



Empowered Account Disclosure

The Empowered Savings and Checking Accounts are alternative to a traditional prime share and checking accounts offered at American United Federal Credit Union (AMUCU).

- Empowered Share Account - offers less and lower fees than other Prime Share Account offerings with AMUCU.
- Empowered Checking is a checkless, checking account with a low monthly maintenance fee, no overdraft fees and no checks.
 - The Empowered Checking is a checkless account. Do not write or order checks for this account. Checks attempting to process against this account will be returned and additional fees may be assessed by the payee/merchant.

Deposits, withdrawals and payments can be made similar to any other AMUCU deposit account. Deposits can be made via direct deposit, at an ATM, in a branch, or through the CO-OP Shared Branch network¹. Payments can also be made online and mobile banking using account to account transfers or mobile check deposit., or with Zelle®² Cash withdrawals can be made at an ATM, in a branch and through the CO-Op Shared Branch network. Payments can be made online with your debit card, or through Online and Mobile Banking, or by setting up an Automated Clearinghouse (ACH) transfer. Pay your monthly bills with our Online Bill Pay Service.

This Agreement applies to the Empowered Prime Share and Empowered Checking Accounts only and are in addition to the terms and conditions out lined in the *Member Account Agreement and Disclosure*. Except as specifically described within this agreement, the terms and conditions outlined in all other disclosure and agreements continue to apply. Please read this agreement and all agreements carefully.

This Agreement and all other disclosures and agreements are subject to change from time to time. American United Federal Credit Union reserves the right, in its sole discretion, to change, modify, add, or remove portions from this Agreement. We will notify you of those changes at least 30 calendar days prior to the change effective date either by mail or electronically according to the communication you indicated upon account opening. By using your account, you agree to the most recent version of this agreement, which is always available to you at a branch or online.

¹ The CO-OP Shared Branch network allows members of one credit union to perform a range of transactions at another credit union. Through the CO-OP Shared Branch network, participating credit unions can serve members in diverse geographical locations, even when they move or travel.

² Mobile Check Deposit, CO-OP Shared Branch Network and Zelle® are not available for the first 90 days after opening an Empowered Account.



Fees and Charges

There may be additional fees and charges for other select services. For the Empowered Prime Share and Empowered Checking Accounts, refer to the Empowered Account Disclosure of Account Fees for the fees and charges that may be applicable to your account. Fees and charges may be changed at our sole discretion, and you will receive notice of these changes in accordance with applicable law.

Overdraft coverage and overdraft protection are not available

Overdraft services are not available with the Empowered Checking Account. To help you avoid overdrawing your account, we have set this account to decline transactions that may overdraw your account. This means if a debit card purchase or ATM withdrawal greater than the current available balance is attempted on your account it will be declined in most situations. There are a few limited scenarios when an authorized debit card transaction or ATM withdrawal may overdraw your account. Please see the section below for further explanation.

Keep in mind, online bill payments and other electronic payments will not be paid if you do not have enough money in your account. Overdraft Paid, Overdraft Returned and Extended Overdraft fees (as those terms are defined in the Member Account Agreement) will not be charged by us, but the payee or merchant may assess a fee for unpaid transactions.

The available balance for your account can be found by checking online or mobile banking and at an ATM.

- Your available balance shows the funds in your account that are available for withdrawal or authorization on your debit card purchase at that point in time. Remember, your available balance only includes payments AMUCU has processed through your account. So, it's a good idea to keep track of all your outstanding transactions such as automatic payments or debit card transactions.
- For more details, please see Your Member Account Agreement.
- This document is available online at:
 - www.amucu.org
 - www.1stCalcu.org
 - Or; by calling 1-(801) 359-9600 or (877) 992-8663

Overdrafts can occur on this account

Although we try to help you limit overdrafts on your Empowered Checking Account, they can still occur. An overdraft will happen if you do not have enough available funds in your account to cover an item. We will not charge you an Overdraft Paid or Overdraft Returned Fee, but you will not be able to use your debit card or withdrawal funds from your account until you transfer or deposit enough money to bring your available balance positive.



There are some types of payments you make with your debit card that may unexpectedly cause an overdraft.

One example of this would be when you make a pay-at-the-pump gas purchase with your debit card. The merchant may send an authorization request and we will hold \$1 initially against your available balance because the total amount is not known until the pending transaction is complete. When the merchant sends the debit for the actual amount of the purchase, the bank will process the full purchase amount. It's a good idea to be aware and track the total amount paid at the gas pump until the actual amount posts so you know the available balance you have remaining in your account.

Do not order checks for the empowered checking account

The use of checks is not permitted with the Empowered Checking Account. Do not order checks through check printing vendors. Any debit transactions to an Empowered Checking Account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check will not be honored, even if there is enough money in the account.

Be aware of how a merchant processes your purchase or payment

When providing account and routing numbers to merchants to make a purchase or payment in person, electronically or over-the-phone, you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit. An ACH is an accepted form of payment for the Empowered Checking Account. Remember checks are not allowed for the Empowered Checking Account, so if the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged by the merchant for any unpaid transactions. Any fees charged are between you and the merchant, the bank is not responsible and will not refund fees charged by the merchant.

Making payments without checks

You may use your debit card for point-of-sale purchases. If you are enrolled in online or mobile banking, you can pay your bills electronically using our Bill Pay feature. Use of the Bill Pay feature for your Empowered Checking Account is governed by the Bill Pay Terms and Conditions Service Agreement with the following additional limitations:

- You may only use Bill Pay to pay your bill to companies that accept electronic payments and are identified within the online or mobile Bill Pay feature.
- You may schedule one-time payments and pre-authorized recurring payments using the standard delivery option (earliest pay date);

If your provider does not accept electronic payments, or is not established in our system, then we suggest visiting your providers web site to set up the payment directly with your provider. You may also use the Send Money feature Zelle^{®3} online and through mobile banking which allows you to send, receive, and request money

³ Use of Zelle[®] requires the user to agree to the Zelle Network[®] Service Agreement and Privacy Notice.



electronically simply by using an email address or send and receive money electronically by using a mobile phone number. Finally, we offer money orders or cashier's checks, which may be purchased at reduced price for our Empowered Checking Account holders any branch location.

New member access

If you are a new member at American United Federal Credit Union, for the first 90 calendar days after opening your Empowered Prime Share and Empowered Checking Account, you will not be able to use the mobile check deposit or Zelle Network® features through online or mobile banking. Access to the CO-OP Shared Branch network will also not be available during the first 90 calendar days after account opening.

On Day 91 after opening your account, you should have access, as long as you meet the mobile check deposit eligibility requirements. If you have an existing account in good standing, with American United Federal Credit Union, prior to opening an Empowered Prime Share or Empowered Checking Account, you may be granted immediate access to Mobile Check Deposit, CO-OP Shared Branch Network and Zelle® if you meet the eligibility requirements.