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This Master Account Agreement and Disclosure ("Membership Booklet") is the contract that covers your and our rights and responsibilities concerning Membership and Account(s) offered to you. In this Agreement, the words "you" and "yours" mean those who sign the Membership Application. The words "we," "us," and "our" mean Self-Help Credit Union, and its branches, divisions, or d.b.a. ("Credit Union"). The word "account" means any one or more accounts you have with the Credit Union. The classification and form of ownership of your accounts are designated on your Membership Application.

By signing the Membership Application, or by establishing and using the account, each of you, jointly and severally, agrees to the terms and conditions in this Agreement, including the Member Account Agreement, Truth-in-Savings Disclosures, Rate Addendum, Schedule of Fees, Funds Availability Policy, Electronic Funds Transfer Agreement, Privacy Policy, any account receipt, the Credit Union's bylaws and policies, and any amendments which collectively govern your Membership and Accounts. You agree that additional accounts and services you request in the future will be governed by this Agreement as amended from time to time.

## MEMBERSHIP AND ACCOUNT AGREEMENT

**YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH THE CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC FUND TRANSFER AGREEMENT AND/OR AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.**

**1. MEMBERSHIP ELIGIBILITY.** To be eligible for membership in the Credit Union you must be an individual or entity qualifying within the Credit Union's field of membership, and must purchase and maintain at least one share as required by Credit Union Bylaws. You authorize us to check your account, credit, and employment history and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

**2. INDIVIDUAL ACCOUNTS.** An individual account is an account owned by one depositor, including any individual, corporation, partnership, trust, or other organization qualified for Credit Union membership. If the account is an individual account, the interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate or payable on death (POD) beneficiary, if applicable.

**3. JOINT ACCOUNTS.** An account owned by two or more persons is a joint account.

**a. Rights of Joint Account Owners.** Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. **Any account owner may withdraw all available funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the funds of any account, including funds representing a membership share, without the consent of the other account owner(s)** and the Credit Union shall have no duty to notify any other joint account owner(s). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act, or require that all joint account owners agree in writing to any transaction concerning the account.

**b. Joint Account Owner Liability.** If any item deposited in a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount, and any charges and transaction, regardless of who created the overdraft, deposited or cashed the item, or benefited from or initiated the transaction. A joint owner shall be responsible for returning any unused checks or access devices from any joint owner removed from the account. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

**c. Rights of Survivorship.** For a joint account, the existence or non-existence of rights of survivorship shall be established by designation on the Membership Application. If the Membership Application designation is "Joint account with survivorship," then, on the death of an owner of the account, the deceased owner's interest in the account passes to the surviving owner(s) of the account. If the designation is "Joint account - no survivorship," then, on the death of an owner of the account, the deceased owner's interest in the account passes as a

part of that owner's estate under the deceased owner's will, trust, or by intestacy. If no designation is made on the Membership Application or if the designation is unclear, a multiple owner's account does not include rights of survivorship.

**d. Rights of Joint Business Account Owners.** Any joint business account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the shares of any account, including funds representing a membership share, without the consent of the other account owner(s) and the Credit Union shall have no duty to notify any other joint account owner(s). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a Court order to act, or require that all joint account owners agree in writing to any transaction concerning the account.

**e. Joint Business Account Owner Liability.** If any item deposited in a joint business account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple business account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

**4. PAYABLE ON DEATH (POD)/TRUST ACCOUNT DESIGNATIONS.** A Payable on Death (POD) account or trust account designation is a written instruction to the credit union that an individual or joint account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to all and surviving POD or trust beneficiaries/payees. If there is more than one surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.

**5. ACCOUNTS FOR MINORS.** For any account established by or for a minor, the Credit Union reserves the right to require the minor account owner to have his or her Social Security Number (SSN) or Tax Identification Number (TIN) and to have a parental joint account owner who is at least eighteen (18) years of age, who shall be jointly and severally liable to the Credit Union for any returned item, overdraft, or unpaid charges or amounts on such account. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. The Credit Union may make payments of funds directly to the minor without regard to his or her minority. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The Credit Union will not honor any transaction request by a parent or guardian who is not a joint account owner. The minor account owner's Social Security Number (SSN) or Tax Identification Number (TIN) must be shown on the account. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

**6. UNIFORM TRANSFERS TO MINORS ACCOUNT.** A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

**7. AGENCY DESIGNATION.** An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or credit union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

**8. BUSINESS, ORGANIZATIONAL, PARTNERSHIP OR CORPORATION ACCOUNTS.** If Your Account is a business, organizational, partnership or

corporate account, you will supply us with a separate authorization informing us of the authorized signers for the Account and provide any other related documents if we request you to do so.

**9. DEPOSIT REQUIREMENTS.** Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth in the Rate Addendum. All accounts are non-assignable and nonnegotiable to third parties. Certificate accounts are governed by the terms of this Agreement, the terms of the Rate Addendum, and the terms and disclosures on your certificate account receipt for each account, which is incorporated herein by this reference.

**a. Endorsements.** We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one (1) or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft or item that is payable to two (2) or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement as set forth on the back of the check or draft, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

**b. Collection of Items.** The Credit Union shall not be responsible for deposits made by mail or at an un-staffed facility until the Credit Union actually receives them. In handling items for deposit or collection, the Credit Union only acts as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for default or negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collection.

**c. Restrictive Legends.** Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days" or "not valid over \$500." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restrictions or limitations.

**d. Final Payment.** All items or Automated Clearing House (ACH) transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to these deposits as collected items. If the Credit Union incurs any fee to collect any item, the Credit Union may charge such a fee to your account. The Credit Union reserves the right to refuse or to return all or any item or funds transfer. The Credit Union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use.

**e. Direct Deposits.** The Credit Union may offer direct deposit options allowing you to preauthorize deposits (i.e. payroll checks, Social Security or retirement checks, or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits to your accounts by a separate authorization. If applicable, you must notify the Credit Union at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. Upon filing of bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and the Credit Union to make and apply direct deposits in accordance with your authorization on file with the Credit Union. If the Credit Union is required to reimburse the U.S. government for any benefit payment directly deposited into your account for any reason, you agree the Credit Union may deduct the amount returned from any of your accounts, unless prohibited by law.

**f. Crediting of Deposits.** Deposits made on weekends and Credit Union holidays will be credited to your account on the next business day. Deposits received at un-staffed facilities such as night depositories and automated teller machines (ATMs) will be credited on the day funds are removed and processed by the Credit Union. Items drawn from an institution located outside the United States are handled on a collection basis only. Amounts will be credited to your account when we receive final payment. You waive any notice of nonpayment,

dishonor, or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

## 10. ACCOUNT ACCESS

**a. Authorized Signature.** Your signature on the Membership Application authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

**b. Access Options.** You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, mobile device, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney. We reserve the right to restrict account withdrawals or transfers from your account, provided that we shall not be liable for any damages arising from any action we take regarding either (i) withdrawals or transfers; or (ii) payments or nonpayment of a check or draft, except for those damages which may arise solely as a result of the credit union's negligence.

**c. Credit Union Examination.** The Credit Union may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. You agree that the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

**11. ACH AND WIRE TRANSFERS.** Except as amended by this Agreement, electronic funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the credit union is located. We may execute certain requests for electronic funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order electronic funds transfers to or from your account. We will debit your account for the amount of an electronic funds transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. We will not provide you with next day notice of ACH, wire transfers and other electronic payments credited to your account.

You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments and, if received after a cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The credit union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order even if that person did not initiate the order. We may refuse requests to amend or cancel a payment order that we believe will expose the credit union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you of any such security procedures and you agree that our security procedures are commercially reasonable. From time to time, we may need to suspend processing of a transaction for greater scrutiny or verification in accordance with

applicable law, and this action may affect settlement or availability of the transaction.

## 12. ELECTRONIC CHECK TRANSACTIONS

**a. Electronic Checks.** If you authorize a merchant to electronically debit your checking account using the routing, account, and serial number of your check to initiate the transfer, whether the check is blank, partially or fully completed and signed, such authorization is an electronic check conversion. An electronic check conversion is an electronic funds transfer (EFT) subject to the terms of the Electronic Funds Transfer Agreement. You authorize us to honor any electronic check conversion from your checking account.

**b. Electronic Re-presented Checks.** If you write a check on a personal account that we return unpaid because of insufficient or uncollected funds, payee or any subsequent holder of the check may re-present the check to us, through an electronic instruction ("Electronic Re-presented Check") to charge your account for the amount of the check. If we receive an electronic re-presented check, we will pay or return the electronic re-presented check as if the original paper check was presented to us. Any collection fee you authorize the merchant to debit from your account is an electronic funds transfer subject to the terms of the Electronic Funds Transfer Agreement. If you want to reverse an electronic re-presented check, you must give us an affidavit within fifteen (15) days after we send or make available to you the periodic statement that reflects payment of that electronic re-presented check. In your affidavit, you must declare and swear under oath that the electronic re-presented check was ineligible or unauthorized. If we receive a proper notice of affidavit from you within the 15-day period, we will recredit your account with the amount of the charge. If you wish to stop payment of any electronic re-presented check, you must follow the procedures for stopping payment of checks, not the procedures for stopping payment on electronic loan or bill payments. If you ask us to request the depositor's bank to send us the original paper check or a copy of the paper check, and we provide it to you, you agree that you will not seek to have your account re-credited due to a prior stop payment order or if the item is otherwise ineligible for collection.

**13. ACCOUNT RATES AND FEES.** The Credit Union's payment of dividends on any account is subject to the account rates and fees, earnings, payment, and balance requirements as set forth in the Rate Addendum and Schedule of Fees. You agree that the Credit Union may impose fees and charges for the deposit account services provided by the Credit Union. A current Rate Addendum and Schedule of Fees has changes from time to time and you will be notified of such changes as required by law.

## 14. TRANSACTION LIMITATIONS

**a. Withdrawal Restrictions.** The Credit Union will permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft coverage plan. Drafts or other transfer or payment orders that are drawn against insufficient available funds will be subject to a service charge set forth in the Schedule of Fees. If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may allow those withdrawals for which there are sufficient available funds in any order at the Credit Union's discretion.

The Credit Union may also refuse to allow a withdrawal in other cases, for example, any dispute between the owners about the account (unless a court has ordered the Credit Union to allow the withdrawal); a legal garnishment or attachment is served; the account secures an obligation to the Credit Union; any required documentation has not been presented; or you fail to repay a Credit Union loan on time. You will be advised of the reasons for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (except checking accounts) of no less than seven (7) days and up to sixty (60) days, as required by law, before such withdrawal.

**b. Transfer Limitations.** For Savings, Youth Savings, Money Market, and IRA Savings accounts, you may make up to six (6) preauthorized, automatic, telephonic, or home-banking transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders, including written orders received through the automated clearing house (ACH). There is no limit to the number of transactions you may make in the following manner. (i) transfers to any loan account with the Credit Union; (ii) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such a transfer or withdrawal is initiated in person, by mail, or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be subject to

suspension or closure by the Credit Union and the Credit Union may impose a charge.

## 15. OVERDRAFTS

**a. Overdraft Liability.** If on any day, the available funds in your checking account are not sufficient to cover checks and other items posted to your account, those checks and items will be handled in accordance with our overdraft procedures. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's processing deadline with only one review of the account required. The Credit Union has no duty to notify you of an insufficient funds item. The Credit Union may charge a fee for an insufficient funds item whether paid or returned as set forth in the Schedule of Fees. Except as otherwise agreed to in writing, the Credit Union, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union pays an item that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any processing deadline limits.

**b. Order of Payments.** Checks, drafts, items and other transactions may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft or item and execute other transactions on your account in any order we choose. The order in which we process checks, drafts and items and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

**16. Postdated and Stale Dated Items.** You agree not to issue any check or draft that is postdated. If you do issue a check or draft that is payable on a future date and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

## 17. STOP PAYMENT ORDERS

**a. Stop Payment Request.** You may ask the Credit Union to stop payment on any check drawn upon your checking account. You may request a stop payment by telephone, by mail, fax or in person. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, date, and number of the check and its exact amount. To be binding the order must be in writing, dated, signed, and must accurately describe the check or draft including the exact account number, check or draft number and the exact amount of the check or draft. If you give the Credit Union incorrect or incomplete information, the Credit Union will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for the Credit Union to act upon the order, the Credit Union will not be liable to you or to any other party for payment of the item. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to the Credit Union, and to assist the Credit Union in legal action taken against the person.

**b. Duration of Order.** You may make an oral stop payment order, which will lapse within fourteen (14) calendar days unless continued in writing within that time. A written stop payment order will be effective for 6 months. A written stop payment order may be renewed in writing from time to time. The Credit Union is not obligated to notify you when a stop payment order expires.

**c. Liability.** The Credit Union may charge a fee for each stop payment order requested, as set forth in the Schedule of Fees. You may not stop payment on any certified check or draft, cashier's check or teller's check, or any other check, draft, or payment guaranteed by the Credit Union. You should be aware that while payment of the item may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages, or claims related to the Credit Union's action in refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

**18. LOST ITEMS.** The Credit Union, in receiving items from you for withdrawal or deposit, acts only as your agent and reserves the right to reverse the credit for any deposited items or to charge your account for the items, should they become lost in the collection process.

**19. CREDIT UNION'S LIABILITY FOR ERRORS.** If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union will not be liable if: (a) through no fault of the Credit Union, your account does not contain enough money to make the transaction; (b) circumstances beyond the Credit Union's control prevent the transaction; (c) your loss is caused by your negligence or the negligence of another financial institution; or (d) the money in your account is subject to a legal process or other claim. The Credit Union will not be liable for consequential damages except liability for wrongful dishonor. The Credit Union's actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area serviced by the Credit Union. You grant the Credit Union the right, in making payments of deposited funds, to rely on the form of the account and the terms of this Account Agreement. Any conflict between oral representations by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

**20. CHECKS PRESENTED FOR PAYMENT IN PERSON.** We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft and we shall have no liability for refusing payment.

**21. REMOTELY CREATED CHECKS.** For purposes of this paragraph, "account" means a transaction account, credit account, and any other account on which checks (share drafts) may be drawn. A remotely created check is a check created by someone other than the person on whose account the check is drawn. A remotely created check is generally created by a third party payee as authorized by the owner of the account on which the check is drawn. Authorization is usually made over the telephone or through online communication. The owner of the account does not sign a remotely created check. In place of the owner's signature, the remotely created check usually bears a statement that the owner authorized the check or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check against your account, you may not later revoke your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account, and may charge against your account any remotely created check for which the third party has proof of your authorization.

**22. CREDIT UNION LIEN AND SECURITY INTEREST.** Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. Federal or state law, depending upon whether we have a federal or state charter, gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by state or federal law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

**a. Your pledge and our statutory lien rights will allow us to apply the funds in your account to what you owe when you are in default, except as limited by state or federal law.** If we do not apply the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

**23. LEGAL PROCESS.** If any legal action, such as a levy, garnishment, or attachment, is brought against your account, the Credit Union may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. If the Credit Union incurs any expenses or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to the Credit Union's lien and security interest.

**24. ACCOUNT INFORMATION.** Upon your request, the Credit Union will inform you of the name and address of each credit reporting agency from which the Credit Union obtains a report in connection with your account. The Credit Union

agrees not to disclose information to third parties about your account regarding any transaction or balances except as set forth in the privacy policy.

## 25. NOTICES

**a. Name or Address Changes.** It is your responsibility to notify the Credit Union of a change in mailing or physical address, change of email address or change of name. We may require all name and address changes to be provided in writing. The Credit Union is only required to attempt to communicate with you only at the most recent address you have provided to the Credit Union. If the Credit Union attempts to locate you, the Credit Union may impose a service fee as set forth on the Schedule of Fees.

**b. Notice of Amendments.** Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes in account terms, rates, or fees as required by law. Changes in account ownership, such as adding or removing a joint account owner, must be evidenced in writing. The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.

**c. Effect of Notice.** Any written notice you give the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is deposited in the U.S. mail, postage prepaid, and addressed to you at your statement mailing address. Notice to any one account owner is considered notice to all owners of the account. The Credit Union reserves the right to accept oral instructions, and you agree to hold the Credit Union harmless from any liability arising as a result of such instructions.

**d. Electronic Notices.** If you have agreed to receive notices electronically we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

**26. TAXPAYER IDENTIFICATION NUMBER (TIN) AND BACKUP WITHHOLDING.** If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and pay the Internal Revenue Service (IRS) a required percentage of payments of dividends, and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding as well as civil or criminal penalties. If you refuse to provide your TIN, the Credit Union may suspend the opening of your account.

## 27. STATEMENTS

**a. Contents.** If the Credit Union provides a statement for your account, you will receive a periodic statement of all transactions and activity on your account during the statement period. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For checking accounts, you understand that when paid, your original check becomes property of the Credit Union. Copies will be retained by the Credit Union and made available upon your request and subject to the fee set forth in the Schedule of Fees.

**b. Examination.** You are responsible for examining each statement and reporting any irregularities to the Credit Union. The Credit Union will not be responsible for any forged, altered, or unauthorized item drawn on your account if (1) you fail to notify the Credit Union within thirty (30) days of the mailing date of the earliest statement and availability of checks containing any forgery, alteration, or unauthorized signature on the item; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

**c. Notice to Credit Union.** You agree that the Credit Union's retention of checks does not alter or waive your responsibility to examine your statements and check copies or the time limit for notifying the Credit Union of any errors. The statement will be considered correct for all purposes and the Credit Union will not be liable for any payment made or charge to your account unless you notify the Credit Union in writing within the time limit specified in the Examination section (see above) after the statement and checks are made available to you. If you fail to receive a periodic statement, you agree to notify us with 14 days of the time you regularly receive a statement.

**28. INACTIVE AND ABANDONED ACCOUNTS.** If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Truth-in-Savings Disclosure or Schedule of Fees, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if

applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

**29. TERMINATION OF ACCOUNT.** The Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any account checks are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft coverage plan; (6) any owner or authorized user causes the Credit Union to suffer a loss, or if there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. Your account removal or termination will not affect your responsibility for any loan obligations or prior transactions. The Credit Union is not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if the Credit Union pays a check or other item after termination, you agree to reimburse the Credit Union for payment.

**30. TERMINATION OF MEMBERSHIP.** You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw or by withdrawing your minimum required membership share, if any. You may be expelled if there has been any misrepresentation or any other abuse on any of your other accounts or if you fail to comply with the Credit Union policies, procedures, or bylaws, conduct yourself in a threatening or abusive manner to Credit Union personnel, or willfully damage Credit Union property. You may be denied service or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union or violating any terms of membership. If you are expelled you may not be a joint account owner on another account.

**31. DEATH OF ACCOUNT OWNER.** The Credit Union may require the survivor or other claimant to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to honor all transfers, withdrawals, deposits, and other transactions on the account until the Credit Union learns of an account owner's death. Once the Credit Union learns of a member's death, the Credit Union may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days unless the Credit Union receives instructions from any person claiming an interest in the account to stop payment on the checks and other items. You agree that the Credit Union can require that anyone who claims funds in your account after your death to indemnify the Credit Union for any losses resulting from honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

**32. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES.** You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

**33. SPECIAL ACCOUNT INSTRUCTIONS.** You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by the appropriate form(s) as specifically designated by the Credit Union.

**34. SEVERABILITY.** In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

**35. ENFORCEMENT.** You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a

result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings legal action to enforce the Agreement or collect any overdrawn funds on accounts assessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

**36. NEGATIVE INFORMATION NOTICE.** We may report information about your loan, share or deposit accounts to credit bureaus or other consumer reporting agencies. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

**37. YOUR CONSENT TO RECEIVE CALLS.** You agree if you provide or have provided any telephone number, including a cell phone number, on your membership application, other Credit Union form, or verbally, you are giving the Credit Union, its agents, employees, or third parties your consent to contact you at such telephone number(s) to discuss or communicate the status of your accounts or applications, whether these numbers are dialed manually or by means of an automatic telephone dialing system or pre-recorded message. You are not required to consent as a condition of purchasing any property, goods or service (including loans).

You may withdraw your consent at any time by contacting the credit union by phone, in person or any other reasonable means and informing us of your preferences.

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

**THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.**

Except as specifically described below, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

**1. MEMBER IN GOOD STANDING.** The Account services described herein are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a. A delinquent loan.
- b. A savings balance below the minimum balance required to open.
- c. An unresolved deposited returned check.
- d. Any unpaid and uncollected credit union fees.
- e. A negative balance on an account.
- f. Caused a financial loss to the Credit Union.

**2. RATE INFORMATION.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, Youth Savings, Money Market Account, Holiday Club, Custom Club, Personal Checking, Premium Checking, Health Savings Account, and IRA Savings, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the effective date, which is set forth in the Rate Addendum.

a. Premium Checking Accounts are Rising Tiered Rate accounts. See the Rate Addendum for Rising Tiered Rate balance information. With Rising Tiered Rate accounts the dividend rate for the balance range applies to the entire balance in the account.

**3. DIVIDEND PERIOD.** The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. For each account, the dividend period is stated in the Rate Addendum.

**4. ACCRUAL OF DIVIDENDS.** For all accounts, dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

**5. COMPOUNDING AND CREDITING.** For all dividend-bearing Accounts, dividends will be earned daily for each day on which your balance exceeds the

minimum balance requirement for your Account. The dividend period, compounding frequency and the crediting frequency for all accounts are shown in the Rate Addendum.

**6. NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**7. BALANCE INFORMATION.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is five dollars (\$5). Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements necessary to earn dividends or avoid service fees are stated in the Rate Addendum.

**8. BALANCE COMPUTATION METHOD.** Dividends are calculated by the Daily Balance method. The Daily Balance applies a daily periodic rate to the principal in the account each day.

**9. ACCOUNT LIMITATIONS.** For Regular Savings, Youth Savings, Money Market, and IRA Savings accounts, you may make up to six (6) preauthorized, automatic, telephonic, or online banking transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders, including written orders received through the automated clearing house (ACH). There is no limit to the number of transactions you may make in the following manner. (i) transfers to any loan account with the Credit Union; (ii) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such a transfer or withdrawal is initiated in person, by mail, or at an ATM. If you exceed these limitations, your account may be subject to a fee or closure by the Credit Union.

**10. ACCOUNT WITHDRAWAL RESTRICTIONS.** The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (except checking accounts) of no less than seven (7) days and up to sixty (60) days, as required by law, before such withdrawal.

**a.** For Holiday Club accounts, the entire balance of funds held in the account will be automatically transferred into another deposit account at the Credit Union. An automatic transfer payout is done once a year on November 1 or November 15, as chosen by the account holder at the time the account is opened. The "transfer to" account will be determined by the account holder at the time the account is opened, and may be changed at any time. Early withdrawal penalties do apply for any withdrawals made from this account in any manner other than the pre-determined automatic transfer payout. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. See the Fee Schedule for applicable charges. The Credit Union reserves the right to reassign this Club account to a Regular Savings account to prevent the account holder from incurring ongoing and excessive early withdrawal penalty assessments.

**b.** For Custom Club accounts, the entire balance of funds held in the account will be automatically transferred into another deposit account at the Credit Union. An automatic transfer payout is done once a year on a date specified by the account holder. The payout date may be changed by the account holder at any time, and must be set to transfer funds at least twelve (12) months from the date the change is made, with the exception of the original opening of the account. Additionally, the "transfer to" account must be pre-determined by the account holder at the time the account is opened, and may be changed at any time. Early withdrawal penalties do apply for any withdrawals made from this account in any manner other than the pre-determined automatic transfer payout. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. See the Fee Schedule for applicable charges. The Credit Union reserves the right to reassign this Club account to a savings account to prevent the account holder from incurring ongoing and excessive early withdrawal penalty assessments.

**c.** For Health Savings Account (HSA) "Limited to medical expenses."

**11. OTHER FEES AND CHARGES.** Any fees and charges applicable to your Account are disclosed separately in the Schedule of Fees provided in conjunction with these Agreements and Disclosures.

Fees for overdrawing your account may be imposed on each check, draft, item, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft,

item or transaction. Please refer to the Schedule of Fees for current fee information.

## 12. TERM CERTIFICATE ACCOUNTS

**a. Fixed Rate Information.** The dividend rate and annual percentage yield ("APY") on your certificate account is set forth in the Rate Addendum. The dividend rate and APY are fixed and will be in effect for the term of the account. The APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**b. Dividend Period.** For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**c. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Addendum. Dividends will be added to the principal unless otherwise requested by you in writing.

**d. Balance Information.** The minimum balance required to open the account and earn the stated APY is set forth in the Rate Addendum. If you do not maintain the minimum balance, you will not earn the stated APY. The dividend calculation method for your certificate is set forth in the Rate Addendum.

**e. Balance Computation Method.** Dividends are calculated by the Daily Balance method. The Daily Balance applies a daily periodic rate to the principal in the account each day.

**f. Accrual of Dividends.** For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

**g. Account Limitations.** After your account is opened you may make withdrawals subject to the early withdrawal penalties stated in this disclosure (see *Early Withdrawal Provisions* section).

**h. Maturity.** Your certificate account will mature on the maturity date stated on the Term Certificate disclosure.

**i. Early Withdrawal Provisions.** We may impose a penalty if you withdraw any of the funds from your Term Certificate or IRA Term Certificate account before the maturity date.

|                                |                      |
|--------------------------------|----------------------|
| ❖ Terms of 12 months or less   | 90 days of interest  |
| ❖ Terms greater than 12 months | 180 days of interest |

IRA Term Certificates may incur additional penalties imposed by the U.S. federal government.

**j. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the nominal dividend rate on the account. It applies whether or not the dividend has been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**k. 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.
- ❖ Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.
- ❖ After the close of the dividend period in which the owner's membership was terminated in accordance with the Bylaws of the Credit Union.
- ❖ Withdrawal as a result of liquidation of the Credit Union.

**l. Renewal Policy.** The Credit Union will give the owners at least 15 days notice prior to maturity. The owners will be able to choose how the certificate will be treated at maturity. The certificate will be renewed for the same term at the rate in effect if no instructions are received from the owner before the maturity date. You have a grace period of ten (10) calendar days after maturity in which to add or withdraw funds in the account without penalty and to change the term length of the certificate.

m. **Non-transferable/Non-negotiable.** Your account is non-transferable and non-negotiable.

## FUNDS AVAILABILITY POLICY DISCLOSURE

**THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS AT THE CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.**

**1. GENERAL POLICY.** Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was 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 first business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit may be available on the day of your deposit. If we are not going to make all of the funds from your deposit available on the same 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 next business day after we receive your deposit. If you will 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, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check 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 that are described elsewhere in this Disclosure for the type of check that you deposited. If we take such action, we will notify you at the time you make your deposit or cash your check.

**4. LONGER DELAYS MAY APPLY.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- ❖ We believe a check you deposit will not be paid.
- ❖ You deposit checks totaling more than \$5,000.00 on any one (1) day.
- ❖ You deposit a check that has been returned unpaid.
- ❖ You have overdrawn your account 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 business day after the day of your deposit.

**5. SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 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 next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000.00 will be available no later than the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

**6. DEPOSITS AT NON-PROPRIETARY ATMS.** The Credit Union does not accept, and will not process, deposits made at non-proproprietary ATMs.

**7. FOREIGN CHECKS.** Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

## ELECTRONIC FUNDS TRANSFER AGREEMENT

**This is your Electronic Services Agreement and Disclosure. It covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by the Credit Union including any special instructions regarding the use of our debit or ATM card, our HSA debit card, our online banking service, our mobile banking services, and our audio banking service. Each with their corresponding personal identification Number (PIN) or access code and any checks you authorize to be processed electronically.**

Electronic funds transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

**1. EFT SERVICES.** If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

**2. ATM CARD.** You may use your card and PIN (Personal Identification Number) in automated teller machines (ATMs) of the Credit Union, and such other machines or facilities as the Credit Union may designate.

At the present time, you may use your card to:

- ❖ Make deposits to your savings, checking, and Money Market accounts using ATMs of the Credit Union, ONLY.
- ❖ Withdraw funds from your savings, checking, and Money Market accounts.
- ❖ Transfer funds from your savings, checking, and Money Market accounts.
- ❖ You may transfer up to the available balance in your accounts at the time of the transfer.
- ❖ Obtain balance information for your savings, checking, and Money Market accounts.

The following limitations on the frequency and amount of ATM transactions may apply:

- ❖ You may make up to ten (10) cash withdrawals in any one (1) day.
- ❖ You may withdraw up to a maximum of \$510.00 in any one (1) day, if there are sufficient funds in your account.
- ❖ See "transfer limitations" section for any transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

**3. DEBIT MASTERCARD.** You may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your Credit Union checking account.

If the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved coverage accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, and such other machines or facilities as the Credit Union may designate.

In addition, you may use your card without a PIN, in which case you initiate payment authorization by signing a receipt, providing the card number, or swiping the card



through a point-of-sale (POS) terminal. Please refer to the Member Liability section of this Agreement for terms and conditions.

At the present time, you may also use your Card to:

- ❖ Make deposits to your savings, checking, and Money Market accounts using ATMs of the Credit Union, ONLY.
- ❖ Withdraw funds from your savings, checking, and Money Market accounts.
- ❖ Transfer funds from your savings, checking, and Money Market accounts.
- ❖ You may transfer up to the available balance in your accounts at the time of the transfer.
- ❖ Obtain balance information for your savings, checking, and Money Market accounts.
- ❖ Make point-of-sale (POS) transactions with your card and personal identification number (PIN) at merchants that accept MasterCard.
- ❖ Make point-of-sale (POS) transactions with your card and signature at merchants that accept MasterCard.
- ❖ Order goods or services by mail, telephone, or online from places that accept MasterCard.

The following limitations on the frequency and amount of Mastercard Debit Card transactions may apply:

- ❖ You may make up to ten (10) Debit MasterCard signature purchases per day.
- ❖ You may make up to a maximum of \$2,000.00 per day in signature purchases, if there are sufficient funds available in the account.
- ❖ You may make up to ten (10) PIN POS transactions in any one (1) day.
- ❖ You may make up to a maximum of \$1,000.00 per day in PIN POS purchases, if there are sufficient funds available in the account.
- ❖ You may make up to ten (10) ATM cash withdrawals per day.
- ❖ You may withdraw up to a maximum of \$510.00 per day from an ATM, if there are sufficient funds in your account.
- ❖ For security purposes, there are other limits on the frequency of transfers available at ATMs.
- ❖ See "transfer limitations" that may apply to these transactions.

**4. HSA DEBIT CARD.** HSA debit card use is restricted to health care providers and merchants providing qualified medical products and services such as doctors' offices, pharmacies, and medical supply stores. Any medical service provider or health care merchant that accepts MasterCard or STAR accepts your HSA debit card.

When using the Credit Union HSA debit card to access your Health Savings Account (HSA), portions of this Agreement governed by Regulation E will not apply. A Health Savings Account as defined by the IRS is a trust account, and therefore is not covered under Regulation E. You agree to use the HSA debit card in accordance with the HSA agreement. Funds to cover purchases paid with the HSA debit card will be deducted from your Credit Union Health Savings Account (HSA). The Credit Union does not guarantee that all approved payments made with the HSA debit card are, in fact, qualified medical expenses.

At present time, you may use the HSA debit card to purchase qualified medical products and services as follows:

- ❖ Point-of-sale (POS) purchase transactions with your card and personal identification number (PIN) from health care providers and merchants that accept the HSA debit card.
- ❖ Point-of-sale (POS) purchase transactions with your card and signature from health care providers and merchants that accept the HSA debit card.
- ❖ When ordering qualified medical products and services online, by mail, or by telephone.

The following limitations on HSA debit card transactions may apply:

- ❖ Use of the card is restricted to the payment of medical expenses incurred under a high-deductible health plan.
- ❖ Use of the card is restricted to health care service providers and merchants providing qualified health care products and services.
- ❖ You may make no more than 10 purchases per day with the HSA debit card.

- ❖ Purchase amounts are limited and will not exceed the amount in your account. The Credit Union will not authorize overdraft coverage with the HSA debit card.
- ❖ Your HSA debit card will not work at ATMs.

It is important that you report a lost or stolen HSA debit card and unauthorized HSA debit card purchases immediately to limit your liability for losses. To report a lost or stolen HSA debit card or unauthorized card transactions on your HSA account call (888) 241-2510.

**5. ONLINE BANKING.** If we approve Online Banking for your accounts, an initial Personal Identification Number (PIN) will be assigned to you. You are responsible for changing your PIN and using it along with your account number to access your accounts. Your accounts can be accessed using Online Banking via personal computer, mobile device or other approved access device(s). Online Banking will be available for your convenience 24 hours per day. By signing the Credit Union's Membership Application you agree to the terms and conditions of this Membership Agreement and any User Agreement governing Online Banking.

At the present time, you may use Online Banking to:

- ❖ Withdraw funds from your savings, checking, home equity loan, and Money Market accounts by requesting a check.
- ❖ Transfer funds from your savings, checking, Money Market, and home equity loan accounts. The maximum withdrawal or transfer amount is \$5,000.00 per transaction, and no transfer or withdrawal may exceed the available funds in your account.
- ❖ Obtain balance and transaction information for your savings, checking, Money Market, home equity loan, Club, and certificate accounts.
- ❖ Make loan payments from your savings, checking, and Money Market accounts.
- ❖ Access your Home Equity loan.
- ❖ Determine if a particular item has cleared.
- ❖ Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- ❖ See "transfer limitations" that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. There may be limits on the duration of each access. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may impose a service fee as set forth in the Credit Union's Schedule of Fees.

**6. BILL PAY SERVICE.** If we approve the Bill Pay Service for your accounts, you may use the Bill Pay Service to make payments from your designated checking account to the Payees you choose. You agree to have available and collected funds on deposit in the Credit Union checking account you designate in amounts sufficient to pay for all bill payments requested, as well as any other payment obligations you have to the Credit Union. The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the sufficient funds requirement, or any other terms or conditions of the Bill Pay Service, this disclosure or the Bill Pay Service User Agreement. The Credit Union also reserves the right to charge any fees associated with any such rejection or reversal.

If you do not have sufficient funds in the account and the Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations in full and on demand. Furthermore, you agree that the Credit Union, at its option, may withdraw funds from any of your Credit Union accounts to cover such payment obligations.

**a. Service Fee.** Fees for the Bill Pay Service are indicated on the Credit Union's Schedule of Fees.

In addition to a monthly service fee, you may be charged a separate fee for the use of any special, non-standard services offered by Bill Pay including, but not limited to, postal delivery of a payment, fund transfers of monetary gifts, and fund transfers of charitable donations. Any special use fees will be disclosed by the Bill Pay Service at the time of purchase.

**b. Inactivity Fee.** If you are a registered user of Bill Pay, but have not used the service for a period of 31 (thirty-one) consecutive days, you will be charged a

monthly inactivity fee for each month you remain registered and activity remains inactive beyond 31 (thirty-one) days of inactivity.

**c. Payment Processing and Liability.** Details of Payment Processing and Liability can be found on the Bill Pay site under Terms & Conditions.

**d. Transaction Limitations.** There is no limit on the number of bill payments per day. There is a limit of \$2,500 on transfers. Any single non-transfer transaction may not exceed \$9,999.99.

**e. Termination**

- ❖ You may terminate your use of the Bill Pay Service by written notice to the Credit Union.
- ❖ You agree to hold the Credit Union harmless for any payment made on your behalf before the Credit Union has had a reasonable opportunity to act on your termination notice.
- ❖ You agree to remain obligated for any payments made by the Credit Union on your behalf.
- ❖ The Credit Union has the right to terminate your use of the Bill Pay Service for any reason.

**7. MOBILE BANKING.** If we approve Mobile Banking for your accounts, your accounts can be accessed using Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. Access to Mobile Banking requires Online Banking enrollment. By signing the Credit Union's Membership Application you agree to the terms and conditions of this Membership Agreement and any User Agreement governing Mobile Banking.

At the present time, you may use Mobile Banking to:

- ❖ Withdraw funds from your savings, checking, home equity loan, and Money Market accounts by requesting a check.
- ❖ Transfer funds from your savings, checking, Money Market, and home equity loan accounts. The maximum withdrawal or transfer amount is \$5,000.00 per transaction, and no transfer or withdrawal may exceed the available funds in your account.
- ❖ Obtain balance and transaction information for your savings, checking, Money Market, home equity loan, Club, and certificate accounts.
- ❖ Make loan payments from your savings, checking, and Money Market accounts.
- ❖ Access your Home Equity loan.
- ❖ Determine if a particular item has cleared.
- ❖ Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- ❖ See "transfer limitations" that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. There may be limits on the duration of each access. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may impose a service fee as set forth in the Credit Union's Schedule of Fees. Additionally, consult with your mobile device service provider regarding any fees and charges that may be imposed by the provider.

**8. AUDIO BANKING.** If we approve Audio Banking for your accounts, an initial Personal Identification Number (PIN) will be assigned to you. You are responsible for changing your Personal Identification Number (PIN) and using it along with your account number to access your accounts. By signing the Credit Union's Membership Application you agree to the terms and conditions of this Membership Agreement and any User Agreement governing Audio Banking. Your accounts can be accessed using Audio Banking by calling 866-708-0694 via home telephone, mobile device or other approved access device(s). Audio Banking will be available for your convenience 24 hours per day.

At the present time, you may use Audio Banking to:

- ❖ Withdraw funds from your savings, checking, home equity loan, and Money Market accounts by requesting a check.
- ❖ Transfer funds from your savings, checking, Money Market, and home equity loan accounts. The maximum withdrawal or transfer amount is

\$5,000.00 per transaction, and no transfer or withdrawal may exceed the available funds in your account.

- ❖ Obtain balance and transaction information for your savings, checking, Money Market, home equity loan, Club, and certificate accounts.
- ❖ Make loan payments from your savings, checking, and Money Market accounts.
- ❖ Access your Home Equity loan.
- ❖ Determine if a particular item has cleared.
- ❖ Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- ❖ See "transfer limitations" that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. There may be limits on the duration of each access. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may impose a service fee as set forth in the Credit Union's Schedule of Fees.

**9. PREAUTHORIZED EFTS**

**a. Direct Deposit.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your savings, checking, or money market account.

**b. Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings, checking, or money market account.

**c. Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made. A stop payment request for preauthorized Electronic Funds Transfers will apply to all subsequent transfers, unless you withdraw the request.

**d. Notice of Varying Amounts.** If these 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 amount would fall outside certain limits that you set.

**e. Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer 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.

f. See "transfer limitations" that may apply to these transactions.

**10. ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURNED CHECK FEES.** If you pay for purchases or bills with a check or share draft you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants or payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

**11. TRANSFER LIMITATIONS.** For Savings, Youth Savings, Money Market, and IRA Savings accounts, you may make up to six (6) preauthorized, automatic, telephonic, or online banking transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders, including written orders received through the automated clearing house (ACH). There is no limit to the number of transactions you may make in the following manner: (i) transfers to any loan account with the Credit Union; (ii) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such a transfer or withdrawal is initiated in person, by mail, or at an ATM. If you exceed these limitations, your account may be subject to a fee or closure by the Credit Union.

**12. CONDITIONS OF EFT SERVICES**

**a. Ownership of Cards.** Any Card or other device which we supply to you is our property and must be 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, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.

**b. 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 your account in lieu of a cash refund.

**c. Foreign Transactions.** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Mastercard from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Mastercard itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

**d. Security of Access Code.** You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

**e. Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**f. Fees and Charges.** There are certain charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

Refer to the separate Schedule of Fees for current fees

**g. Member Liability.** You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card has been lost or stolen or if you believe someone has used your card or access code or otherwise accessed your accounts 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. You could lose all the money in your account (plus your maximum overdraft line of credit).

You will not be liable for any unauthorized transactions using your MasterCard Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

For all other EFT transactions involving access devices, including transactions conducted at ATMs, your liability for unauthorized transactions is determined as follows: If you tell us within two (2) business days, you can lose no more than \$50.00

if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, code or other means, TELL US AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed 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 your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact your Credit Union home branch using the branch contact information on the last page of this agreement.

You should also call the number, or write to the address, of your Credit Union home if you believe a transfer has been made using the information from your check without your permission. Use the branch contact information on the last page of this agreement to reach the appropriate Credit Union branch.

## RIGHT TO RECEIVE DOCUMENTATION

**1. PERIODIC STATEMENTS.** Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions, preauthorized EFTs or electronic/PC transactions will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly and/or annually.

**2. TERMINAL RECEIPT.** You have the option to receive a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant.

**3. DIRECT DEPOSIT.** If you have arranged to have a direct deposit made to your 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 find out whether or not the deposit has been made by calling your Credit Union home branch or by using Online Banking. This does not apply to transactions occurring outside the United States.

**4. ACCOUNT INFORMATION DISCLOSURE.** We will disclose information to third parties about your account or the transfers you make.

- ❖ 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;
- ❖ If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested services(s).
- ❖ To comply with government agency or court orders; or
- ❖ If you give us your written permission.

**5. CREDIT UNION LIABILITY AND PREAUTHORIZED PAYMENTS.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events.

- ❖ If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- ❖ If you used your Card or access code in an incorrect manner.
- ❖ If the ATM where you are making the transfer does not have enough cash.
- ❖ If the ATM was not working properly and you knew about the problem when you started the transaction.
- ❖ If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- ❖ If the money in your account is subject to legal process or other claim.
- ❖ If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- ❖ If the error was caused by a system of any participating ATM network.
- ❖ If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.

- ❖ If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- ❖ If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- ❖ Any other exceptions as established by the Credit Union.

**6. NOTICES.** All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. If you have agreed to receive notices electronically we may send you notices to the appropriate email address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (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 ATM Card.
- ❖ Report all crimes to law enforcement officials immediately.
- ❖ Close the entry door of any ATM facility equipped with a door.

**7. BILLING ERRORS.** In case of errors or questions about electronic funds transfers from your savings and checking accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. *Call us, or write us, at the number or address of your Credit Union home branch using the branch contact information on the last page of this agreement.*

1. Tell us your name and account number.
2. Tell us the dollar amount of the suspected error.
3. Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.

If you tell us orally, 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. If we need more time, however, we may take up to forty-five (45) \*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)\* business days 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 credit your account. We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a

written explanation. You may ask for copies of the documents that we used in our investigation.

\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

\*\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

**NOTE.** If the error you assert is an unauthorized Mastercard transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

**8. TERMINATION OF EFT SERVICES.** You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFT made prior to termination.

**9. CHANGE IN TERMS.** We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time.

**10. BUSINESS DAYS.** Every day is a business day except Saturdays, Sundays and holidays.

**11. GOVERNING LAW.** This Agreement is governed by the Credit Union's bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

**12. ENFORCEMENT.** You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

## SELF-HELP CREDIT UNION

For specific branch contact information,  
please refer to any correspondence you may have received  
from your Credit Union branch, including a recent account statement,  
or visit our website at:

[www.self-help.org](http://www.self-help.org)

(click on the *Locations & Hours* link)

SHCU-Durham  
301 W. Main Street, Durham, NC 27701  
800-966-7353 (toll-free)  
Fax: 919-323-4414