

America's Credit Union  
 Terms & Conditions  
 America's Credit Union Government Shutdown Loan Program

If a shutdown of the U.S. Government results in a failure to pay federal government employees, America's Credit Union will offer eligible members a zero percent loan. The loan amount will be based on the member's direct deposit of pay ("direct deposit") processed into (a) America's Credit Union deposit account(s) immediately before the government shutdown. To be considered for this loan, you must contact America's Credit Union by calling us at 866-968-7128 or by visiting an ACU location. You must meet the eligibility requirements and agree to the terms and conditions, as described below.

**Eligibility Requirements:** You are eligible for this service if:

- you are a federal government employee whose direct deposit of pay will be impacted by a government shutdown; and
- your direct deposit was processed into an active ACU account immediately preceding the government shutdown.

**Terms and Conditions:** By registering for this program, you agree to the following:

1. You certify that you meet the requirements described in the "Eligibility Requirements" section above.
2. You authorize America's Credit Union to evaluate your eligibility for a Government Shutdown Loan. If, in connection with the government shutdown, the government fails to pay federal government employees, you further authorize America's Credit Union to extend credit to you in the amount for which you are eligible as described below:

Last Eligible Direct Deposit	Loan Amount
Up to \$500	\$250
\$501 to \$1,000	\$500
\$1,001 to \$1,500	\$1,000
\$1,501 to \$2,000	\$1,500
\$2,001 to \$2,500	\$2,000
\$2,501 to \$3,000	\$2,500
\$3,001 to \$3,500	\$3,000
\$3,501 to \$4,000	\$3,500
\$4,001 to \$4,500	\$4,000
\$4,501 to \$5,000	\$4,500
\$5,001 to \$5,500	\$5,000
\$5,501 to \$6,000	\$5,500
<b>Greater than \$6,001</b>	<b>\$6,000</b>

3. America's Credit Union will deposit the amount for which you are eligible (as shown above) into the account in which your most recent direct deposit was processed. If your direct deposit is deposited into more than one America's Credit Union account, the amount for which you are eligible will be based upon the total amount of direct deposits. If multiple direct deposits are deposited into the same account, your loan amount can be based on the direct deposit(s) you select.
4. If you register before your direct deposit would have been scheduled to be processed, you may contact America's Credit Union at 866-968-7128 to withdraw your registration at any time up to one day before. If you withdraw your registration, you will no longer be eligible to receive the loan.
5. You understand that America's Credit Union will not obtain information from credit reporting agencies to determine your eligibility for this program or to extend a loan to you under this program. America's Credit Union will also not report to credit reporting agencies any information about the loan.
6. You also authorize an electronic transfer from the account(s) into which your eligible direct deposit is processed as follows: when America's Credit Union understands that the government has made back pay available to any eligible members, or 60 days after you receive the loan deposit, whichever is sooner, America's Credit Union will debit your account(s) for the same amount as America's Credit Union loaned to you. America's Credit Union will not provide any further notice before we debit your

account. If the full amount America's Credit Union loaned to you is not available in your account(s) on the date of the transfer, your account(s) may be overdrawn or may trigger the activation of your checking line(s) of credit. If you would like to discuss alternative repayment arrangements, please contact America's Credit Union at 866-968-7128.

7. **Statutory Lien/Security Interest** – You acknowledge and pledge to America's Credit Union a statutory lien in your shares and dividends on deposit in all joint and individual accounts and any monies held by America's Credit Union now and in the future, to the extent the loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account. You also acknowledge and pledge to America's Credit Union a security interest in the collateral securing loan(s) that you have with America's Credit Union now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on your primary residence.
8. **Permission to Contact** – If you provide a cell phone number, America's Credit Union has your permission to contact you at that number about all your America's Credit Union accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. If you provide an email address, America's Credit Union has your permission to send you email messages using an automatic emailing system for commercial or transactional purposes.



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