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## Legal Disclosures & Account Terms

Effective Date: [03-01-26]

Last Updated: [03-01-26]

Welcome to Aegis Credit Union. This page contains important legal disclosures governing membership, accounts, electronic services, and related products. By opening, maintaining, or using any account or service with us, you agree to the applicable agreements and disclosures described below.

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### Membership Eligibility

Membership in Aegis Credit Union is subject to eligibility requirements defined in our Bylaws and field of membership criteria. Members must purchase and maintain the required minimum membership share.

We reserve the right to verify eligibility and obtain consumer reports in connection with membership or account services.

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### Account Agreements

All accounts are governed by the following documents, as applicable:

- Membership & Account Agreement
- Funds Availability Policy Disclosure
- Truth-in-Savings Disclosure
- Electronic Funds Transfer (EFT) Agreement
- Privacy Notice
- Account Card and Account Receipts
- Credit Union Bylaws and policies

These documents may be amended from time to time in accordance with applicable law.

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### Account Ownership & Authority

Account ownership type (individual, joint, trust, payable-on-death, etc.) is designated at account opening.

For joint accounts:

- Each owner may conduct transactions independently.
- Funds may be withdrawn by any owner unless restricted in writing.
- Joint owners are jointly and severally liable for overdrafts and account obligations.
- Unless otherwise designated, joint accounts include rights of survivorship.

We may suspend account access if we receive notice of a dispute between account owners.

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### Electronic Funds Transfers (ACH & Wires)

Electronic transfers are subject to:

- Article 4A of the Uniform Commercial Code (as adopted in Iowa)
- Federal Reserve Regulation J (for Fedwire transfers)
- NACHA Operating Rules (for ACH transactions)

We may rely solely on the account number provided in a transfer request, even if it identifies a different person or institution.

We may refuse to execute transfer requests at our discretion and are not liable for delays caused by third parties or circumstances beyond our control.

Cut-off times apply. Transfers initiated after cut-off may be processed the next business day.

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### Overdraft Policy

We are not obligated to pay transactions that overdraw your account.

If we pay an overdraft:

- You are responsible for immediate repayment.
- Fees may apply.
- Payment of one overdraft does not obligate us to pay future overdrafts.

Transactions may be processed in any order permitted by law.

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### **Funds Availability**

Deposits may not be immediately available for withdrawal. Please refer to our Funds Availability Policy Disclosure for details regarding hold periods and availability schedules.

All deposits are provisional until final settlement is received.

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### **Stop Payment Requests**

Stop payment requests must be:

- Timely
- Accurate
- Submitted in writing (oral requests expire after 14 days)

We are not liable if incorrect information prevents us from identifying the item.

Stop payment orders are not permitted on cashier's checks or other guaranteed funds.

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### **Statements & Error Reporting**

You are responsible for reviewing account statements promptly.

If you believe there is an error, unauthorized transaction, or discrepancy, you must notify us within the timeframe specified in your Account Agreement (generally within 33 days of statement mailing or availability). For electronic fund transfers governed by Regulation E, you have 60 days from the date we send the statement to notify us of an error.

Failure to notify us within the required timeframe may limit your ability to recover losses.

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### **Credit Reporting Notice**

We may report information regarding your loan, share, or deposit accounts to consumer reporting agencies. Late payments, missed payments, or other defaults may negatively affect your credit report and credit score.

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### **Statutory Lien & Security Interest**

To the extent permitted by law, we maintain a statutory lien and security interest in your accounts (excluding certain protected accounts such as IRAs) to secure obligations you owe to us.

If you default on an obligation, we may apply funds in your account to satisfy the debt without prior notice, unless prohibited by law.

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### **Legal Process**

We may comply with garnishments, levies, court orders, or other legal process affecting your account. Fees and expenses incurred in responding to legal process may be charged to your account as permitted by law.

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### **Account Termination**

We may restrict or close accounts if:

- Fraud or suspected fraud occurs
- There is an ownership dispute
- Excessive overdrafts occur
- Required documentation is not provided
- We reasonably determine closure is necessary to prevent loss

You remain responsible for transactions initiated prior to closure.

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### **Privacy**

We respect your privacy. Please review our Privacy Notice for information regarding how we collect, use, and safeguard your personal information.

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### **Governing Law**

Accounts and services are governed by:

- Federal law and regulations
- The laws of the State of Iowa
- Credit Union Bylaws and operating rules

Venue for disputes shall be determined as permitted by applicable federal and state law.

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### **Amendments**

We may amend account terms and disclosures from time to time. We will provide notice of material changes as required by applicable law. Continued use of your account constitutes acceptance of such changes.

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### **Questions?**

If you have questions regarding these disclosures, please contact:

Aegis Credit Union

1200 N 2<sup>nd</sup> St., Clinton, IA 52732

563-242-0531

[members@aegiscu.com](mailto:members@aegiscu.com)

## Aegis Credit Union Privacy Notice

### FACTS

#### WHAT DOES AEGIS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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##### 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.

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##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Credit history
- Credit scores
- Name and address

When you are no longer our member, we continue to share your information as described in this notice.

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##### 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 Aegis Credit Union chooses to share; and whether you can limit this sharing.

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#### Reasons we can share your personal information

Reasons we can share your personal information	Does Aegis Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), 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	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

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##### Questions?

Call (563) 242-0531 or visit us at [Insert Website URL]

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##### Who We Are

## Who is providing this notice?

Aegis Credit Union

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## What We Do

### How does Aegis 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 and secured files and buildings.

We restrict access to personal information to employees who need it to provide products or services to you.

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### How does Aegis Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals
- Provide account information

We also collect your personal information from others, such as credit bureaus or other companies.

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### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Aegis Credit Union does not have affiliates.

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### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates we share with can include service providers and joint marketing partners.

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### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners may include insurance companies such as TruStage, which markets insurance products to our members under a contractual agreement that limits the use of your information to that joint marketing program.

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## Other Important Information

Aegis Credit Union is chartered under the laws of the State of Iowa and federally insured by the National Credit Union Administration.

## Online Banking & Mobile App Terms of Use

Effective Date: [03-01-26]

Last Updated: [03-01-26]

These Online Banking & Mobile App Terms of Use (“Terms”) govern your access to and use of digital banking services provided by Aegis Credit Union (“Credit Union,” “we,” “us,” or “our”).

By enrolling in, accessing, or using Online Banking, Mobile Banking, Bill Pay, electronic alerts, or any related digital service (collectively, “Digital Services”), you agree to these Terms, the Membership & Account Agreement, the Electronic Funds Transfer Agreement and Disclosure, the Funds Availability Policy, the Truth-in-Savings Disclosure, and our Privacy Notice. If you do not agree to these Terms, do not use Digital Services.

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### 1. Eligibility & Enrollment

To use Digital Services, you must:

- Be a member in good standing
- Maintain an eligible account
- Provide accurate enrollment information
- Maintain a valid email address

We reserve the right to approve, deny, suspend, restrict, or revoke access to Digital Services at our discretion and as permitted by law.

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### 2. Security Credentials

You are responsible for maintaining the confidentiality of:

- Usernames
- Passwords
- One-time passcodes
- Security questions
- Biometric authentication (if enabled)
- Any other authentication method used to access Digital Services

You agree to:

- Use secure passwords
- Not share credentials with any person
- Immediately notify us of suspected unauthorized access

You are responsible for all transactions initiated using your credentials unless otherwise limited by applicable law.

We may implement security procedures that we deem commercially reasonable. Your continued use of Digital Services constitutes agreement that such procedures are commercially reasonable.

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### 3. Electronic Funds Transfers (EFTs)

Electronic transfers initiated through Digital Services are governed by:

- Regulation E (for consumer accounts)
- Article 4A of the Uniform Commercial Code, as adopted in Iowa (for applicable transactions)
- Federal Reserve Regulation J (for Fedwire transfers)
- NACHA Operating Rules (for ACH transactions)

We may rely solely on the account number provided in a transfer instruction, even if it identifies a different person or financial institution.

Cut-off times apply. Transactions submitted after cut-off may be processed on the next business day.

We may refuse to execute any transfer request at our discretion and are not liable for delays caused by third parties or circumstances beyond our control.

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### 4. Bill Pay Services (If Offered)

If you use Bill Pay:

- You are responsible for entering accurate payee information.
- You must schedule payments sufficiently in advance of the due date.
- You must maintain sufficient available funds on the payment date.

We are not liable for late fees or penalties resulting from:

- Insufficient funds
- Inaccurate information you provide
- Delays beyond our control

We may refuse to process payments to certain payees.

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## **5. Alerts & Notifications**

We may provide account alerts via email, SMS, or push notification.

Alerts:

- Are provided as a convenience only
- May be delayed or fail
- Do not replace your obligation to review account statements

We are not liable for losses resulting from failure or delay of alerts.

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## **6. Electronic Communications & E-Sign Consent**

By enrolling in Digital Services, you consent to receive electronically:

- Account disclosures
- Statements
- Notices
- Amendments
- Tax forms

You agree to maintain:

- A valid email address
- Compatible hardware and software

You may withdraw consent by contacting us; however, withdrawal may result in termination of Digital Services.

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## **7. System Availability**

Digital Services may be unavailable due to:

- Scheduled maintenance
- System upgrades
- Network failures
- Third-party service interruptions
- Events beyond our control

We do not guarantee uninterrupted or error-free access.

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## **8. Device & Software Requirements**

You are responsible for:

- Maintaining compatible devices
- Installing updates and security patches
- Protecting your device from malware or unauthorized access

We are not liable for losses caused by compromised devices or unsecured networks.

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## **9. Account Information Accuracy**

Account information displayed through Digital Services may include:

- Pending transactions
- Delayed postings

- Holds

Displayed balances may not reflect all outstanding transactions. You are responsible for confirming available funds before initiating transfers or payments.

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## **10. Suspension or Termination**

We may suspend or terminate Digital Services without prior notice if:

- We suspect fraud or unauthorized activity
- You violate these Terms
- Your account is restricted or closed
- Required information is not maintained

You remain responsible for transactions initiated prior to termination.

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## **11. Limitation of Liability**

Except as required by law:

- Our liability is limited to actual damages not exceeding the amount of the transaction at issue. Nothing in this section limits your rights under Regulation E or other non-waivable law.
  - We are not liable for consequential, incidental, special, or punitive damages.
  - We are not liable for losses caused by:
    - Insufficient funds
    - User error
    - Incorrect information you provide
    - Third-party service providers
    - System interruptions beyond our control
- 

## **12. Indemnification**

You agree to indemnify and hold harmless the Credit Union from any claims, losses, liabilities, damages, or expenses (including reasonable attorneys' fees) arising from:

- Your misuse of Digital Services
  - Unauthorized access resulting from your failure to safeguard credentials
  - Violation of these Terms
- 

## **13. Third-Party Services**

Digital Services may integrate with third-party providers (such as payment processors or app store platforms).

We are not responsible for:

- Third-party software
- App store availability
- Third-party service interruptions

Use of third-party services is subject to their respective terms and privacy policies.

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## **14. Governing Law**

These Terms are governed by:

- Federal law
- The laws of the State of Iowa
- Applicable clearinghouse and network rules

Venue for disputes shall be in the county where Aegis Credit Union is located, to the extent permitted by law.

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## **15. Amendments**

We may amend these Terms at any time as permitted by law.

Continued use of Digital Services after notice of changes constitutes acceptance of the revised Terms.

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**16. Contact Information**

For questions regarding Digital Services:

Aegis Credit Union

1200 N 2<sup>nd</sup> St., Clinton, IA 52732

563-242-0531

[members@aegiscu.com](mailto:members@aegiscu.com)

## Electronic Funds Transfer (EFT) Disclosure

### Your Rights and Responsibilities

This disclosure describes your rights and responsibilities when you use electronic funds transfer (EFT) services offered by **Aegis Credit Union**. Please read it carefully and retain it for your records.

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### 1. Services Available

The following electronic fund transfer services may be available to you, depending on the accounts and services you have with us:

- Debit Card (Point-of-Sale and ATM transactions)
- ATM withdrawals and deposits
- Online Banking transfers
- Mobile Banking transfers
- ACH transfers (including direct deposit and preauthorized payments)
- Telephone banking transfers
- Person-to-Person (P2P) payments (if applicable)
- Bill Pay services

Not all services may be available on all accounts.

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### 2. ATM and Debit Card Transactions

You may use your debit card and Personal Identification Number (PIN) to:

- Withdraw cash from your checking or savings account
- Transfer funds between eligible accounts
- Make purchases at merchants that accept your card
- Get cash back at participating merchants

#### Transaction Limits

For security reasons, we may limit:

- The amount of cash you may withdraw at ATMs per day
- The total amount of debit card purchases per day

Current limits are available in our Fee Schedule or by contacting us.

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### 3. Preauthorized Transfers

#### Right to Stop Payment

If you have authorized recurring electronic payments, you may stop any of these payments by:

- Calling us at **563-242-0531**
- Emailing us at [members@aegiscu.com](mailto:members@aegiscu.com)
- Writing to us at the address below

We must receive your request at least three (3) business days before the scheduled transfer date.

We may require written confirmation of your stop payment request within 14 days.

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#### Notice of Varying Amounts

If recurring payments vary in amount, the party you are paying must tell you at least 10 days before each payment when it will be made and how much it will be.

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### 4. Fees

Aegis Credit Union may charge fees for certain electronic fund transfers. Please refer to our current Fee Schedule for details, including:

- ATM fees (including non-network ATM fees)
- Overdraft fees
- Returned ACH fees

- Debit card replacement fees
- 

## 5. Documentation of Transfers

You will receive documentation of electronic transfers through:

- ATM receipts (at the time of transaction)
- Merchant receipts (at time of purchase)
- Monthly account statements (paper or electronic)

Your periodic statement will list:

- Date of transfer
  - Type of transfer
  - Amount
  - Location (where applicable)
- 

## 6. Business Days

Our business days are Monday through Friday, excluding federal holidays.

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## 7. Your Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your debit card, PIN, password, or account information has been lost or stolen.

Contact us immediately at:

 **563-242-0531**

 [members@aegiscu.com](mailto:members@aegiscu.com)

 **Aegis Credit Union**

1200 N 2nd St.

Clinton, IA 52732

 [www.aegiscu.com](http://www.aegiscu.com)

If you notify us within **two (2) business days** after learning of the loss or theft, you can lose no more than \$50 if someone used your card without your permission.

If you do NOT notify us within two business days, you could lose up to \$500.

If you do not notify us **within 60 days** after we send your statement showing the unauthorized transfer, you may not recover any money lost after the 60 days.

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## 8. In Case of Errors or Questions About Your Statement

Contact Aegis Credit Union as soon as possible if you believe your statement or receipt is wrong or if you need more information about a transfer listed on the statement.

You must contact us within **60 days** after we sent the FIRST statement showing the problem.

When contacting us, please provide:

- Your name and account number
- A description of the error or transfer you are unsure about
- The dollar amount of the suspected error

We will:

- Investigate within 10 business days
- Correct any error promptly
- Notify you of the results

If we need more time, we may take up to 45 days to investigate (up to 90 days for certain new accounts or foreign transactions). If applicable, we will provisionally credit your account within 10 business days during the investigation. If we ask you to put your complaint in writing and do not receive it within 10 business days, we may not provisionally credit your account.

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## 9. Confidentiality

We will disclose information to third parties about your account or transfers only:

- Where necessary to complete transfers
- To verify the existence and condition of your account
- To comply with government agency or court orders
- If you give us written permission

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## **10. Contact Information**

### **Aegis Credit Union**

1200 N 2nd St.

Clinton, IA 52732

Phone: 563-242-0531

Email: [members@aegiscu.com](mailto:members@aegiscu.com)

Website: [www.aegiscu.com](http://www.aegiscu.com)

## **USA PATRIOT Act Notice**

### **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.

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### **What This Means for You**

When you open an account with Aegis Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

We may also ask to see your:

- Driver's license
- State-issued identification card
- Passport
- Or other identifying documents

In some cases, we may request additional documentation or information to verify your identity.

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### **Why We Collect This Information**

This information helps protect:

- You
- Other members
- Our financial system

By verifying identity, we help prevent fraud, identity theft, terrorism financing, and other illegal activities.

#### **Businesses and Legal Entities**

If you are opening an account on behalf of a business, trust, or other legal entity, we may request:

- Business formation documents
- Employer Identification Number (EIN)
- Information about beneficial owners and controlling individuals
- Documentation authorizing you to act on behalf of the entity

Additional verification requirements may apply.

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### **Questions?**

If you have any questions about our identification procedures, please contact us:

Aegis Credit Union

1200 N 2nd St.

Clinton, IA 52732

Phone: **563-242-0531**

Email: [members@aegiscu.com](mailto:members@aegiscu.com)

Website: [www.aegiscu.com](http://www.aegiscu.com)

Aegis Credit Union appreciates your cooperation as we work to ensure a safe and secure financial environment for all members.

## **RATE SCHEDULE & TRUTH-IN-SAVINGS DISCLOSURE**

**Effective Date: March 01, 2026**

Annual Percentage Yields (APYs) are accurate as of February 28, 2026 and are subject to change without notice. Rates are effective March 1, 2026 unless otherwise stated.

Rates are subject to change at the discretion of the Board of Directors.

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### **SHARE SAVINGS ACCOUNTS**

#### **Member Share Account (Primary Share)**

- Dividend Rate: **0.25%**
  - Annual Percentage Yield (APY): **0.25%**
  - Minimum Opening Deposit: **\$25.00**
  - Minimum Balance to Earn APY: **\$25.00**
  - Minimum Balance to Avoid Fee: **\$25.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **Secondary Share Account**

- Dividend Rate: **0.25%**
  - APY: **0.25%**
  - Minimum Opening Deposit: **\$25.00**
  - Minimum Balance to Earn APY: **\$25.00**
  - Minimum Balance to Avoid Fee: **\$25.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **You Name It Savings**

- Dividend Rate: **0.25%**
  - APY: **0.25%**
  - Minimum Opening Deposit: **\$5.00**
  - Minimum Balance to Earn APY: **\$5.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **IRA Share Account**

- Dividend Rate: **0.25%**
  - APY: **0.25%**
  - Minimum Opening Deposit: **\$5.00**
  - Minimum Balance to Earn APY: **\$5.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **Kirby Club Account**

- Dividend Rate: **0.25%**
- APY: **0.25%**

- Minimum Opening Deposit: **\$5.00**
  - Minimum Balance to Earn APY: **\$5.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **Vacation Club Account**

- Dividend Rate: **0.25%**
  - APY: **0.25%**
  - Minimum Opening Deposit: **\$5.00**
  - Minimum Balance to Earn APY: **\$5.00**
  - Dividends Compounded: **Quarterly**
  - Dividends Credited: **Quarterly**
  - Dividend Period: Quarterly
- 

#### **Christmas Club Account**

- Dividend Rate: **0.25%**
  - APY: **0.25%**
  - Minimum Opening Deposit: **\$5.00**
  - Minimum Balance to Earn APY: **\$5.00**
  - Dividends Compounded: **Annually**
  - Dividends Credited: **Annually**
  - Dividend Period: October 1 – September 30
- 

### **CHECKING ACCOUNTS**

#### **Free Checking Account**

- Dividend Rate: **0.00%**
  - APY: **0.00%**
  - Dividends Compounded: **Monthly**
  - Dividends Credited: **Monthly**
  - Dividend Period: Monthly
- 

#### **Senior Checking Account**

- Dividend Rate: **0.00%**
  - APY: **0.00%**
  - Dividends Compounded: **Monthly**
  - Dividends Credited: **Monthly**
  - Dividend Period: Monthly
- 

### **MONEY MARKET SHARE ACCOUNT**

- Minimum Opening Deposit: **\$3,000.00**
- Minimum Balance to Avoid Fee: **\$3,000.00**
- Dividends Compounded: **Monthly**
- Dividends Credited: **Monthly**
- Dividend Period: Monthly

#### **Tiered Rate Structure**

This is a variable-rate account. Once a balance tier is met, the stated Dividend Rate and APY will apply to the full balance in the account.

- \$0.01 – \$2,999.99
  - Dividend Rate: **0.00%**
  - APY: **0.00%**
- \$3,000.00 – \$9,999.99
  - Dividend Rate: **0.80%**
  - APY: **0.80%**
- \$10,000.00 – \$24,999.99
  - Dividend Rate: **1.00%**
  - APY: **1.00%**
- \$25,000.00 and over
  - Dividend Rate: **1.00%**
  - APY: **1.00%**

Minimum Balance to Earn APY: \$3,000.00

## **CERTIFICATE ACCOUNTS & IRA CERTIFICATES**

Minimum Opening Deposit: **\$1,000.00**

Dividends Compounded: **Monthly**

Dividends Credited: **Monthly**

Dividend Period: Monthly

Rates are fixed for the term of the certificate.

### **Certificate Terms**

#### **6 Months**

- Dividend Rate: 1.00%
- APY: 1.00%

#### **12 Months**

- Dividend Rate: 1.23%
- APY: 1.24%

#### **24 Months**

- Dividend Rate: 1.74%
- APY: 1.75%

#### **36 Months**

- Dividend Rate: 1.98%
- APY: 2.00%

#### **48 Months (Certificates Only)**

- Dividend Rate: 1.98%
- APY: 2.00%

#### **60 Months (Certificates Only)**

- Dividend Rate: 1.98%
- APY: 2.00%

Special Minimum Deposits:

- \$500 for members ages 18–21
- \$250 for members ages 0–13
- Certificates or IRA Certificates over \$100,000 may qualify for a negotiated rate.

## **ADDITIONAL TRUTH-IN-SAVINGS DISCLOSURES**

### **Nature of Dividends**

Dividends are paid from current income and available earnings after required transfers to reserves and expenses.

### **Variable Rate Information**

Share and Money Market accounts are variable-rate accounts. The Dividend Rate and APY may change quarterly as determined by the Board of Directors.

Certificate accounts have fixed rates for the term.

**Balance Computation Method**

Dividends are calculated using the Average Daily Balance method. This method applies a periodic rate to the average daily balance in the account for the dividend period.

**Accrual of Dividends**

Dividends begin to accrue on noncash deposits on the business day you make the deposit.

If you close your account before accrued dividends are credited, accrued dividends will not be paid.

**Account Limitations**

Except for checking accounts, certain transfer limitations may apply to savings and money market accounts as permitted by law and as described in your Account Agreement. If this limit is exceeded, the account may be subject to a fee or closure.

**Christmas Club Accounts**

The entire balance will be paid to you by check or transferred on or about October 15. Early withdrawals may be subject to a \$5.00 fee per withdrawal.

**Early Withdrawal Penalties – Certificates**

We may impose a penalty if you withdraw principal before maturity.

- Terms less than 13 months: 90 days dividends
- Terms 13 months or greater: 120 days dividends

The penalty may reduce principal.

Exceptions may apply in cases of death or legal incompetence.

**Renewal Policy**

Certificates automatically renew for the same term unless otherwise stated. A 10-day grace period applies after maturity.

**Fees**

Fees may reduce earnings on the account. Refer to the Fee Schedule for current fee information.

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Federally insured by NCUA.

**Charges & Fee Schedule****Effective 03/01/25**

Standard Checking Account Monthly Service Fee		<b>FREE</b>
Debit Card Monthly Maintenance Charge		<b>FREE</b>
ATM/Debit Transactions at Aegis ATMs		<b>FREE</b>
ATM/Debit Card Inquiries/Withdrawals (First Ten Monthly FREE)		<b>FREE</b>
ATM Deposits		<b>FREE</b>
Debit Card Purchases		<b>FREE</b>
Telephone Transfers (Many Banks now charge a Fee!)		<b>FREE</b>
Teller Transactions (Many Banks now charge a Fee!)		<b>FREE</b>
Draft/Check Registers		<b>FREE</b>
Per-Item Overdraft Non-sufficient Funds (NSF) Paid	\$	10.25
Per-Item Overdraft Non-sufficient Funds (NSF) Returned	\$	10.25
MICR Unreadable Drafts (Not ordered through Aegis)	\$	15.00
Inactive Debit/ATM/Visa (after 90 days) (per billing period)	\$	4.50
Upon request NSF fees paid by Noon are reduced by...	\$	(2.50)
Stop Payment on Member Drafts or ACH	\$	19.50
Deposit Items Returned Unpaid	\$	15.00
Returned Deposit Items Signed by Member or family or household member	\$	35.00
Overdraft Transfers (1st one free each month)	\$	1.50
Each Periodic Duplicate Account Statement (per month of report)	\$	4.95
Copy of Cleared Drafts (we print both sides)	\$	4.95
Copy of Cleared Corporate Drafts	\$	5.95
Wire Transfers (domestic wires In or Out)	\$	15.00
Wire Out when part of processing a loan	\$	9.00
Wire Transfers (foreign wires In or Out)	\$	30.00
Loan Payment Book	\$	4.95
Skip-A-Payment Charge (1 per calendar year) (per loan)	\$	15.95
Credit Review (Loan Officer Review Plus One Credit Report)	\$	16.95
Car Fax (per VIN)	\$	17.95
Early Account Closure (Open less than 6 months)	\$	25.00
Public Fax, Incoming/Outgoing First Page (additional pages \$0.50 each)	\$	1.00
ATM/Debit/Credit Card Replacement	\$	12.50
Rushed Card Service (Two Days) (unless printed on site then regular cost)	\$	45.00
Check Printing Costs vary according to style and quantity	\$	<b>N/A</b>
Credit Union Corporate Drafts (Plus \$1.50 if we mail them for you)	\$	2.00
Undeliverable Statement/Address Correction (per occurrence)	\$	4.95
Transaction Receipts if mailed	\$	2.00
Individual Account Verification Reporting	\$	7.95
Account Research ((Items > 6 months) Per Hour...Charged in 1/4 hour increments	\$	39.00
Garnishments/Levies (Varies by type) Up To	\$	50.00
Copies of Security Tapes (Per time period covered) (Account Research Fee may apply too)	\$	95.00
Still Photos from security tapes (per photo)	\$	15.00
Copies of items from current files (per page)	\$	0.35
Force-Close or Suspend Checking/Debit/ATM/Credit Card Privileges	\$	15.00
Reinstate Suspended Checking/Debit/ATM/Credit Card Privileges	\$	9.95
Inactive Account (after 12 months) per Statement Cycle	\$	4.95
Bulk Change Count (greater of 3% of total or...)	\$	2.00
Stop Payment of Corporate Drafts (If we agree to do so)	\$	35.00
Visa Late Payment Charge (10 Days)	\$	15.00
Visa Over Limit Charge (4% over limit)	\$	15.00
Visa Copy of Receipt	\$	12.50
Visa Copy of Statement	\$	12.50
Visa Balance Transfer Fee	\$	<b>FREE</b>
Visa Cash Advance Fee	\$	3.00
Visa Foreign Transaction Charge (% of transaction amount)		1.00%
Skip-A-Payment Charge	\$	15.00
Subsequent Action Loan Form	\$	3.95

## **Fraud Prevention & Security Best Practices**

At Aegis Credit Union, protecting your financial information is a shared responsibility. We use layered security controls to safeguard your accounts, and we encourage members to follow the best practices below to reduce the risk of fraud and cybercrime.

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### **How We Protect Your Information**

We use administrative, technical, and physical safeguards designed to protect your data, including:

- Multi-factor authentication
- Encrypted data transmission
- Secure network monitoring
- Fraud detection systems
- Account activity monitoring
- Employee training and access controls

While we work continuously to protect your accounts, no financial institution can eliminate all risk. Criminal tactics evolve rapidly, and awareness is one of the most effective defenses.

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### **Protect Your Online Banking Access**

#### **Use Strong Passwords**

- Create unique passwords for financial accounts.
- Avoid using personal information (birthdays, names, etc.).
- Do not reuse passwords across websites.

#### **Enable Multi-Factor Authentication (MFA)**

If available, always enable MFA. This adds an extra layer of protection beyond your password.

#### **Never Share Security Codes**

We will never ask you for:

- Your password
- One-time passcodes
- Full debit card number
- Online banking login credentials

If someone asks for this information, it is likely fraud.

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### **Beware of Phishing & Social Engineering**

Fraudsters often impersonate financial institutions.

Be cautious of:

- Emails claiming urgent account problems
- Text messages with suspicious links
- Calls requesting verification codes
- Messages threatening account closure

Do not click unknown links or open unexpected attachments.

If you receive a suspicious message claiming to be from us, contact Aegis Credit Union directly using a phone number listed on our official website — not the number in the message.

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### **Protect Your Devices**

- Install software and operating system updates promptly.
- Use antivirus and anti-malware software.
- Avoid accessing financial accounts on public Wi-Fi.
- Lock your device with a passcode or biometric security.
- Log out after using online banking.

Compromised devices are one of the most common sources of account fraud.

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### **Monitor Your Accounts Regularly**

- Review account activity frequently.
- Enable transaction alerts if available.
- Promptly report any unfamiliar transactions.

Early detection significantly reduces potential loss.

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### **Zelle®, P2P & Instant Payment Caution**

If you use person-to-person payment services:

- Only send money to people you know and trust.
- Treat digital payments like cash — they are often irreversible.
- Be cautious of requests involving urgency, romance, investment opportunities, or online marketplace sales.

Fraudsters frequently exploit peer-to-peer payment systems.

---

### **Common Fraud Scams**

Be alert for:

- Imposter scams (pretending to be government, bank, or utility companies)
- Romance scams
- Investment scams
- Lottery or prize scams
- Tech support scams
- Account takeover attempts

If an offer seems too good to be true, it probably is.

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### **What To Do If You Suspect Fraud**

If you believe:

- Your login credentials have been compromised
- Your device has been infected
- You mistakenly provided information to a scammer
- An unauthorized transaction occurred

Contact us immediately:

Aegis Credit Union

[Phone Number]

[Secure Message Link]

Quick reporting helps limit potential loss and allows us to take protective measures.

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### **Your Role in Account Security**

You are responsible for:

- Safeguarding your login credentials
- Securing your devices
- Reviewing account statements
- Promptly reporting suspicious activity

Failure to take reasonable precautions may increase your risk of loss.

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### **Our Commitment**

We are committed to:

- Ongoing fraud monitoring
- Continuous security improvements
- Transparent communication

- Prompt response to reported incidents

Security is a partnership. By working together, we can significantly reduce fraud risk.

## Accessibility Statement

Aegis Credit Union is committed to ensuring digital accessibility for all members and visitors, including individuals with disabilities. We strive to provide an inclusive online experience that is accessible, usable, and convenient for everyone.

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### Our Commitment

Aegis Credit Union is actively working to increase the accessibility and usability of our website, [www.aegiscu.com](http://www.aegiscu.com), in accordance with:

- The Americans with Disabilities Act (ADA)
- Section 508 of the Rehabilitation Act
- Web Content Accessibility Guidelines (WCAG) 2.1 Level AA standards

Our goal is to ensure that our website meets or exceeds applicable accessibility standards and provides equal access to all users.

### Accessibility Features

We aim to support accessibility by:

- Providing text alternatives for non-text content
  - Ensuring sufficient color contrast
  - Enabling keyboard navigation
  - Designing responsive content for screen readers and assistive technologies
  - Maintaining consistent navigation and clear headings
  - Testing our website regularly for accessibility improvements
- 

### Ongoing Efforts

Accessibility is an ongoing process. We regularly review our website and work with qualified professionals and accessibility tools to identify and correct barriers. As technology and standards evolve, we will continue to enhance accessibility.

### Need Assistance?

If you experience difficulty accessing any part of our website or need assistance with any of our services, please contact us. We are happy to provide information through alternative communication methods or in a format that works for you.

### Aegis Credit Union

1200 N 2nd St.

Clinton, IA 52732

Phone: **563-242-0531**

Email: [members@aegiscu.com](mailto:members@aegiscu.com)

Website : [www.aegiscu.com](http://www.aegiscu.com)

### When contacting us, please include:

- The web page or URL where you encountered difficulty
- A description of the issue
- Your preferred method of contact

We will make every reasonable effort to respond promptly and resolve the issue.

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### Third-Party Content

While we strive to ensure accessibility on our website, some third-party content or applications may not be fully accessible. We encourage users to contact us if they encounter accessibility barriers related to third-party services.

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Aegis Credit Union values all members of our community and is dedicated to providing an inclusive digital experience for everyone.

### Social Engineering & Authorized Payment Fraud

#### Risk Allocation Addendum

**Effective Date:** [03-01-26]

Applies to: All consumer and business accounts

This Addendum supplements and is incorporated into the Membership & Account Agreement, Electronic Funds Transfer Agreement, and Online Banking & Mobile App Terms (collectively, the “Account Agreements”). In the event of a conflict, this Addendum controls with respect to social engineering and authorized payment fraud.

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### **1. Purpose and Scope**

This Addendum governs losses resulting from fraud schemes in which a Member is deceived into initiating, approving, confirming, or otherwise authorizing a transaction.

This includes, without limitation:

- Wires
  - ACH transfers
  - Online transfers
  - Bill Pay transactions
  - Peer-to-peer payments
  - Cash withdrawals
  - Official checks
  - Any other transfer of funds
- 

### **2. Definition of Authorized Transaction**

A transaction is deemed **authorized** if:

- You initiate it;
- You approve it through multi-factor authentication;
- You provide login credentials, passcodes, or verification codes;
- You instruct us to send funds to a person or account;
- You fail to safeguard your credentials and they are used; or
- You are induced, tricked, coerced, manipulated, or misled into approving it.

A transaction does **not** become unauthorized solely because you were the victim of fraud, deception, or a scam.

If our security procedures are followed and authentication credentials are validated, the transaction will be treated as authorized and effective as your order.

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### **3. Assumption of Risk for Social Engineering**

You acknowledge that:

- Fraudsters may impersonate financial institutions, government agencies, vendors, family members, or business partners.
- You are solely responsible for verifying the legitimacy of payment instructions before authorizing a transaction.
- Once funds are transmitted, they may be irreversible.

You assume the risk of loss for any authorized transaction, even if:

- You were deceived by a third party;
  - You believed the transaction was urgent or required;
  - You believed you were communicating with the Credit Union;
  - You were instructed to move funds to “protect” your account;
  - You were told to keep the transaction confidential.
- 

### **4. No Liability for Authorized Scam-Induced Transfers**

Except as otherwise required by non-waivable law, including the consumer protections provided under Regulation E for unauthorized electronic fund transfers, the Credit Union shall have no liability for losses arising from:

- Authorized transactions induced by fraud;
- Disclosure of login credentials, passcodes, or authentication codes;
- Transactions approved through valid security procedures;
- Impersonation, spoofing, phishing, or social engineering;

- Member failure to independently verify payment instructions.

We are not obligated to question the purpose, prudence, or legitimacy of any transaction you authorize.

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## **5. Commercial Accounts – UCC Article 4A**

For business and commercial accounts:

- Security procedures agreed upon between you and the Credit Union are deemed commercially reasonable.
  - If we accept a payment order in compliance with those procedures, it is effective as your order whether or not actually authorized by you, unless otherwise required by law.
  - You bear the risk of loss for any payment order accepted in good faith and in compliance with agreed security procedures.
- 

## **6. Irrevocability of Funds Transfers**

You acknowledge that:

- Wire transfers are generally irrevocable once transmitted.
- ACH transfers may not be reversible after settlement.
- Peer-to-peer payments are often final.

We are not responsible for the recipient's actions once funds leave our control.

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## **7. No Duty to Detect Fraudulent Purpose**

We do not undertake a duty to:

- Investigate the legitimacy of your transactions;
- Assess whether a payment is consistent with past behavior;
- Intervene in transactions you authorize;
- Warn you of suspected scams beyond reasonable fraud monitoring practices.

Failure to question a transaction does not create liability.

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## **8. Prompt Reporting Requirement**

You must notify us immediately if:

- You believe you have disclosed credentials;
- You suspect account compromise;
- You believe you have been targeted by a scam;
- You believe an unauthorized transaction occurred.

Delay in reporting may eliminate recovery options and may increase your responsibility for losses.

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## **9. Discretionary Recovery Efforts**

We may, but are not obligated to:

- Attempt to recover funds;
- Contact receiving institutions;
- Assist with law enforcement reports;
- Provide supporting documentation.

Such efforts do not constitute an admission of liability or waiver of this Addendum.

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## **10. Preservation of Non-Waivable Rights**

Nothing in this Addendum waives rights that cannot legally be waived under federal or state law. To the extent any provision is deemed unenforceable, the remainder remains in effect.

## **WEBSITE PRIVACY & CHILDREN'S ONLINE PRIVACY STATEMENT**

Aegis Credit Union is committed to protecting the privacy and security of personal information. This section describes how we collect, use, and safeguard information obtained through our website and how we comply with applicable federal privacy laws, including the Gramm-Leach-Bliley Act (GLBA) and the Children's Online Privacy Protection Act (COPPA).

This Website Privacy Statement applies only to information collected through our website. Separate privacy disclosures are provided at account opening as required by federal law.

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### **INFORMATION WE COLLECT THROUGH OUR WEBSITE**

When you visit our website, we may collect limited information such as:

- Information you voluntarily provide through contact forms or email
- Basic technical information (such as browser type, device type, and IP address)
- Website usage information collected through cookies or similar technologies

We do not permit online account opening through our website. Accounts must be opened in person at one of our branch locations.

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### **HOW WE USE WEBSITE INFORMATION**

Information collected through our website may be used to:

- Respond to inquiries
- Improve website functionality and security
- Monitor and prevent fraud or unauthorized activity
- Comply with legal and regulatory obligations

We do not sell personal information collected through our website.

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### **COOKIES AND ANALYTICS**

Our website may use cookies or similar technologies to enhance user experience, analyze website traffic, and improve functionality.

Cookies may collect non-personal information such as:

- Pages visited
- Time spent on pages
- General geographic region
- Device type

You may adjust your browser settings to limit or disable cookies; however, doing so may affect certain website functionality. If third-party service providers assist with website hosting, analytics, or security monitoring, they are contractually obligated to safeguard information and use it only for authorized purposes.

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### **CHILDREN'S ONLINE PRIVACY (COPPA)**

Our website is intended for a general audience and is not directed to children under the age of 13.

We do not knowingly collect personal information from children under 13 through our website.

Although we offer youth accounts and savings programs, those accounts must be opened in person with a parent or legal guardian. We do not allow children to open accounts online.

If we learn that we have inadvertently collected personal information from a child under 13 without verified parental consent, we will promptly delete that information.

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### **PARENTAL RIGHTS**

If you are a parent or legal guardian and believe that your child under the age of 13 has provided personal information to us through our website, please contact us. Upon verification of parental identity, we will:

- Inform you of any information collected
  - Delete such information upon request
  - Take appropriate steps to prevent further collection
-

## **INFORMATION SECURITY**

We use administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, disclosure, alteration, or destruction.

No method of internet transmission is completely secure. However, we implement reasonable security measures consistent with industry standards and regulatory expectations.

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## **LINKS TO THIRD-PARTY WEBSITES**

Our website may contain links to external websites not operated by Aegis Credit Union. We are not responsible for the privacy practices or content of third-party websites. We encourage users to review the privacy policies of those sites.

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## **CONTACT INFORMATION**

If you have questions about this Website Privacy & Children's Online Privacy Statement, please contact:

Aegis Credit Union

1200 N 2nd St.

Clinton, IA 52732

Phone: 563-242-0531

Email: [members@aegiscu.com](mailto:members@aegiscu.com)

Website : [www.Aegiscu.com](http://www.Aegiscu.com)

## **FUNDS AVAILABILITY POLICY DISCLOSURE**

### **(Regulation CC – Availability of Funds)**

**Effective Date: March 1, 2026**

This disclosure describes your ability to withdraw funds at Aegis Credit Union. It applies to all share draft (checking) accounts unless otherwise stated.

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### **OUR GENERAL POLICY**

Our policy is to make funds from your deposits available as follows:

#### **Same-Day Availability**

Funds from electronic direct deposits and wire transfers will be available on the business day we receive the deposit.

#### **Next Business Day Availability**

The following funds will be available on the first business day after the day of deposit:

- Cash deposited in person to an employee
- U.S. Treasury checks payable to you
- On-us checks (checks drawn on Aegis Credit Union)
- The first \$275 of all other check deposits

#### **Second Business Day Availability**

The remainder of funds from other check deposits will generally be available on the second business day after the day of deposit.

For check deposits, no later than the second business day after deposit:

- At least \$275 will be available for withdrawal.
  - The remainder will be available for all purposes no later than the second business day.
- 

### **DETERMINING THE DAY OF DEPOSIT**

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

If you make a deposit before the close of business on a business day, we will consider that day to be the day of your deposit.

Deposits made after the close of business or on a non-business day will be considered deposited on the next business day.

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### **RESERVATION OF RIGHT TO HOLD (CASE-BY-CASE HOLDS)**

In some cases, we may delay your ability to withdraw funds beyond the second business day after deposit.

If we do so:

- The first \$275 will be available on the next business day.
- The remainder will generally be available no later than the seventh business day after the day of deposit.

We will notify you at the time of deposit if we delay your ability to withdraw funds. If the deposit is not made directly to one of our employees, or if we decide to take this action after you leave, we will mail you notice by the next business day.

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### **LONGER DELAYS MAY APPLY (EXCEPTION HOLDS)**

Funds you deposit by check may be delayed longer under the following circumstances:

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

Funds subject to exception hold will generally be available no later than the seventh business day after the day of deposit.

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### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new member, the following special rules may apply during the first 30 days your account is open:

Funds from electronic direct deposits and wire transfers will be available on the business day we receive the deposit.

Funds from deposits of cash and the first \$6,725 of a day's total deposits of U.S. Treasury checks payable to you will be available on the first business day after the day of deposit.

The excess over \$6,725 will generally be available on the ninth business day after the day of deposit.

Funds from all other check deposits will generally be available on the ninth business day after the day of deposit.

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#### **DEPOSITS AT ATMs**

Funds from deposits made at ATMs owned and operated by Aegis Credit Union will generally be available no later than the second business day after the day of deposit.

Funds from deposits made at ATMs not owned or operated by Aegis Credit Union may be delayed longer.

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#### **FOREIGN CHECKS**

Checks drawn on financial institutions located outside the United States are not subject to Regulation CC. Funds from these deposits may be held for an extended period of time.

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#### **HOLDS ON OTHER FUNDS**

If we cash a check for you that is drawn on another financial institution, we may withhold availability of a corresponding amount of funds already in your account.

If we accept a check for deposit that is drawn on another financial institution, we may make funds available immediately but delay your ability to withdraw a corresponding amount of funds you have on deposit in another account with us.

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#### **RIGHT TO REFUSE DEPOSITS**

**We reserve the right to refuse any deposit or return any item as permitted by law.**

## **FAIR CREDIT REPORTING ACT (FCRA) & RISK-BASED PRICING DISCLOSURE**

Aegis Credit Union complies with the Fair Credit Reporting Act (FCRA) and related federal regulations.

### **Use of Consumer Reports**

We may obtain a consumer report (credit report) in connection with:

- Membership applications
- Loan or credit applications
- Account reviews
- Collection activities
- Other permissible purposes under federal law

By applying for credit or maintaining an account with us, you authorize us to obtain consumer reports as permitted by law.

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### **Risk-Based Pricing**

The interest rate and terms offered on a loan may be based in whole or in part on information contained in your consumer credit report.

If we offer you credit on terms that are materially less favorable than the most favorable terms offered to other consumers, you will receive a separate Risk-Based Pricing Notice or Credit Score Disclosure as required by federal law.

That notice will include:

- The consumer reporting agency used
  - Your credit score (if applicable)
  - The range of possible scores
  - Key factors affecting your score
  - Your right to obtain a free copy of your credit report
  - Your right to dispute inaccurate information
- 

### **Credit Reporting**

We may report information about your loan and deposit accounts to consumer reporting agencies.

Information reported may include:

- Account balances
- Payment history
- Late or missed payments
- Charge-offs
- Defaults

Late payments, missed payments, or other defaults may negatively affect your credit report and credit score.

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### **Your Right to Dispute**

If you believe information we furnished to a consumer reporting agency is inaccurate or incomplete, you may dispute that information by contacting us at:

Aegis Credit Union

1200 N 2nd St.

Clinton, IA 52732

Phone: 563-242-0531

Email: [members@aegiscu.com](mailto:members@aegiscu.com)

Website : [www.Aegiscu.com](http://www.Aegiscu.com)

You may also dispute information directly with the consumer reporting agency.

We investigate disputes in accordance with the Fair Credit Reporting Act.

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### **Identity Theft Protections**

Aegis Credit Union maintains an Identity Theft Prevention Program designed to detect, prevent, and mitigate identity theft in accordance with federal law.

If you believe you are the victim of identity theft, please contact us immediately.

**NOTICE OF ATM OPERATOR FEES**

When you use an Automated Teller Machine (ATM), you may be charged a fee by the ATM operator or by any network used to complete the transaction.

**Aegis Credit Union-Owned ATMs**

Aegis Credit Union does not charge a fee when you use your Aegis Credit Union ATM or debit card at ATMs owned and operated by Aegis Credit Union.

**ATMs Owned by Other Financial Institutions**

When you use your Aegis Credit Union ATM or debit card at an ATM not owned or operated by Aegis Credit Union:

- Aegis Credit Union does not charge you a transaction fee for using that ATM.
- However, the owner or operator of the ATM may charge you a fee.
- Any fee charged by the ATM operator will be disclosed to you on the ATM screen before you complete the transaction.

You will have the opportunity to cancel the transaction before any ATM operator fee is imposed.

**Fees Charged by Other Financial Institutions**

If you use a debit or ATM card issued by another financial institution at an Aegis Credit Union ATM:

- Aegis Credit Union does not charge an ATM operator fee.
- However, your financial institution may charge you a fee for using your card at our ATM.

Please contact your financial institution for information about any fees they may charge.