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BUSINESS ACCOUNTS

TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the membership application/account agreement form or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the membership application/account agreement for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with authority to deposit, withdraw, or exercise control over the funds in the account. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with authority to deposit, withdraw, or exercise control over the funds in the account. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this agreement and the schedule of charges. You authorize us to deduct these charges without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with authority to deposit, withdraw, or exercise control over the funds in the account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account any amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on the
final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you may provide us an itemized list of the deposit. To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our “daily cutoff time” of 5:00 p.m. on a given business day as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer any or all of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs your account to jointly make withdrawals payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly check electronically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the amount, date, date and payee of the item.

Checks and withdrawal rules - If you do not purchase your check stock from us, you must be certain that we approve the check stock you purchase. We may refuse any withdrawal request which you attempt on forms not approved by use or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is initiated by you (as opposed to the date we are open) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

If we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier’s check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer, or vice versa. We are subject to the Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES - Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and non-sufficient funds is important and can help you avoid being assessed fees or charges. This section provides a brief overview of overdrafts and NSF transactions.

An overdraft account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but the payment for the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the “available balance” method to determine whether the amount of your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Important, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have been received and processed. Your actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, your available balance takes into account any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.”

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently in the past we have honored withdrawal requests for your account or the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep credit card balances into your checking account. If you do not agree to pay overdrafts for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time we return an item or payment. If we return a preauthorized payment if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, direct deposits, and wire transfers. Some of these payment types are processed through our depository processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know when other transactions might still post against your account. For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by Mobile phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may return an item if it is not processed in our system or our system is able to process it but it is after the cutoff time on a business day we are open, or received on a day we are not open for business. As if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase. Depending on the exact amount of your purchase, this adjustment may be made between 3 business days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the amount of the temporary hold, and you were charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. The payment order of items - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in the order that they are received. Drafts converted to ACH by merchants or other financial institutions will post separately from regular draft postings. Drafts converted to ACH by merchants or other financial institutions will post separately from regular draft postings.
account to pay all of the items that are presented. There is no policy that is favorable to paying items in the order that we receive them, and we think our legal remedy to recover the amount of our liability as entitled under the terms of the note, and this is not an exception. If federal or state law provides us with a statutory lien, then we are authorized to accelerate the due date.

The loss could be not only with respect to items on the statement but other items with regard to whether we used ordinary care. The limitation in this paragraph is in between you and us the loss will be entirely yours. This 60-day limitation is without depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement is first sent or made available to you.

You further agree that if you file a report on your own unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the Uniform Commercial Code.

Your duty to report other errors or problems - in addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an improper clearing amount or an unexpected deposit amount. Also, if you receive any items that are not available for collection or that are otherwise restored, you must either promptly examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days from when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government, any state government, any Indian tribe, or any political subdivision of a state or country any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future. However, we may not take your money in this account for the partnership's debt if a partner of the partnership has an individual right of withdrawal.

If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a “statutory lien.” A “lien” on property is a creditor’s right to obtain ownership of the property in the event a debtor defaults on a debt. A “statutory lien” is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accordance with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deductible account; (b) it is an account that is subject to a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we do not assume any responsibility for the honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than $1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement. Stamp of endorsement does not constitute written agreement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor any checks signed with other than a genuine facsimile signature. However, if we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. We give you this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature(s) that we have on file and that we have not required the contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.
PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Each pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING - We process items electronically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our processing procedure is consistent with general practice even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting identifying data such as a facial photo.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOVEDLY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply missing indorsements for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver’s license number, etc.) must fall within 1/2 of the “trailing edge” of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/2 of that edge. For Mobile deposits we require the restrictive endorsement “for remote deposit” be indorsed on the back in the endorsement area.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY - Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you become aware that your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services
appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we have acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**TELEPHONIC INSTRUCTIONS** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, voice message, or any other form of oral or telephone payment order or communication of amendment or cancelation. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding the claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, inspect, or otherwise reimburse you for your loss. You will pursue your rights in your own name, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time or term share account conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you deposit with us. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by the transferor as a subject to UCC 4A as we may interpret it, and not only to the part of the funds transfer which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA. Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator’s payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary’s bank of a payment order for the benefit of the beneficiary of the originator’s order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made byACH.

**Authorized account** - An authorized account is a deposit or share account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

**Acceptance of your payment order** - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we accept your payment order, we will give you a record of the acceptance of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

**Cutoff time** - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

**Payment of your order** - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary’s bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still liable to pay us the amount of your payment order. You will not be entitled to interest on any refund you receive because the beneficiary’s bank does not accept the payment order.

**Duty to report unauthorized or erroneous payment** - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept have been signed by or on behalf of the person you believe to be the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances. At that time, we must not accept an amount in excess of 14 days from the time you are notified of our acceptance or execution of the payment order or amendment that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

**Identifying number** - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment even if the number provided does not exactly correspond with the name of the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

**Record of oral or telephone orders** - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

**Notice of credit** - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.
You agree to the following security procedures. Each Cardholder must sign their Card
Deposit Agreement. We will issue Cards and codes to you at your request. Each
Cardholders to directly access the business checking account specified in your
account may not be transferred or assigned without our written consent.
provisions of state and federal law. You agree to provide written instructions to all
Cardholders that the Card shall not be used for consumer purposes. We assume all
business purpose point-of-sale and Automated Teller Machine (ATM) transactions
You and any Cardholder agree that this ATM/Visa® Check
Business Card Purpose. You and any Cardholder agree that this ATM/Visa® Check
Debit) Card is for use by business owners and employees. The Card can be used for
business purpose point-of-sale and Automated Teller Machine (ATM) transactions
only. The Card may not be used for personal purposes. You acknowledge and
understand that the Card shall not be treated as a consumer card under the
provisions of state and federal law. You agree to provide written instructions to all
Cardholders that the Card shall not be used for consumer purposes. We assume all
transactions are for business purposes. We do not monitor transactions to determine
their purpose.
Account Requirement, Payment Responsibility, Transferability, Enforceability.
the services described in this Agreement will be available to you only as long as you
maintain a business checking account with us. You are liable for the payment of Card
transactions authorized by you or your agent or any Cardholder or their agent. This
account may not be transferred or assigned without our written consent.
If any terms of this Agreement cannot be legally enforced, it will be considered
changed to the extent necessary to comply with applicable laws. If any part of this
Agreement becomes unenforceable, it will not make any other part unenforceable.
How to Use the Business Card, Security Procedures. The Card allows
Cardholders to directly access the business checking account specified in your
Deposit Agreement. We will issue Cards and codes to you at your request. Each
Card will identify your business as well as the Cardholder.
You agree to the following security procedures. Each Cardholder must sign their Card
before it may be used. You agree to require both a Card and a code to be used
together to obtain cash at designated ATMs. However, you may use your Card to
purchase goods or pay for services (in person, by phone, or internet), get cash from a
merchant, if the merchant permits, or from an ATM. You may access your checking
account with your Card
Point-of-Sale Transactions. You may access your checking account with your Card
to purchase goods (in person, by phone, or internet), pay for services (in person, by
phone, or internet), get cash from a merchant, if the merchant permits, or from a
participating financial institution, and do anything that a participating merchant will
accept.
Using your Card and/or code:
• you may not exceed 15 transactions and/or an aggregate total of $5,000.00 in
signature-based transactions or $1,500.00 in point-of-sale PIN-based
transactions per day.
For security reasons, there are other limits on the number of transfers you can make by
debit card.
Currency Conversion and International Transactions. When you use your Card at a
merchant that settles in currency other than US dollars, the charge will be
converted into the US dollar amount. The currency conversion rate used to determine
the transaction amount in US dollars is either a rate selected by Visa from the range
of rates available in wholesale markets for the applicable central processing date,
which rate may vary from the rate Visa itself receives, or the government-
mandated rate in effect for the applicable central processing date. The conversion
rate in effect on the processing date may differ from the rate in effect on the
transaction date or posting date.
Visa USA charges us a 1% International Service Assessment on all international
transactions, regardless of whether there is a currency conversion. As a result, we
charge you a 2% international transaction fee on all international transactions
regardless of whether there is a currency conversion. An international transaction is a
transaction where the country of the merchant is outside the USA.
TERMS AND CONDITIONS

 Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by
you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment
is made as provided in Article 4A-403(a) of the Uniform Commercial Code.
Refund of credit - You agree that if we do not receive payment of an amount
credited to your account, we are entitled to a refund from you in the amount credited and
the party originating such payment will not be considered to have paid the
amount so credited.
Amendment of funds transfer agreement - From time to time we may amend any
term of this agreement by giving you reasonable notice in writing. We may give notice
to anyone who is authorized to send payment orders to us in your name, or to anyone
who is authorized to accept service.
Cancelation or amendment of payment order - You may cancel or amend a
payment order you give us only if we receive the communication of cancelation or
amendment before our cutoff time and in business hours with which you have agreed
to act on it before we accept the payment order. The communication of cancelation or
amendment must be presented in conformity with the same security procedure that has
been agreed to for payment orders.
Intermediaries - We are not liable for the actions of any intermediary, regardless of
whether or not we gave instructions to the intermediary.
Limit on liability - You waive any claim you may have against us for consequential
or special damages, including loss of profit arising out of a payment order or funds
transfer, unless this waiver is prohibited by law. We are not responsible for attorney
fees you might incur due to erroneous execution of payment order.
Erroneous execution - If we receive an order to pay you, and we erroneously pay
you more than the amount of the payment order, we are entitled to recover from you
the amount in excess of the amount of the payment order, regardless of whether you
may have some claim to the excess amount against the originator of the order.
Objection to payment - If we give you a notice that reasonably identifies a payment
order issued in your name, and you have consented that we have accepted and received payment
for, you cannot claim that we are not entitled to retain the payment unless you notify
us of your objection to the payment within 60 days of our notice to you.

BUSINESS DEBIT CARD AGREEMENT

The Card allows

you to:

• get cash withdrawals from your checking account.
• you may withdraw no more than $1,000.00 per day.
• there is a charge per withdrawal at ATMs we do not own or operate. Refer to
separate fee schedule for fee amount.
• transfer funds from your checking account to your savings account.
• get information about:
  - the account balance of your checking account.
  - current statement cycle of deposits to your checking account.
  - current statement cycle of withdrawals from your checking account.
Some of these services may not be available at all terminals. For security reasons, there are other limits on the number of transfers you can make by
ATM.

Types of transactions

Below are the types of transactions your Card will accommodate.

ATM transfers. You may access your account by ATM using your Card and code to:
• get cash withdrawals from your checking account.
• you may withdraw no more than $1,000.00 per day.
• there is a charge per withdrawal at ATMs we do not own or operate. Refer to
separate fee schedule for fee amount.
• transfer funds from your checking account to your savings account.
• get information about:
  - the account balance of your checking account.
  - current statement cycle of deposits to your checking account.
  - current statement cycle of withdrawals from your checking account.

Using your Card and/or code:
• you may not exceed 15 transactions and/or an aggregate total of $5,000.00 in
signature-based transactions or $1,500.00 in point-of-sale PIN-based
transactions per day.
For security reasons, there are other limits on the number of transfers you can make by
debit card.

Currency conversion and international transactions. When you use your Card at a
merchant that settles in currency other than US dollars, the charge will be
converted into the US dollar amount. The currency conversion rate used to determine
the transaction amount in US dollars is either a rate selected by Visa from the range
of rates available in wholesale markets for the applicable central processing date,
which rate may vary from the rate Visa itself receives, or the government-
mandated rate in effect for the applicable central processing date. The conversion
rate in effect on the processing date may differ from the rate in effect on the
transaction date or posting date.
Visa USA charges us a 1% International Service Assessment on all international
transactions, regardless of whether there is a currency conversion. As a result, we
charge you a 2% international transaction fee on all international transactions
regardless of whether there is a currency conversion. An international transaction is a
transaction where the country of the merchant is outside the USA.

TERMINATION AND AMENDMENTS

We will not be liable if:
• you do not have enough money in your account to make the transfer.
• an ATM does not have sufficient cash.
• a terminal or system is not working properly.
• circumstances beyond our control (such as fire or flood) prevent the transfer.
• a merchant refuses to accept your Card.
• an ATM rejects your Card.
There may be other limitations on our liability.

UNAUTHORIZED TRANSFERS

Additional risk associated with use of business purpose cards. You will not have the benefit of any consumer law limiting liability with respect to the unauthorized
use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept
and agree to undertake the additional risk and greater measure of liability associated
with the use of business purpose cards as described in this Agreement.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS. You are liable for Card transactions you
do not authorize if we can prove that we processed the transaction in good faith and in
compliance with a commercially reasonable security procedure to which we both
agreed, unless otherwise required by law.
Tell us AT ONCE if you believe your Card and/or code has been lost or stolen.
Telephoning is the best way of keeping your possible losses down. You could lose all
the money in your account. If your Card and/or code is lost, stolen, or used without
your permission, you agree to notify us immediately and to promptly confirm such
notice in writing. Your liability for transactions with your Card and/or code will
continue until 2 business days after the day we receive such written notice. If you do
not notify us within 60 days from when the periodic statement containing an
unauthorized transaction was first mailed or made available to you, we will be entitled
to treat the information in the periodic statement as correct, and you will be
precluded from asserting otherwise.

DOCUMENTATION

You may terminate this Agreement by written notice to us.

LIMITATIONS ON OUR LIABILITY

Any notices mailed to you under this Agreement will be mailed to the
address we have for you in our records. You will keep us notified of your current
mailing address.

UNAUTHORIZED TRANSFERS

Additional Risk Associated with Use of Business Purpose Cards. You will not have the benefit of any consumer law limiting liability with respect to the unauthorized
use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept
and agree to undertake the additional risk and greater measure of liability associated
with the use of business purpose cards as described in this Agreement.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS. You are liable for Card transactions you
do not authorize if we can prove that we processed the transaction in good faith and in
compliance with a commercially reasonable security procedure to which we both
agreed, unless otherwise required by law.
Tell us AT ONCE if you believe your Card and/or code has been lost or stolen.
Telephoning is the best way of keeping your possible losses down. You could lose all
the money in your account. If your Card and/or code is lost, stolen, or used without
your permission, you agree to notify us immediately and to promptly confirm such
notice in writing. Your liability for transactions with your Card and/or code will
continue until 2 business days after the day we receive such written notice. If you do
not notify us within 60 days from when the periodic statement containing an
unauthorized transaction was first mailed or made available to you, we will be entitled
to treat the information in the periodic statement as correct, and you will be
precluded from asserting otherwise.
If you believe your Card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure.

**Consequential Damages.** We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

**ERROR RESOLUTION**

You agree to examine your receipts and periodic statements using ordinary care and to report any errors or problems to us within a reasonable time. You agree that the time to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement containing the error or problem was first mailed or made available to you. If you do not report within 60 days, we will be entitled to treat such information as correct and you will be precluded from asserting otherwise. You further agree that if you fail to report to us within 14 days from when the statement was first mailed or made available to you that we will not be required to pay dividends or interest on any refund to which you may be entitled. We will only recredit your account for errors or problems as required by law.

Call or write us immediately with errors or questions about your electronic transfers at the telephone number or address listed in this disclosure. If you tell us orally, we may require your complaint or question in writing within 14 business days.

For transactions processed by Visa, we will determine whether an error occurred within 5 business days after we hear from you and will correct any error promptly. If we need more time, however, we will credit your account within 5 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. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. For transactions not processed by Visa, we will investigate the matter and notify you of the results within a reasonable amount of time. The exact time will depend on the specific circumstances of the error or problem.

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

**YOUR ABILITY TO WITHDRAW FUNDS**

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be governed by this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determination of the availability of your deposits, every business 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.

If you make a deposit at an ATM before 5:00 P.M. (C.T.) on Monday through Friday 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 at an ATM after 5:00 P.M. (C.T.) on Monday through Friday or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, 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 you deposit a check that is drawn on another bank, 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.

**LONGER DELAYS MAY APPLY**

**Case-by-case delays.** 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 the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first 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 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.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications 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.

**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 $5,525 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 first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,525 will be available on 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 $5,525 will not be available until the second business day after the day of your deposit.

- Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

**DEPOSITS AT AUTOMATED TELLER MACHINES**

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) that are owned by Great Lakes Credit Union will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you deposited at ATMs that we own or operate will be available on the first business day after the day of deposit.

Checks drawn on Great Lakes Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

Funds from any deposits made at ATMs we do not own or operate will not be available until the fifth business day after the day of your deposit.

Contact the credit union for a list of our ATMs.

**SPECIFIC ACCOUNT DETAILS**

**BUSINESS ACCOUNT PACKAGE**

By choosing the Business Account Package, items processed (each credit and debit transaction including a deposit, item deposited, withdrawal, draft paid, automatic transfer or payment out of this account) on all business share savings, checking and money market accounts can total up to 200 per month without a fee.

**Fees and charges:**

An excess item fee of $.25 will be charged for each item processed in excess of 50 during a month. Items include combined transactions for all business share savings, checking, and money market accounts sharing the same base account number.

**PREMIER BUSINESS ACCOUNT PACKAGE**

Premier Business Checking (Share Draft) is required with the Premier Business Account Package. The Premier Business Account Package includes items processed (each credit and debit transaction including a deposit, item deposited, withdrawal, draft paid, automatic transfer or payment out of this account) on all business share savings, checking and money market accounts, which can total up to 200 per month without a fee.

**Fees and charges:**

An excess item fee of $.25 will be charged for each item processed in excess of 200 during a month. Items include combined transactions for all business share savings, checking, and money market accounts sharing the same base account number.

**BUSINESS SHARE SAVINGS ACCOUNT**

**Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting -** Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements:**

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.
You must maintain a minimum average daily balance of $1,000.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a telephonic order or instruction or by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

BUSINESS CHECKING ACCOUNT (Share Draft)

Minimum balance requirements:
No minimum balance requirements apply to this account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

PREMIER BUSINESS CHECKING ACCOUNT (Share Draft)

Minimum balance requirements:
You must maintain a minimum daily balance of $2,500.00 in your account to avoid a maintenance fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a maintenance fee of $20.00 for that statement cycle.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

BUSINESS MONEY MARKET ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $2,500.00.
You must maintain a minimum average daily balance of $2,500.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a telephonic order or instruction or by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

COMMON FEATURES

By-law requirements:
You must complete payment of one share in your Business Share Savings account as a condition of admission to membership.

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

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Please refer to our separate fee schedule for additional information about charges.