

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. If you sign the signature card or open or continue to have your account with us, 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 and the laws of the state of Colorado (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 law 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 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 signature card for your account or in some other document.

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. 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. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

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 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 earning and available earning 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 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 can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability and you are liable regardless of whether you signed the item benefited from the charge or overdraft. This includes liability for our cost to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

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"). 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. We will treat and record all transactions received after our "daily 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 following business day that we are open.

WITHDRAWALS- Unless clearly indicated otherwise on the account records, and of you, action alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which greater in number than the frequency permitted, or which is for an amount greater of less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiated it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For these accounts for 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.

OWNERSHIP OF ACCOUNT AND BENEFICARY DESIGNATION- These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representation as to the appropriateness of effect of the ownership and beneficiary designation, except as they determine to whom we pay the accounts funds.

Single-Party Account- Such an account is owned by one party.

Multiple-Party Account- Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH- Single-Party Account- At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship- At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased part, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitle by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship- At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account with Pay-on-Death Designation- At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

BUSINESS ACCOUNTS- Earning in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

STOP PAYMENTS- You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cut off time. To be effective, your stop-payment order must precisely identify the number, date, and amount of the item and the payee. You may stop payment on any item drawn on your account whether you signed the item or not, if you have an equal or greater right to withdrawal from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. Our stop-payment cut off time is one hour after the opening of the next banking day after the banking day in which we receive the item. Additional limitations on our obligation to stop payment are provided by law. (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS- A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION- We may change our bylaws and any terms of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by another method permitted by law. We may 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. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS- 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 the relevant facts. 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 contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstances, exceed a total of 30 days of when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors 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 first paragraph of this section.

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

DIRECT DEPOSITS- If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT- If this option is selected; this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT TO REPAYMENT OF INDEBTEDNESS- You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note. 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 accord with the statutory lien. Neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by 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 us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AGENCY (Power of Attorney) DESIGNATION (Single-Party Accounts only) - A single individual the owner. The agent is merely designated to conduct transaction on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS- We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00".

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, the following order is how presented items are processed:

1. All Credits
2. ATM Debits (order received)
3. Point-of-Sale Debits (order received)
4. ACH Debits (order received)
5. Checks (from smallest to largest).

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 encourage you to make careful records and practice good account management. This will help you avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

PLEDGES- unless we agree otherwise in writing, 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.

ACH AND WIRE TRANSFERS- This agreement is subject to Article 4A of the Uniform Commercial Code- Funds Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, and intermediary financial instruction or 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 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, 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. If we receive a credit to 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- 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 regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contains the required number of signatures for this purpose.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Preauthorized Credits- You may make arrangements for certain direct deposits to be accepted into your share draft, share saving or loan account(s).

Preauthorized Payments- You may make arrangements to pay certain recurring bills from your share draft or share savings account (s).

Electronic Check or Draft Conversion- types of transfers- Your check or draft can result in an electronic funds transfer. This can happen in several ways. For example:

- You can purchase goods or pay for services and authorize a merchant or service provider to convert your check or draft into an electronic funds transfer.
- At the time you offer a check or draft to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check or draft is returned for insufficient funds. Paying such a fee electronically is an electronic funds transfer.

Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign.

Telephone Transfers- types of transfers- You may access your account by telephone 24 hours a day at 844-239-8656 using your personal identification number, a touch tone phone, and your account number, to:

- Transfer funds from share draft to share draft
- Transfer funds from share draft to share savings
- Transfer funds from share savings to share draft
- Transfer funds from share savings to share savings
- Transfer funds from line of credit to share draft
- Transfer funds from line of credit to share savings
- Make payments from share draft to loan accounts with us
- Make payments from share savings to loan accounts with us
- Get information about:
 - The account balance of share draft accounts
 - The last twelve months deposits to share draft accounts
 - The last twelve months withdrawals from share draft accounts
 - The account balance of share savings accounts
 - The last twenty-four months deposits to share savings accounts
 - The last twenty-four months withdrawals from share savings accounts

ATM Transfers- types of transfers, dollar limitations, and charges- You may access your account(s) by ATM using your Debit/ATM Access Card and personal identification number, to:

- Make deposits to share draft account(s) with a debit card
- Make deposits to share savings account(s) with a debit card
- Get cash withdrawals from share draft account(s) with a debit card
 - You may withdraw no more than \$500.00 per day (some ATM's may have separate transaction limits)
 - *Second Chance* Checking members may withdraw no more than \$200 per day.
 - There is a charge of \$1.00 per transaction after the first five free per month
- Get cash withdrawals from share savings account(s) with a debit card
 - You may withdraw no more than \$500.00 per day (some ATM's may separate transaction limits)
 - *Second Chance* Checking members may withdraw no more than \$200 per day.
 - There is a charge of \$1.00 per transaction after the first five free per month
- Transfer funds from share savings to share draft account(s) with a debit card
- Transfer funds from share draft to share savings account(s) with a debit card

Some of these services may not be available at all terminals.

Types of Debit/ATM Access Card Point-of-Sale Transactions- You may access your share draft account(s) to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions- charges- Using your card:

- The charge for your card (whether or not the card is used in the period) is \$10.00 per year.

Currency Conversion- When you use your VISA Debit/ATM 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 wholesale market rate or the government mandated rate in effect the day before the processing date, increased by 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

Non-Visa Debit Transaction Processing

We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled are: Star. Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

* Visa rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

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, and online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

It'sMe247 Online Banking Computer Transfers- types of transfers- You may access your account(s) by computer or mobile device through the internet by logging onto our website at www.metrumcu.org and using your username, password and security question, to:

- Transfer funds from share draft to share draft
- Transfer funds from share draft to share savings
- Transfer funds from share savings to share draft
- Transfer funds share savings to share savings
- Transfer funds from line of credit to share draft
- Transfer funds from line of credit to share savings
- Make payments from share draft to loan accounts with us
- Make payments from share savings to loan accounts with us
- Get information about:
 - The account balance of share draft accounts
 - The last twelve months deposits to share draft accounts
 - The last twelve months withdrawals from share draft accounts
 - The account balance of share savings accounts
 - The last twenty-four months deposits to share savings accounts
 - The last twenty-four months withdrawals from share savings accounts

FEES

- We do not charge for direct deposit to any type of account.
 - We do not charge for preauthorized payments from any type of account
- Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines point-of-sale terminals.
 - *Exception for receipts in small-value transfers.* A financial institution or merchant is not subject to the requirement to make available a receipt if the amount of the transfer is \$15 or less.
- **Periodic statements.** You will get a monthly account statement from us for your share draft accounts.
 - You will get a monthly account statement from us for your share savings accounts, unless there are no electronic fund transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get to us within 14 days after you call. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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.
- (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 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; or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (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. Telephoning is the best way of keeping your possible losses down. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise you will be liable for the lesser of:

- (1) \$50 or
- (2) The amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, 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. This rule does not apply if the unauthorized transfer was made using your lost or stolen card and/or code. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- *Additional Limit on Liability for VISA® Debit/ATM Card.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® Debit/ATM card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA®, or to commercial cards.

- (b) Contact in event of unauthorized transfer.** 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 brochure.

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 brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent 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® Debit/ATM card point-of-sale transactions 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 transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA® Debit/ATM card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 6 months after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies that we used in our investigation.

Metrum Community Credit Union
Member Services
6980 S. Holly Circle
Centennial Co 80112
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (303)770-4468
More Detailed information is available on request

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our general 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 they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.

Please remember 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 determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit on a day that 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 the funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposited 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. If the deposit is being made to a checking account, the first \$200 of the deposit, however, may 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.

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

- We believe a check that you deposit will not be paid.
- You deposit checks totaling more than \$5,000 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 deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of the day's total deposits of cashier's, certified, teller's, travelers, 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 \$5,000 will be available on the ninth business day after the day of your deposit. If the deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 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 ninth (9) business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and Crediting- Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period- For this account type, the dividend period is quarterly, 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 March 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 March 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.

If you are under the age of 18, you must maintain a minimum average daily balance of \$25.00 in your account to obtain the disclosed annual percentage yield.

If you are age 18 or older, you must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. The period we use is the quarterly statement cycle.

Accrual of dividends on non-cash deposits- Dividends will begin to accrue on the business day you place non-cash 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 preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to the Regulation D requirements and a fee may be assessed.

Par value of a share:

The par value of a share in this account is \$25.00.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. 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 preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to the Regulation D requirements and a fee may be assessed.

VACATION CLUB ACCOUNT

Rate information:

The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, 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 March 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 March 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 \$5.00.

You must maintain a minimum average daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. The period we use is the quarterly 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 preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party, if you exceed the transfer limitations set forth above, your account will be subject to the Regulation D requirements and a fee may be assessed.

HOLIDAY CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, 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 March 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 March 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 \$5.00.

You must maintain a minimum average daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. The period we use is the quarterly 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.

Holiday Club 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 preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to the Regulation D requirements and a fee may be assessed.

SWIPE & SAVE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, 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 March 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 example above is March 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirement:

No minimum balance requirements apply to this account.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies periodic rate to the ending balance in the account for that day. The period we use is the quarterly statement cycle.

Transaction limitations:

During any month, you are allowed one free withdrawal from this savings account. Each additional withdrawal completed in excess of one per month will be assessed a fee. The amount of the fee is disclosed in the Fee Schedule.

During any month, you may not make more than six withdrawals. If you exceed the withdrawal limitations set forth, your account will be subject to the Regulation D requirement and a fee may be assessed.

This account does not allow any deposits other than the automatic debit card round up transfer at the end of day processing.

MONEY-WI\$E 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.

Overdraft Allowances:

You are allowed one free overdraft transfer per month from your pre-selected share suffix (pending available balance).

Each additional overdraft transfer completed in excess of one per month will be assessed a fee. The amount of the fee is disclosed in the Fee Schedule of this document.

DIVIDEND-WI\$E CHECKING ACCOUNT (SHARE DRAFT)

Rate information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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 \$500.00.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum daily balance of \$500.00 in your account to avoid a minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a fee. Please refer to our separate fee schedule for additional information about charges.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. 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:

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

SMALL BUSINESS and HOA CHECKING ACCOUNT (SHARE DRAFT)

Rate information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account 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:

No minimum balance requirements apply to this account. However, you must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. 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:

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

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

Overdraft Allowances:

You are allowed one free overdraft transfer per month from your pre-selected share suffix (pending available balance). Each additional overdraft transfer completed in excess of one per month will be assessed a fee. The amount of the fee is disclosed in the Fee Schedule of this document.

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

Overdraft Allowances:

You are allowed one free overdraft transfer per month from your pre-selected share suffix (pending available balance). Each additional overdraft transfer completed in excess of one per month will be assessed a fee. The amount of the fee is disclosed in the Fee Schedule of this document, in addition to the Courtesy Pay Opt-in form in which you must sign and consent to.

IRA TIERED SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Dividend period- For this account type, the dividend period is quarterly, 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 March 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 March 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 \$100.00.

You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.

Dividend Computation Method- Dividends are calculated by the simple daily balance method, which applies a periodic rate to the ending balance in the account for that day. The period we use is the quarterly 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: 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 of instruction, or similar order to a third party.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Regular Share 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 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 to at least \$250,000 and backed by the full faith and credit of the United States Government.

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

FEE SCHEDULE:

Fees and charges are effective November 16, 2018. Fees may change any time without notice.

CHECKING ACCOUNTS (SHARE DRAFTS):	
CU*Talk Telephone Banking	FREE
It'sMe247 Online Banking	FREE
Express Online Bill Pay	\$10.00 to enroll, no monthly fee *waived for Platinum Members
Express Bill Pay Deactivation (no payments made in 2 calendar months)	\$10.00
Money-Wi\$e Checking	FREE
Dividend-Wi\$e Checking low balance (if during the month minimum daily balance falls below \$500.00)	\$4.00
Second Chance Checking Monthly Service	\$5.00
Small Business Checking monthly Service	\$4.00
Overdraft transfer fee from pre-selected share suffix (in excess of free allowance per month). Money-Wi\$e, Second Chance and Courtesy Checking Accounts Only.	\$2.00
Manual Overdraft charge (Completed by CU from other share suffix with available funds)	\$5.00
Copy of Share Draft	First 10 free, \$1.50 per draft after
Non-Sufficient Funds Returned or Cleared (NSF)	\$25.00
Second Chance Checking NSF Returned or Cleared	\$30.00
Negative Account Notice- when account is negative 17 days or more	\$10.00 per occurrence
Temporary Checks (new accts receive the first 10 free)	\$5.00 per 12 without check order, \$3.00 per 12 with check order
Reconciliation (per hour-minimum 30 minutes)	\$35.00
Stop Payment Request • CU Draft, Member Draft, ACH and Bill Payment	\$25.00 *waived for Gold and Platinum Members
Business Account Deposits in excess of 15 per visit	\$.14 per check if member waits \$.07 per check when dropped off
Adjustments for Check Clearing Errors	\$15.00 per adjustment
Inactive Checking Account-no member initiated activity in checking account for a 90 day period	\$5.00 per month or \$30.00 per every 6 months
Collection Item from Merchant- merchant pays	Up to \$35.00
Miscellaneous Fees	
Shared Branch Transactions (CU Service Centers)	First 6 transactions are free, \$2.00 each thereafter *Waived for Gold and Platinum Members
Shared Branch Block Release-to complete transaction	\$10.00 per occurrence
Counter Checks (teller check) & Certified Checks	\$3.00 each *waived for Gold and Platinum Members
Copy of Statement	\$3.00 per month, \$5.00 if faxed *Waived for Platinum Members
Research Charge (per hour-minimum 30 minutes)	\$35.00
Private Credit Counseling (per hour-minimum 30 minutes)	\$35.00
Foreign Item Deposit	\$50.00
Return Deposit Item	\$15.00
Shared Branch Returned Deposit	\$25.00
Non-Sufficient Funds Returned or Cleared (share)	\$25.00
Bad Address/Returned Mail	\$5.00 per occurrence
Dormant Account- over 5 years	\$15.00
Dormant Account-No activity for 12 months	\$5.00 per month *Waived on accounts with over \$500 on deposit or under 18 years of age.
Safe Box Late Payment	\$15.00-after 30-days late
A2A (financial to financial) transfers	\$0.48 per transfer *waived for Gold and Platinum Members
Wire Transfers (Domestic outgoing)	\$20.00
Western Union	\$30.00
International Wire-Out	\$40.00 *waived for Platinum Members
Coin Counter: Free for members w/active accounts and members 17 yrs. old and younger	\$3.00 for coin up to \$99.99 \$5.00 for \$100 to \$149.00 \$7.50 for \$150 to \$199.99 \$10.00 for \$200 and over
Excessive calls to Member Service on account transfers and/or inquiries (calls that can be completed online or via CU*Talk)	\$2.00 per call
Cashing Savings Bonds	First 10 are free, then \$.50 per

	bond thereafter-if member waits. If dropped off=FREE
Business Account and Non-Member Notary Service	\$5.00 per document
Member Notary Service	\$2.00 per document
Document mailing service (receipts or items that can be found via online banking or statement records)	\$2.00 per document
CHECK CASHING FEES	
Non-Member	5% of check amount, \$5.00 minimum
Members with no services/no activity & under \$100.00 in account balances	3% of check amount, \$3.00 minimum
Merchant presenting NSF check from member for Counter Check	\$5.00/check (merchant pays)
VISA DEBIT/ATM CARD	
Annual Fee (may apply)	\$10.00 *Waived for Gold and Platinum Members
ATM Transactions exceeding 5 per month	\$1.00/transaction
ATM Adjustment	\$15.00 per adjustment
Sales Draft Copy	\$2.00
Replacement PIN	\$5.00
Replacement Card and PIN	\$12.50
Emergency Card or PIN replacement (includes shipping)	\$35.00 *waived for Platinum Members
Removal of block on Debit Card	\$25.00 per occurrence
VISA CREDIT CARD	
Annual Fee (may apply)	\$15.00 *Waived for Gold and Platinum Members
Sales Draft Copy	\$2.00
Late Payment Fee (assessed after 3-day grace period)	\$15.00
Return Payment Fee	\$15.00
Replacement Card and PIN	\$12.50
Replacement PIN	\$5.00
Emergency Card or PIN replacement (includes shipping)	\$35.00 *waived for Platinum Members
Cash Advance	\$5.00 or 3% of transaction amount, whichever is greater
Balance Transfer	\$5.00 or 3% of transaction amount, whichever is greater. \$75.00 max.
Over-the-Limit	\$10.00 per billing cycle
SAVINGS ACCOUNT	
Regulation D-Excessive Transaction Fee (exceeding 6 transfers/withdrawals per month)	\$2.00
Share Account Minimum Balance Required (If account is closed within 6 months of opening-\$25.00 will be forfeited)	\$25.00
Swipe & Save Savings Excessive Withdrawal	\$10.00
LOAN FEES	
Credit Report	\$5.00 per person
Loan Refinance (in-house loans with no additional money advanced)	\$50.00
HELOC conversion (switch HELOC programs)	\$200.00
Removal of Co-Maker on Loan	\$50.00
Title Filing Fee- In State	\$39.50
Out of State Title	\$25.00
Lost Title/Lien Release	\$15.00
Change of Collateral	\$50.00
International Collateral Authorization	\$50.00
Loan Coupons	\$15.00 per loan
Change of Payment Method	\$15.00
Late Payment-assessed after 10 days late	\$15.00
Return Payment Fee	\$15.00
Loan application without open account-Refunded when loan is closed.	\$50.00
Loan Application Processing-when applicant has been denied loan within last six months	\$25.00
Second Non-approved Co-Signer	\$25.00
Subornation Agreement (merchant pays)	\$50.00
1 st & 2 nd Mort. Payoff Statement (merchant pays)	\$25.00
Skip Payment Administrative Fee	\$35.00
Non-Reoccurring ACH Origination (pull loan payment from other financial)	\$15.00
ACH Origination Return	\$15.00