



IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

**GAS & ELECTRIC CREDIT UNION
2300 4TH AVENUE
ROCK ISLAND, IL 61201-8938
(309)793-3610**

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account.

Replace lost ATM or debit card	\$20.00
ATM Transactions (ATM/debit)	\$0.75
for each ATM deposit, withdrawal, or transfer in excess of 10 per month	
Dollar limit for Point of Sale transactions	\$605.00 per day
Automatic transfer of funds from savings account to checking account	\$5 per transaction
Automatic transfer of funds from line of credit to checking account	\$5.00
per transfer	
Dollar limit (ATM withdrawals and transfers)	\$305 per day
Visa Gift Card	\$2.00
Overdraft (each item paid)	\$25.00
Nonsufficient funds item (each)	\$25.00
Deposited checks returned unpaid (NSF)	\$25.00
Overdraft (held next morning for deposit)	\$25.00
Account activity printout	\$2.00
Special statement cutoff	\$2.00
Account research	\$15.00 per hour
Account balancing assistance	\$15.00 per hour
Copy of statement	\$2.00
Stop payments -electronic fund transfers (EFT)	\$20.00
Stop payment on member draft	\$20.00 per item (or batch)
Outgoing wire transfer (Domestic)	\$20.00
Outgoing wire transfer (International)	\$60.00
Membership entrance	\$5.00
Photocopy	\$0.25
Copy of draft (by fax or mail)	\$3.00
Copy of draft (by both fax and mail)	\$5.00
Corporate Check payable to third party	\$2.00

COMBINATION DISCLOSURE

XX/1 21.021.05233

Temporary Checks	\$2.00/sheet
Late fee for loan payments	\$25.00 after grace period
Loan payment through ProPay	\$4.95
Failure to notify of change of address	\$2.00
Fee if minimum balance on Money Market Account drops below \$2000.00	\$20.00 (monthly fee)
Fee for each withdrawal from Money Market account (in excess of three per month)	\$20.00
Penalty for early withdrawal of Christmas Club account	\$5.00
Penalty for early withdrawal of Share Certificate	3 months dividends on amount withdrawn
Inactive account fee (per month after 24 months)	\$5.00
Reopen account fee (within 6 months of closing)	\$10.00
Online bill pay fee (if there are no transactions within 30 days)	\$7.00
Garnishment fee	\$25.00
Tax levy fee	\$25.00

TERMS AND CONDITIONS OF YOUR ACCOUNT

Contents:

(1) Important Information about Procedures for Opening a New Account	(22) Pledges
(2) Agreement	(23) Fictitious Business Name Accounts
(3) Bylaws	(24) Stale-Dated Checks
(4) Liability	(25) Indorsements
(5) Deposits	(26) Death or Incompetence
(6) Withdrawals	(27) Fiduciary Accounts
(7) Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees	(28) Credit Verification
(8) Ownership of Account and Beneficiary Designation	(29) Legal Actions Affecting Your Account
(9) Business, Organization and Association Accounts	(30) Account Security
(10) Stop Payments	(31) Telephonic Instructions
(11) Telephone Transfers	(32) Monitoring and Recording Telephone Calls and Consent to Receive Communications
(12) Amendments and Termination	(33) Claim of Loss
(13) Notices	(34) Early Withdrawal Penalties (and involuntary withdrawals)
(14) Statements	(35) Address or Name Change
(15) Account Transfer	(36) Resolving Account Disputes
(16) Direct Deposits	(37) Waiver of Notices
(17) Temporary Account Agreement	(38) Check Processing
(18) Right to Repayment of Indebtedness	(39) Check Cashing
(19) Authorized Signer	(40) Truncation, Substitute Checks, and Other Check Images
(20) Restrictive Legends or Indorsements	(41) Remotely Created Checks
(21) Facsimile Signatures	(42) Unlawful, Internet Gambling Notice
	(43) ACH and Wire Transfers

1. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.