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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/signature card 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 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 document 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/signature card 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 bank, “you” and “your” mean the account holder(s) and anyone else with whom we have agreed to authorize to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization.

The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS - 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 account 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 access to this 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 we notify you of the item or items 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 you 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 the 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 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
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 into consideration all the funds you have on deposit in your account, as well as those funds that have been authorized but not yet settled, and subtracts any funds that were ultimately not available due to the actual balance. In addition, when calculating your available balance, 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, please 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. You agree that we will not continue to pay overdrafts on a regular basis unless we have paid overdrafts on your account in 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 funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATMs or one-time debit card transactions if you have not opted-in to that service. 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 decline to cover the item or transfer, you agree that we will charge you an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to cover the transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction. For consumer accounts, we will not charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATMs or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover overdrafts and overdraft fees.

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We will honor the authorization according to its terms until it is amended or terminated.

Withdrawal from any account in the name of a legal entity such as an organization.

Form designating the person(s) permitted to withdraw and the conditions required for funds at any time.

Pay-On-Death or Revocable Trust account reserves the right to: (1) change and (2) the beneficiary is then living. If two or more beneficiaries are named and of account, you own the account jointly with survivorship. Beneficiaries of either of Revocable Trust or Pay-On-Death Account - the account as joint tenants with survivorship and not as tenants in common.

We honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

Rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as electronic transfers, are described elsewhere.

We honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

In addition to your duty to review errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substituted Check and Your Rights.

You each agree that we may convert to ACH by merchants or other financial institutions will post separately from regular draft postings. Debit/ATM/POS card transactions will post in real time in the order received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as a federal tax deposit) might be paid late. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere.

We reserve the right to withdraw any funds at any time.

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as electronic transfers, are described elsewhere.

We will notify you when a stop-payment order expires.

You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any

If you fail to make additional deposit of the amount of any NSF or overdraft fee, when we deposit a check or other item deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

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 incorrect credits, debits, or other errors.

As between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether the error results from negligence or ordinary care.

You must examine your statement of account or other items or records for any errors

If you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order becomes effective.

We may accept an order to stop payment on any item from any one of you. You must

You further agree that if you fail to report any 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.

If two or more beneficiaries are named and of account, you own the account jointly with survivorship. Beneficiaries of either of Revocable Trust or Pay-On-Death Account - the account as joint tenants with survivorship and not as tenants in common.

We extend to you the same rights, restrictions, limitations and exceptions that apply to our other accounts.

As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss).

If you withdraw from an account in the name of one person, such as possible fraud or identity theft.

If you close your account, you are responsible for making sure all items have cleared. Before you close your account, you are responsible for notifying us of your intention to close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. Before you close your account, you are responsible for making sure all items have cleared.

In the event of your death, survivorship property (as defined by state or federal law) applies to your share of the account.

Reasonable notice of account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice.

If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and not when the notice is given by or on behalf of you by any other method permitted by law. Written notice given by you is effective when received.

You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts.

As between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether the error results from negligence or ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

You further agree that if you fail to report any 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.

You may change the beneficiaries to your account at any time.

We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

A joint tenant with survivorship.

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account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer can not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf. The owner may terminate the authorized signer’s authority at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORESEMENTS - 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 are not required to 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 may be placed on checks are “must be presented within 11/2” of the edge, “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.

SAFETYNET OVERDRAFT PROTECTION SERVICE - Safetynet Overdraft Protection service is a discretionary overdraft service which provides qualified members the opportunity to have overdrafts by check, automatic debit, Online Bill Pay, ATM withdrawal, Point-of-Sale (POS)/Debit card transactions, or in person paid up to a pre-determined limit. Other overdraft protection sources including but not limited to common share savings, money market accounts, or Visa credit cards would cover items based on the order you designated. Each time you use Safetynet Overdraft Protection, your Checking account will be charged a fee. Please refer to separate fee schedule for a list of fees and charges. When the Safetynet Overdraft Protection service is used, your Checking account balance will go negative the amount needed to cover the item and the fee with the anticipation that the overdraft will be paid.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any 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 automated processing is consistent with general banking 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 may also receive 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 thumbprint or fingerprint.

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 the payees. Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

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 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 1/2” of that edge. For Mobile deposits we require the restrictive endorsement "for remote deposit" be included 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 had 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 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.

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 or leave by voice mail or on a telephone answering machine.

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 by regular mail, 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 and any name using the method under (a) above.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, 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 any claim of loss. Unless we have acted in bad faith, we will not be liable for 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, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, 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 even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is not caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. 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 you. You give us 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) on file with us and 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.
GLCU ATM Transfers - Visa®, Plus®, Interlink, Co-Op and Pulse® Networks - types of transfers, dollar limitations, and charges:
-Daily you may withdraw up to the following amounts unless otherwise notified, using your GLCU ATM Card:
  - $400 daily limit
  - $500 daily limit for Free Checking Account
  - $1,000 daily limit for President’s Club, and Business Accounts
  - there is a charge per withdrawal at ATMs we do not own or operate

You may access your account(s) by ATM using your GLCU ATM or Visa® Check (debit) Card to:
- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from line of credit to checking account(s)
- make payments from checking or savings account(s) to loan accounts
- get information about:
  - the account balance of your checking or savings account(s)
  - loan account balance (-mortgage loans not available)
  - there is a charge per inquiry at ATMs we do not own or operate

Please refer to separate fee schedule for a list of fees and charges. Some of these services may not be available at all terminals.

Types of Point-of-Sale Transactions - You may access your savings account using your GLCU ATM Card or your checking account using your Visa® Check Card to purchase goods (in person), pay for services (in person, and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your GLCU ATM card:
- Daily you may withdraw up to the following amounts unless otherwise notified:
  - $400 daily limit

Point-of-Sale Transactions - dollar limitations - Using your Visa® Check (debit) card:
- You may not exceed 15 transactions or an aggregate total of $5,000.00 in transactions per day.

Types of Visa® Check Card Signature Transactions - You may access your checking account 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.

Visa® Check Card Signature Transactions - dollar limitations - Using your Visa® Check (debit) card:
- You may not exceed 25 transactions or an aggregate total of $5,000.00 in transactions per day.

Types of HSA Visa® Check Card Transactions - You may access your HSA Savings account 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.

HSA Visa® Check Card Signature Transactions - dollar limitations - Using your HSA Check Card:
- you may not exceed 15 transactions or an aggregate total of $5,000.00 in transactions per day.

HSA Visa® Check Card Point-of-Sale Transactions - dollar limitations - Using your HSA Visa® Check Card:
- you may not exceed 15 transactions or an aggregate total of $1,500.00 in transactions per day.

Currency Conversion and International Transactions. When you use your Visa® Check Card or HSA Visa® Check 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 currency 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 issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Visa® Account Updater Notice of Right to Opt Out. Your Visa® Check/Debit Card and HSA Visa® Check Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. With VAU, your account files will be updated when information changes, including: card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out at any time. If you want to opt out, phone us at 800-982-7850. You must include your name, account name, address, account number, and card number. If you opt out, you may opt back in if you decide you want the Mastercard Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

FINANCIAL INSTITUTION’S LIABILITY
Liability for failure to make transfers. 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 will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
2) If you have an overdraft line and the transfer would go over the credit limit.
3) If the automated teller machine where you are making the transfer does not have enough cash available.
4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite all reasonable precautions that we have taken.
6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY
We will disclose information to third parties about your account or the transfers you make:
1) where it is necessary for completing transfers;
2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3) in order to comply with government agency or court orders; or
4) as explained in the separate Privacy Disclosure.
UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. 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). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone using your card and/or code without your permission if you had told us, you could lose as much as $500.

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 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• Additional Limit on Liability for Visa® Check/Debit Card and HSA Visa® Check Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check/Debit Card and HSA Visa® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We will then investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days. We may then ask you to put your complaint or question in writing and we do not receive it within 10 business days after we provide the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card and HSA Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will tell you why we need more time and when we expect to complete our investigation.

4. Don’t lend your ATM card to anyone.
5. Compare your records with the account statements you receive.
6. Don’t lend your ATM card to anyone.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunrise. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up except the driver’s window. Keep the engine running and remain alert to your surroundings.

14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to “transaction” accounts, but not to savings or share savings 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. Savings accounts and share savings accounts are examples of savings deposits. 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 that deposit that are returned to us unpaid and for any other problems involving your deposit.

For determination of your deposit’s availability, the first business day is the day that the deposit is made, unless 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 we accept for 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
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 cashiers' 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. Also, the first $225 of a deposit made at ATMs 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.

**TRUTH-IN-SAVINGS DISCLOSURE**

**SHARE SAVINGS**

**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.

**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 share 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 by-law requirements in the Common Features section for additional information.

**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 month.

**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 may be subject to closure by the credit union.

**Par value of a share:**

The par value of a share in this account is $1.00.

**Fees and charges:**

- There is no monthly fee as long as you maintain a direct deposit of $500.00 each month OR maintain a $500.00 average daily balance OR maintain an additional GLCU deposit or loan product. If you do not maintain one of these minimum requirements, a fee will be charged to your account each month. For new members, we will waive this monthly fee for the first 90 days. Please refer to separate fee schedule for a list of fees and charges.

**FREE CHECKING**

**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.

**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 Requirements to earn dividends:**

To earn dividends you must meet the minimum requirements to earn free checking dividends as detailed in the separate deposit rates document. Balances up to $10,000.00 will earn the stated dividend rate and the portion of the balance over $10,000.00 will earn the standard savings dividend rate. The dividend rate will appear as a blended APY on your monthly statement.

**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. This period we use is the month.

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

**Transaction limitations:**

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

**Additional benefits**

- Please refer to our website for details.

**FRESH CHECKING ACCOUNT**

**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.

**Fees and charges:**

- No monthly fee will be assessed.

**PRESIDENT'S CLUB**

**Requirements:**

To qualify, you must maintain a $1.00 balance in your Share Savings and have aggregate share and/or loan balances of $50,000.00 or more.

**Benefits:**

- Please refer to our website for details.

**Fees and charges:**

- No monthly fee for savings or checking account will be assessed to qualifying President Club Accounts.

- Please refer to separate fee schedule for a list of fees and charges.

**GRAND ADVANTAGE CLUB**

**Requirements:**

To qualify, you must maintain a $1.00 balance in your Share Savings and meet the age requirement.

**Benefits:**

- Please refer to our website for details.

**Fees and charges:**

- No monthly fee for savings or checking account will be assessed to qualifying Grand Advantage Club Accounts.

- Please refer to separate fee schedule for a list of fees and charges.

**YOUNG ADULT ACCOUNT**

**Requirements:**

- Young adults age 12-18

- No monthly fee for a Young Adult Savings or Checking account will be assessed.
YOUTH ACCOUNTS (0 to 11 years of age)

Requirements:
To qualify, you must maintain a $1.00 balance in your Share Savings Account and meet the age requirement. This account will be upgraded to a Young Adult Savings account on the account holder’s 12th birthday.

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 share 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 $1.00 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 month.

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.

Par value of a share:
The par value of a share in this account is $1.00.

MONEY MARKET

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. 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 share 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.

Minimum Requirements to earn dividends - To earn dividends on this account, you must maintain a minimum average daily balance of $2,500.00. Meeting the requirements of our Free Checking account, as detailed in the separate deposit rates document, will qualify for additional rate increases. If the requirements ARE met, balances in the account of $2,500.00 or more will earn the higher rate as disclosed in the separate rate sheet. If the requirements are NOT met, balances in the account of $2,500 or more will earn stated tiered rate, as disclosed in the separate rate sheet. If the balance falls below the $2,500.00 minimum, the Money Market will not earn dividends.

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 month.

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.

IRA SAVINGS

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 share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $100.00. You must maintain a minimum average daily balance of $100.00 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 month.

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:
You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by check, draft, debit card (if applicable) or similar order to a third party. This limitation will not apply to account holders 59 1/2 years of age or older.

Par value of a share:
The par value of a share in this account is $1.00.
HEALTH SAVINGS

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 share account before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements: You must maintain a minimum average daily balance of $100.00 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 month.

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

Fees and charges: Please refer to separate fee schedule for a list of fees and charges.

HOLIDAY SAVINGS

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 frequency - 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.

Effect of closing an account - 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 $5.00. You must maintain a minimum average daily balance of $5.00 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 month.

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: You may make unlimited additions into your account. You may make withdrawals of principal from your account before maturity only if you agree at the time you request the withdrawal.

You cannot withdraw dividends from your account before maturity.

Time requirements - Your account will mature on November 1. Please refer to separate fee schedule for a list of fees and charges.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

Automatically renewable - Dividends will not accrue after maturity. Annually, funds in your account will be automatically transferred to your regular share (savings) account on November 1. Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term. There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty. This account will automatically be closed after the pay out date if we do not receive a deposit by February 1.

ORGANIZATIONAL SAVINGS

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the Credit Union. Please see the by-law requirements in the Common Features section for additional information.

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 $1.00.

ORGANIZATIONAL CHECKING

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.

COMMON FEATURES

By-law requirements: You must complete payment of one share in your 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.

Dividend calculation - If dividends earned during the calculation period are less than .0049, dividends will not be paid. Dividends earned during the calculation period of .0050 or more will be rounded up to the nearest penny.

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.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means. Please refer to our separate fee schedule for additional information about charges.