\$100,000-\$249,999.99	2.95%	2.92%				
\$250,000-\$499,999.99	3.00%	2.97%				
\$500,000 and up	3.05%	3.02%				
48 Month						
\$1,000-\$29,999.99	2.95%	2.92%				
\$30,000-\$99,999.99	3.00%	2.97%				
\$100,000-\$249,999.99	3.05%	3.02%				
\$250,000-\$499,999.99	3.10%	3.06%				
\$500,000 and up	3.15%	3.11%				
60 Month						
\$1,000-\$29,999.99	3.15%	3.11%				
\$30,000-\$99,999.99	3.20%	3.16%				
\$100,000-\$249,999.99	3.25%	3.21%				
\$250,000-\$499,999.99	3.35%	3.31%				
\$500,000 and up	3.45%	3.41%				
72 Month						
\$1,000-\$29,999.99	3.20%	3.16%				
\$30,000-\$99,999.99	3.25%	3.21%				
\$100,000-\$249,999.99	3.30%	3.26%				
\$250,000-\$499,999.99	3.40%	3.36%				
\$500,000 and up	3.51%	3.46%				

Truth in Savings Privileges, Rights & Responsibilities

Except as specifically described, the following privileges, rights, and responsibilities in this disclosure apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except Certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money Market and Tiered Certificate accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

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

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. Par value of a share is \$5.00.

6. Account Limitations

For Business Money Market accounts, no more than six (6) in-branch withdrawals or transfers may be made from these accounts in any month. If you exceed these limitations, the account may be assessed a service charge or be closed.

7. Business Money Market Account Features

Only one Business Money Market account is allowed per business member. When you start a Business Money Market account, the introductory rate applies for six (6) dividend rate cycles. After that, the dividend rate goes to the regular rate stated above. Each dividend cycle begins on the first day of the calendar month and ends on the last day of the calendar month. Your dividend rate will only change on the first day of the month. For example, if you start the account on January 15, the introductory rate will apply through July 31, even though July 15 is exactly 6 months from the account starting date. The regular dividend rate will apply starting August 1.

8. Business Analyzed Checking Features

For Business Analyzed Checking accounts, we will calculate an earnings credit that is applied against transaction or service charges incurred on the account. The earnings credit is calculated by multiplying our current analysis earnings credit rate times the number of days in the month, dividing that number by 365, and multiplying the result by the average collected balance in the account for the month. The result is your earnings credit for the month and is credited against service charges. If the earnings credit is less than the amount of service charges incurred for the month, the difference will be charged to your account. However, the earnings credit is not interest and is used only to reduce charges. If the amount of the earnings credit exceeds service charges to the account, the difference is not credited to the account or paid to you.

9. Certificate Account Features

- a. **Account Limitations.** After the account is opened, you may not make additional deposits to a Certificate account, except for Learn 2 Save & Save to Win Certificates.
- b. **Maturity.** The Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- c. **Early Withdrawal Penalty.** We may impose a penalty and terminate the Certificate account if you withdraw any of the principal of the account before the maturity date.
 - 1) **Amount of Penalty.** The amount of the early withdrawal penalty is the greater of \$25 or 90 days dividends calculated on the principal amount for certificate terms of 1 year or less or the greater of \$25 or 180 days' dividends calculated on the principal amount for certificate terms or greater than 1 year.
 - 2) **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account.
 - 3) **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- d. **Renewal Policy.** All Certificate accounts are automatically renewable accounts. Except the 10-month Promotional Certificate, all Certificates will renew for another term upon maturity. The 10 Month Promo Certificate will rollover into a Regular 12-Month Certificate. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- e. **Nontransferable and Nonnegotiable.** The account is nontransferable and nonnegotiable. The funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Our Service Charges for Business Accounts

BUSINESS ACCOUNT SERVICE CHARGES

Account Balancing Assistance.....	\$10.00 per ¼ hour
Account Inactivity	\$10.00/month
An account is inactive if there have been no deposits or withdrawals within one year and the balance is less than \$500.00	
Certificate Account Early Withdrawal.....	greater of \$25 or90 days for terms of 1 year or less180 days dividend for terms of greater than 1 year
See Truth-in-Savings above	
Check Copy.....	\$5.00
Check Printing.....	Depends on style and quantity ordered
Close and Reopen Account.....	\$25.00
Collection Item Processing (All Other Currency)	\$95.00
Early Closure.....	\$5.00
If an account is closed within the first six months of opening	
Foreign Item Processing (for US Funds or CDN Items)	\$20.00
Money Market Excessive Transaction	\$5.00 each
Charge assessed after the allowed six in person transactions per month	
New Membership	\$5.00
Returned Deposited Item.....	\$25.00
Statement Copy.....	\$3.00/statement
Stop Payment Order	\$25.00
Remote Deposit for Business.....	\$30.00/month
ACH Origination Returned Transaction	\$25.00/item (grandfathered ACH Origination accounts)
Monthly pricing based on number of transactions per file; see ELGA Representative for details	
Marijuana-Related Business Account.....	\$150.00/month
Same Day Tax Payment Wires	\$50.00
Business Checking Account Service	\$10.00
Waived if Daily Average Balance is over \$1,000.00 for the statement cycle	
Business Basic Checking Maintenance.....	\$10.00/month (waived if you have \$1,000 minimum or \$5,000 combined balance)
Business Basic Checking Transactions.....	\$0.30 each (first 150 transactions per month are no charge)
Business Basic Checking Cash Transactions.....	\$0.30 per \$100 (first \$10,000 in cash transactions per month are no charge)
Business Checking Plus Maintenance	\$20.00/month (waived if you have \$5,000 minimum or \$25,000 combined balance)
Business Checking Plus Transactions	\$0.30 each (first 300 transactions per month are no charge)
Business Checking Plus Cash Transactions.....	\$0.30 per \$100 (first \$50,000 in cash transactions per month are no charge)
Business Analyzed Checking Maintenance	\$30.00/month (Earnings Credit will offset service charges)
Business Analyzed Checking Transactions	\$0.10 each
Business Analyzed Checking Cash Transactions	\$0.30 per \$100 (first \$150,000 in cash transactions per month are no charge)
Business Non-Profit Checking Transactions.....	\$0.30 each (first 200 transactions per month are no charge)
Business Non-Profit Checking Cash Transactions...	\$0.30 per \$100 (first \$150,000 in cash transactions per month are no charge)

OVERDRAFT SERVICE CHARGES

Courtesy Pay (\$5.00 or less withdrawn from negative balance)	\$5.00
Courtesy Pay (\$5.01 or more withdrawn from negative balance)	\$15.00
Courtesy Pay charge is assessed when you overdraw your account and the item has been paid.	
Item Returned Non-Sufficient Funds (NSF).....	\$15.00/ presentment
A NSF charge is assessed when you overdraw your account and the item has not been paid. The payee (or the payee's institution) may represent a previously unpaid & returned item. Each presentment against insufficient or unavailable funds will result in a separate charge.	
Overdraft Transfer	\$5.00
Overdrawn with Card.....	\$15.00
Overdrawn with Card charge is assessed when you overdraw your account above your approved overdraft limit and the item has been paid.	

COUNTER SERVICE CHARGES

Cashier's Check.....	\$3.00
Cashier's Check or Money Order Copy	\$5.00
Cashier's Check or Money Order Lost/Stolen/Reissue Order	\$25.00
Check Cashing.....	\$6.00
A check cashing service charge is assessed to members who have no loans, no VISA, no checking or only a savings balance less than \$500.00	
Coin Processing for Members.....	3%
Non-Member Transaction	\$10.00

CARD SERVICE CHARGES

Debit Cards:

ATM Transaction....	\$1.00 per non-ELGA transaction after 4/month
Instant Issue Card Replacement	\$10.00
Card Replacement.....	\$5.00
Card Rush	\$30.00
Emergency Card Services	\$50.00
International Transaction Fee.....	up to 2.00% of transaction amount
(This fee applies to any debit card transaction made in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)	

Credit Cards:

Late Payment.....	\$25.00
Instant Issue Card Replacement	\$10.00
Card Replacement.....	\$5.00
Card Rush	\$30.00

For all other Visa credit card charges, see our Visa disclosures.

Prepaid Cards:

Gift Card	\$3.00
In Branch Reload Service	\$2.00
Online Reload Service.....	\$0.00
Prepaid Reloadable Card.....	\$5.00
For all other Prepaid credit card service charges, see our Gift Card and Prepaid/Reload Card Reference Guide	

OTHER SERVICE CHARGES

Domestic Wire Transfer.....	\$25.00
Foreign Wire Transfer.....	\$50.00
Foreign Wire Recall	\$50.00
Foreign Wire Research.....	\$15.00
Faxing	\$2.00/page
Garnishment/Levy Processing	\$75.00
Mail Maintenance Service	\$5.00/item
Phone Payment with Card.....	\$10.00
Photocopy Service.....	\$1.00/page
Research	\$20.00 per ¼ hour
Signature Guarantee.....	\$10.00
State Lien on Child Support.....	10% of levy; maximum \$250.00
Unclaimed Property Processing.....	\$50.00
SAFE DEPOSIT BOXES	
3 x 5	\$24.00/year
3 x 10	\$36.00/year
5 x 5	\$36.00/year
5 x 10	\$48.00/year
10 x 10	\$72.00/year
Safe Deposit Box Drilling.....	\$200.00

TREASURY MANAGEMENT CHARGES

Positive Pay - Checks.....	\$30.00/month
Positive Pay - ACH.....	\$30.00/month
Positive Pay - Exception Paid	\$0.10 each
Positive Pay - Exception Returned	\$5.00 each
Mobile Deposit	\$0.00
Remote Deposit Capture (RDC)	\$30.00
RDC Deposit Item Returned	\$25.00/each
ACH - Payroll, Payables & Collectables.....	\$20.00/month
ACH Per Item	\$0.25/each
ACH Reversal.....	\$20.00/each
ACH Returns /NOC	\$5.00/each
ACH File Transfer	\$3.00/each