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Rate and Fee Schedule: Contains important terms concerning rates, contact information, fees, limitations, networks, etc. Be sure to review and keep this Schedule as a permanent record. It will be updated from time to time as needed.	Separate Item
Privacy Policy and Disclosure	Separate Item

Special Notice to Members: The laws and regulations governing the financial services we provide are complex. To ensure your understanding of our relationship with you, we provide this detailed Agreement which explains your responsibilities and ours.

Cellular Phone Contact Policy: By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

Active Military Members and Dependents: Any terms of conditions herein contrary to the Military Lending Act (MLA) are void for the period(s) during which you are entitled to MLA protections.

This Agreement governs all services whether opened now or in the future and we may modify, change, or amend the terms of this Agreement, the Rate and Fee Schedule and Privacy Policy at any time, and any change shall be immediately effective unless otherwise specifically required by applicable law.

Bank Secrecy Act; PATRIOT Act; Due Diligence: You agree to help us fight crime and fraud, including the funding of terrorism, illegal drug trafficking and illegal human trafficking, money laundering, and identity theft. You agree to help us comply with all laws, including the Bank Secrecy Act, PATRIOT Act, and our due diligence obligations within those laws. All financial institutions are required to obtain from you, and all persons with an interest in an account, their name, physical address, date of birth, and Tax Identification Number. We will request documentation confirming this information when your credit union membership is established. Additionally, we will ask you questions about the types of services you need and the transactions you plan to conduct which will help us establish appropriate services that best suit your stated needs. Once you become a member, we are obligated to monitor your transaction activity and assess whether your transaction activity fits the services we offer and your stated needs. You agree to cooperate and answer our questions about your transaction activity, including current employment and sources of income; sources of cash deposits; specific transaction frequency, amounts, and duration; and your knowledge of those you do transactions with and why you conduct those transactions, etc.

INTRODUCTION

This Agreement and disclosures, and the Rate and Fee Schedule ("Schedule") explain the rules which govern your account(s) and account services with us. Please read this Agreement and the Schedule carefully and keep in a safe and convenient place. You may obtain these disclosures at greenvillefcu.com.

Special Note: Your relationship with the Credit Union is also governed by state and federal laws, which may change from time to time. The body of law is too large and complex to be reproduced here. **The purpose of this Agreement is to: (1) summarize the rules applicable to common Transactions; (2) establish rules to govern Transactions not regulated by state or federal law; (3) establish variations that will apply to certain rules, events or Transactions as permitted by applicable law; and (4) provide you with certain disclosures and information regarding our policies as required by law. By signing a Membership Application and Signature Card or your use or continued use of any account or account services after receiving this Agreement, notice of its availability or notification of any change in terms, you, jointly and severally, agree that you understand and agree to the terms and conditions stated in this Agreement and the Schedule, as amended from time to time.**

MEMBERSHIP, ACCOUNT AND ACCOUNT SERVICES AGREEMENT—GENERAL TERMS AND CONDITIONS

- 1. Terms, Conditions and Limitations of Your Relationship with the Credit Union:** The following terms govern our relationship with you. All Credit Union services are further governed by the terms and conditions set forth in any future agreements and/or disclosures together with the Credit Union's Bylaws, Policies and Procedures, which are herein collectively referred to as "Agreement". To the extent there is any conflict between the terms of this Agreement and any of these items or any other documents, the terms of this Agreement shall govern. This Agreement governs all services whether opened now or in the future. This Agreement may be amended or revised by us at any time, and any change in the Agreement shall be immediately effective unless otherwise specifically required by applicable law. This Agreement is binding upon the account owner and all parties hereto together with their heirs, successors, assigns and any other person claiming any right or interest under or through said parties. Otherwise, to the extent there is any conflict between the terms of this Agreement and any of these items or any other documents, the terms of this Agreement shall govern. You agree at all times that you will comply with all Applicable Laws. "Applicable Laws" shall include: "(i) Visa U.S.A. Inc. Bylaws, Visa U.S.A. Inc. Operating Regulations, Visa U.S.A. Inc. Certificate of Incorporation, Visa International Bylaws, and Visa International Operating Regulations; (ii) NACHA's (The National Automated Clearing House Association) Operating Rules; (iii) the Operating Regulations of any network through whom you initiate or process any transaction(s); and (iv) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, as the same may be amended and in effect from time to time; and you agree that such Applicable Law shall govern despite any other general or specific terms or conditions set forth in the entirety of this Agreement. The Credit Union is not in any way limited in the use of the name of any person or entity that claims trademark, copyright or other such status regarding a name in the ordinary course of Credit Union business, in providing any services we may offer; or in using such name in any other manner authorized by our agreements or applicable laws. **Personal/Commercial:** You agree that all accounts and services will be for personal, family, and household purposes. If we in our discretion ascertain other use, such as commercial use, we may require the membership be closed or converted to a commercial membership. **Disabilities:** We will accommodate reasonable requests to assist members with disabilities. You agree to notify us of any disability and/or accommodation request. You will notify us regarding any service providers you wish to use and you will provide us with information to allow us to identify the service providers.
- 2. General Definitions/Requirements/Biometrics:** In this Agreement the words "you" or "your(s)" mean everyone who signs any Membership Application and Signature Card or is authorized to make Transactions regarding your account(s) as provided herein or by governing law, including any account service(s). "**Credit Union,**" "**We,**" "**us,**" or "**our**" means Greenville Federal Credit Union. "**Access Device**" means any card, electronic access device and/or any codes, passwords, or Personal Identification Numbers (PIN) provided to allow you to access and/or use any account or other services. Regarding online or internet transactions, an access device shall also include any computer, smart-phone or other hardware used to make or process a transaction. **Use of Biometrics/ Fingerprints:** The Credit Union, or various apps you may choose to use, may provide access to your accounts and services through the use of fingerprints or other biometrics. You agree to the use of such biometrics and will cooperate with the Credit Union in implementing any requirements we or the third party may require associated with this technology. Biometric technologies may be used for authentication. A biometric identifier measures an individual's unique physical characteristics and compares it to a stored digital template for authentication. A physical characteristic can be a thumbprint, fingerprint, facial recognition, iris pattern, etc. A biometric identifier can be used as a single or multifactor process. We may require the use of biometrics and/or fingerprinting with regard to any service we offer; and any refusal to cooperate with such use shall allow us to refuse to make any transaction, including but not limited to cashing any on-us item presented by any holder. **Important Notice on Biometrics:** When you enable biometric access every person with an enrolled fingerprint on your accounts, services, or device used to access your accounts and services will have access to your accounts and services, and may access your accounts, view your information, conduct transactions on your behalf, and has your authority to engage in these activities. Enrolled biometrics expand the number of persons who have access to your account regardless of the signers listed on your account agreement with us. CREDIT UNION ADVISES YOU TO REVIEW AND CONFIRM THAT ALL REGISTERED BIOMETRICS BELONG TO INDIVIDUALS WITH AUTHORITY AS DESCRIBED ABOVE. BY ACTIVATING ACCESS/SERVICES REQUESTED BY YOU THE CREDIT UNION RELIES ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED BIOMETRIC HAS PROPER AUTHORITY TO ACCESS AND USE YOUR ACCOUNTS AND ASSOCIATED ACCOUNT INFORMATION. "**Authorized User**" and "**Authorized Use**" means any person who has actual, implied, or apparent authority, or to whom any owner has at any time given any information, access device, or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. If you have a joint owner on an account that has any access to the joint account (online or otherwise) you understand that this owner or authorized user may access all accounts and services associated with the account and all other accounts having the same account prefix (i.e. account number and all suffixes associated with said account number). If you authorize anyone to use your access devices, that authority shall continue until you specifically revoke such authority by notifying the Credit Union in writing or as required by applicable laws. If we or any of our agents contact you regarding any transaction(s) and you verify the transaction(s), you agree we may rely on your verification and any such transaction(s) shall be deemed authorized by you. If you fail to maintain the security of these access codes and the Credit Union suffers a loss or otherwise makes a determination that the Credit Union is at risk for potential loss, we may terminate any or all of your account services immediately. This definition is intended to be construed broadly and includes without limitation all users acting under a written document, such as a Power of Attorney, as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us. An authorized signer may stop payment on an item they have drawn or otherwise ordered but may not close any account(s) or terminate any services without the owner's specific written consent. "**Check**" means an acceptable written "instrument" on your account(s) and includes the term "share draft."

Actual (or Ledger) Balances and Available Balances—In Order to manage and understand how transactions are processed, including when fees such as overdraft fees may apply, you understand and agree to the following: **How do we determine your account's available balance?** Your account's Available Balance is our most current record of the amount of money in your account available for your use or withdrawal. We use the Available Balance to authorize your transactions during the day (e.g. debit card purchases and ATM withdrawals). We also use the Available Balance to pay your transactions in our nightly processing. We calculate your Available Balance as follows:

- We start with the ending daily account balance from the prior business day's nightly processing that includes all transactions deposited to or paid from your account
- We subtract from this amount ACH debits as received throughout the business day
- We subtract any holds placed on a deposit to your account and any holds placed due to legal process
- We add pending deposits that are immediately available for your use, including cash deposits, electronic direct deposits, and the portion of a paper check deposit we make available (see "The Availability of Funds You Deposit with the Credit Union" section for details)
- We subtract pending withdrawals that we have either authorized (such as debit card purchases and ATM withdrawals) or are known to us (such as your checks and preauthorized automatic ACH withdrawals that we receive for payment from your account) but have not yet processed

Important note: The Available Balance does not reflect every transaction you have initiated or that we previously authorized. For example, your Available Balance may not include the following:

- Outstanding checks and authorized withdrawals (such as recurring debit card transactions and ACH transactions that we have not received for payment)
- The final amount of a debit card purchase: for example, we may authorize a purchase amount prior to a tip that you add to the transaction
- For previously authorized debit card transactions which have been not sent to us for final payment, we must release the transaction authorization hold after 3 business days (or up to 30 business days for certain types of debit or ATM card transactions, including car rental, cash, and international transactions) even though the transaction may be sent later for payment from your account. We must honor the transaction when presented. This can result in what is commonly referred to as "Authorize Positive, Settle Negative" and can result in an overdraft if other transactions draw your account negative before final payment. Since we do not know all transactions you may enter into, we have to rely upon you to manage your account to avoid overdrafts

If you exceed the Available Balance (even though the Actual Balance may be greater), you may overdraw your account because transactions ARE posted against the Available Balance. To know the Available Balance, you may verify your list of outstanding transactions using Online Banking, Mobile Banking, or PhoneBranch. It is important to understand the order in which your transactions are paid as explained in the section below entitled "Transactions from Your Account(s)" to avoid making transactions that exceed your Available Balance. We use your Available Balance to determine when your account is overdrawn prior to assessing Non-sufficient Fund (NSF) fees or Courtesy Pay overdraft privilege Fees. The following is an example: Your Actual Balance and Available Balance are both \$100 to start the day. You use your debit card for a \$70 purchase and the merchant requests an authorization hold to be placed on the account for \$70. Your Available Balance is now \$30. Your Actual Balance still shows as \$100. Before the merchant sends the transaction to us for payment, a \$35 check you wrote is presented for payment. Because you only have \$30 available when the check is presented, your account will be overdrawn by \$5 when processed, even though your Actual Balance is still \$100. In this case, we may pay the \$35 check or return it as NSF, but you will be charged a fee for overdrawing your Available Balance, even though your Actual Balance is greater than the amount of the \$35 check presented for payment. Be aware you accept the following: The Credit Union may return debit items (ACH payments as well as other transactions) submitted for payment against your account if the amount of the debit exceeds the Available Balance in the account. Each time we return a debit item for insufficient funds, we will assess an NSF fee in the amount shown on the Schedule for each returned debit item. The entity that submitted the debit may submit another debit to the Credit Union even if we have already returned the prior debit for insufficient funds in the account. If the resubmitted debit again exceeds the Available Balance in the account, the Credit Union again will return the debit item, resulting in an additional NSF fee. You can be charged multiple NSF fees in connection with a single debit item presented and subsequently returned for insufficient funds multiple times. The reason for this is that when you authorize a merchant to process a debit from your account, that merchant may present the transaction multiple times and in various ways when payment is declined for insufficient funds or otherwise. There is no way the Credit Union can identify such actions by the merchant you authorized to process the debit item.

"Instrument" means a written order as defined by Articles 3 and 4 of the Uniform Commercial Code pursuant to the laws of South Carolina as set forth in this Agreement. **"Owner"** means all persons having a present ownership interest in the sums on deposit in the multiple party (joint) accounts with the Credit Union, subject to the Credit Union's lien rights or any security interest. A person is not an "owner" unless specifically designated as such in a completed and signed Membership Application and Signature Card. **"Shares"** for the purpose of your pledge to secure your obligations to the Credit Union, our common law right of set off and otherwise, means all deposits in any share savings, share draft, club, share certificate, POD, revocable trust or custodial account(s), whether jointly or individually held—regardless of contributions—that you have on deposit now or in the future, are all deemed "general deposits" for the purpose of your pledge. Your pledge does not include any IRA, Keogh, tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest. **"Transaction"** or **"transaction"** means any deposit, order, transfer, payment, purchase via POS transaction or otherwise, withdrawal or other instruction relating to any account or account service provided by the Credit Union. All instructions to us in any manner shall be given in English; and any instructions given shall be given using simple numerical methods (e.g. to request one hundred dollars you will use: "\$100" "\$100.00" or the English equivalent: "One Hundred Dollars."). We are not obligated to follow any other instructions.

3. Important Conditions that may Affect Access to Services, Credit Union Offices and/or Limitations on Services—

- a. Compliance with Laws and Inappropriate Transactions or Account Relationship:** You agree to comply with all laws, rules, and regulations. You also warrant and agree that you will not use any Credit Union Accounts or Services, including but not limited to loans, to make or facilitate any illegal or inappropriate transaction(s) as determined by applicable law as we in our discretion may deem inappropriate; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Third-Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process, or pay any transaction that we believe to be illegal, improper, or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. We may also close or terminate accounts or services which we believe violate your obligations under this Section. Such prohibitions or limitations may affect some otherwise proper or allowable transactions such as debits, charges, or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility, or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction (**e.g. Regulation GG: Unlawful Internet Gambling Enforcement Act**).
- b. Restrictions on Accounts:** The Credit Union may limit, refuse, close or terminate any account or service that we deem constitutes a breach of this Agreement. Unless an express exception is made by the Credit Union in its sole discretion, **we do not offer services to "Money Service Businesses", "Internet Gambling Businesses" and "Cannabis Businesses"**, or other businesses that we determine violate the limitations in this Section. By way of illustration: "Cannabis Businesses" are defined by the Credit Union to be any person or business that (i) engages in the sale, production or storage of any form of cannabis, marijuana or hemp, and/or (ii) is required to be licensed and/or registered with a government entity due to the business engaging in an activity related to any cannabis related industry. The Credit Union may, at its sole discretion, also apply these restrictions on other businesses or individuals directly or indirectly related to a cannabis business.
- c. Limitations on Accounts and Services for Members who Reside in Non-US Countries or Territories; or in Certain US States:** *(For the laws of Non-US Countries or Territories)* The Credit Union may limit, refuse, close or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a foreign country that are not directly applicable to US residents; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations under non-US laws, rules or regulations. *(For Certain States as determined by the Credit Union from time to time)* The Credit Union may also limit, refuse, close or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a state in which we do not maintain a physical presence and/or provide services only to a limited number of persons residing in that state; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations arising or related to the laws of a state where we do not maintain a physical presence.
- d. Virtual Currency:** We may limit the frequency or amount of transactions involving virtual currencies. We reserve the right to reject transactions regarding any type of virtual currency (crypto-currency) services and may close your account if we believe your account is a regulatory monitoring burden. Virtual/crypto-currency transactions associated with incoming and outgoing wire activity, incoming and outgoing ACH activity, privately owned ATM activity, incoming and outgoing credit and debit card activity, etc., can become particular concerns. (Refer to Termination or Restriction of Account(s) and Service(s)).
- e. Monitoring:** We monitor all members and transactions. If prohibited activity, suspicious activity, and/or unsatisfactory account handling is detected, we will review the account and act either by limiting services or closing the account. (Refer to Termination or Restriction of Account(s) and Service(s)).
- f. Natural Disasters, Pandemics, Significant Health Concerns, and Other "Acts of God": FORCE MAJEURE—**Neither Party will be liable for any failure or delay in performing an obligation under this Agreement that is due to any of the following causes, to the extent beyond its reasonable control: acts of God; accidents; riots; war; terrorist acts; epidemics; pandemics; quarantines; civil commotions; breakdown of communication facilities; natural catastrophes; governmental declarations, acts or omissions; changes in laws or regulations; national strikes; fires; explosions; or generalized lack of availability of raw materials or energy. For the avoidance of doubt, Force Majeure shall not include: (a) financial distress nor the inability of either party to make a profit or avoid a financial loss, (b) changes in market prices or conditions, or (c) a party's financial inability to perform its obligations hereunder. This clause shall continue to apply for a reasonable period after the cause addressed above has subsided sufficiently to allow resumption of services. **OFFICIAL HEALTH GUIDANCE—**All Credit Union offices reserve the right to follow/implement official health guidance issued by governmental entities and/or health organizations which may include but are not limited to: closure of Credit Union offices; social distancing; requiring the use of Personal Protective Equipment (PPE), such as masks, gloves, clear eye coverings, or other requirements. These requirements may vary from office to office and may change from time to time. **FACE MASKS—**For security reasons all face masks are prohibited unless medically required or highly recommended in official health guidance. When a mask is necessary members, non-members, contractors, and staff may be asked to temporarily remove it before assistance is provided and transactions completed for adequate identification and ease of communication. If you feel you cannot remove your mask temporarily for identification inside a branch, you may use the Credit Union's Drive Thru service to conduct your transaction. We will also consider any requests for special appointments where your identity can be verified upon entering Credit Union property.

- 4. Taxpayer Identification Numbers (TIN) and Certification:** Pursuant to the Membership Application and Signature Card used to open your account(s) with us, you provided a certification regarding the accuracy of your TIN (usually your Social Security Number) and whether your account is subject to backup withholding under the Internal Revenue Code. This certification applies to any and all accounts you have with us now or in the future, unless you provide written notification to us that specifically provides otherwise. You agree to comply with all our requirements for identification, including photographing, video recording, and obtaining your fingerprints or other biometrics.

5. **Credit Union's Right to Investigate:** It is agreed that it is critical to the Credit Union and its members that the Credit Union have full rights to investigate all transactions, methods or means of making transactions to protect its members and the Credit Union. Therefore, it is agreed that upon notification of any claim of error, unauthorized transaction(s) or other notification related to or arising from any transaction(s), methods or means of making transactions, the Credit Union shall have full rights of investigation extending to all persons, means or methods of making transactions. It is expressly agreed that this shall specifically include the right to inspect and scan a member's or user's access device(s), including but not limited to computers, tablets, and smart phones; and to report the Credit Union's findings of such investigation to all owners and/or users.
6. **Credit Reports, Membership-Account Eligibility, Other Credit Union Services and Social Media:** a. To verify your eligibility or continued eligibility for membership, any account(s), service(s), or loan products; increases or decreases in services and/or credit limits, now and in the future; or as needed to comply with any applicable law, regulation or governmental agency requirements including but not limited to escheatment/abandoned property, privacy, or other issues that may affect your rights, or pursuant to any reasonable actions we take to ensure our compliance with such laws, regulations or governmental agency requirements (all of which are deemed permissible purposes by you and us) you authorize us to make inquiry to determine your employment history and to obtain information concerning your accounts with other institutions and your credit history, including consumer credit reports. You agree this authority applies to any account, account-related service, loans, or other financial products you request or which we may offer or make available to you. We may also report information concerning your account(s) and credit to others. You also understand that you may elect from time to time to use Credit Union or other parties' social media tools and resources and agree there is no claim of privacy or privilege regarding information shared or discernible from such use or sharing. Further, the use of such information by us does not violate your privacy or other rights. If you have consented to communicating with us via social media, we may use any social media addresses you may establish from time to time. b. **Privacy and Confidentiality:** Every person on the Credit Union's premises has the right to expect their private and confidential information will be protected and remain private and confidential. Thus, the Credit Union prohibits any photography, filming, or recording of any type using any device that has or may have the potential to record by any means anywhere on the Credit Union's premises, including at or near any ATM or other device which may display or allow determination of confidential information without the Credit Union's prior express permission. Violation of this provision shall be grounds for enforcement of all options under Termination or Restriction of Account(s) and Service(s) and Standards of Conduct and Behavior in this Agreement. The Credit Union's Privacy Policy is provided as a separate disclosure accompanying this Agreement and is available online at greenvillefcu.com. c. **Agreed Exception to Privacy Restrictions: Fraud or Financial Exploitation:** It is agreed that fraud and financial exploitation are serious matters that can expose both members and the Credit Union to risks and losses. This particularly affects the elderly but can harm anyone. To help combat suspected fraud and financial exploitation it is agreed that the Credit Union may report such suspicions to persons (including but not limited to family members) who we in good faith believe may be able to provide assistance and/or protections. The option to so report is completely voluntary and imposes no obligations on the Credit Union.
7. **Deposits to Your Account(s) and Instruments Paid and/or Cashed:** Funds may be deposited to any account in any manner that is acceptable to us. Deposits may be made by mail, in person at any of our offices having facilities to accept deposits, or by direct deposit or other electronic funds transfer allowed by us. Should we accept a deposit from you by any electronically created item (example includes, but is not limited to, remotely deposited checks) you will indemnify us for any claim by any subsequent third party for claim of loss for a subsequent deposit of the same item, whether such action was authorized by you or not. If you voluntarily give information about your account (such as our routing number and your account number) to someone and authorize them to draw against your account, we may charge your account and pay any items, including remotely created checks initiated by the person to whom you gave the information. You agree we may pay an electronically created item even though the item was not created from an original paper check, whether presented in the form of a remotely created check or an electronic item. You authorize us to continue to honor items or debits from a payee previously authorized by you, until you instruct us in writing to cease to do so, whether or not the payee is acting within the scope of your initial authorization and subject only to such liability as may be imposed upon us by law. If you want us to stop honoring items from a payee previously authorized by you, you must tell us so in writing. Until you notify us that such items are not authorized, we can continue to pay them and we will not be liable to you even though the items are not in accordance with any authorization you may have given. This does not, however, obligate us to honor remotely created checks or similar items or entries. We may refuse to honor remotely created checks or similar items or entries without cause or prior notice, regardless of our having honored or dishonored similar items or entries previously. You agree that we are under no obligation to verify whether the name and account number shown on the remotely created checks are accurate. If any information on a remotely created checks is incomplete, inaccurate, or in error, you agree that we may, at our sole discretion, either pay the remotely created checks and charge your account for the item as drawn or refuse to honor the remotely created checks and, without prior notice to you, return the item unpaid. You further agree to indemnify and hold the Credit Union harmless for losses resulting from our honoring or dishonoring any such debit.
- a. **Endorsements:** You authorize us, in our discretion, to accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of any one or more owners on the account, whether or not endorsed by all payees. You authorize us to supply missing endorsements of any owners. You agree to endorse all items pursuant to applicable laws and regulations. If any endorsement or any other markings you or any prior endorser has made on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by us due to the delay or error.
- b. **Substitute Checks:** You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnity. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute check or

item. You agree not to deposit any substitute check without our consent (**Check 21 Act**).

- c. **E-Checks:** When you or any person with authority authorize any E-Check, you agree: (1) that we may pay the item as submitted to us; (2) that you shall be solely responsible for all information transmitted regarding such item(s), including but not limited to the payee(s), the amount(s) of the item(s), and endorsements or the lack thereof; and (3) you agree to indemnify us for all losses we incur in connection with any E-Check you authorize.
- d. **Collection of Deposits:** In handling deposits to your account, we act only as your agent for collection and assume no responsibility beyond the exercise of ordinary care. By signing the Membership Application and Signature Card or using any accounts or services, you specifically waive your rights to notice of non-payment, dishonor or protest regarding all items presented for collection. We have the right to refuse any order, transfer, or deposit, limit the amount that may be offered for deposit and to return all or any part of a deposit. Special instructions for handling an item are effective only if made in writing and accepted by us separately along with the item in question. We will not be liable for any default or negligence of correspondents or for loss in transit, and each correspondent will only be liable for its own negligence. We are authorized to pursue collection of previously dishonored items (including re-presentation), and in so doing we may permit the Payor bank to hold an item beyond the midnight deadline. Items that we present or re-present may be truncated or converted to an electronic or other format. If an item is not paid you are fully responsible for any loss we may incur in seeking to collect the item for you. Items not drawn by you upon us are not overdrafts but are Non-sufficient Funds Items ("NSFs") that you must pay to us if we incur any loss in seeking to collect such items for you.
- e. **Direct Deposits:** You must notify us at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option. **Direct Deposit or Transfer Authorization/Bankruptcy**—If you file bankruptcy and fail to cancel any instructions in your direct deposit or transfer authorization, then you hereby instruct your employer and us to continue to make and apply deposits, make loan payments in order to avoid delinquency and other transfers in accordance with your authorization until written notification is received by us to discontinue any payments or transfers.
- f. **Multiple Payees:** Unless any check, share draft or other instrument expressly indicates that the item is payable to conjunctive payees, the instrument shall be deemed payable in the alternative. If there is any ambiguity, the instrument shall be deemed payable in the alternative. For example: a check payable to "A and B" is a conjunctive instrument; a check payable to "A or B" "A, B," "A/B", where "A and B" are listed on separate lines or otherwise, if not expressly conjunctive, are payable in the alternative.
- g. **Final Payment:** All items, deposits, ACH (Automated Clearing House) transfers, or other transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we may charge your account the amount of such items or transfers or both and impose all fees/charges set forth in the Schedule without notice. We have no obligation to provide any separate notice under this provision; and you agree that our indication of any credits or debits hereunder reflected on your periodic statements shall be deemed sufficient notice.
- h. **Checks from Source Other Than Credit Union Approved Vendor and Use of Wash Preventive Ink:** The Credit Union has approved one check printing vendor for its high quality. Other companies providing check printing services may not meet the high standards of our approved vendor or may print terms or limitations that we do not agree to on such checks. Also, you understand that checks can be washed unless you use a wash preventive ink. Therefore, you acknowledge and agree that we have no responsibility or liability to you whatsoever resulting, arising or relating from/to: alterations, forgery, non-payment; returns as no account/insufficient funds or otherwise; limitations we do not specifically agree to in writing; or any other processing/payment error with regard to any check that is not printed by our approved vendor(s) or your failure to use wash preventive ink in the writing of any check(s). We require that checks purchased or printed from sources other than the Credit Union contain security features that will prevent the check from being counterfeited. The minimum features required are an artificial watermark, "VOID" pantograph, micro-print lines, bleed-through check numbering, a warning band and a Regulation CC endorsement backer on the reverse of the check. If you use checks that do not meet these minimum required counterfeit-avoidance security standards, and your checks are counterfeited, we may refuse to honor your request for reimbursement of any losses you may suffer.
8. **Transactions from Your Account(s):** Generally, you may withdraw and/or transfer funds from your account(s) at any time subject to the limitations set forth in this section and the Funds Availability Disclosure in effect at the time of the deposit. Payments upon your order may be made in coin, bills, or other instruments or via electronic means at our option.

IMPORTANT INFORMATION ABOUT FEES: Fees may be assessed with each item paid into overdraft or returned unpaid subject to the following:

- Multiple "presentments": Any item or transaction which is presented for payment multiple times is beyond the control of the Credit Union. Multiple presentments by other parties may further overdraw your account balance. Each presentment we cannot pay will be charged a separate returned item (NSF) fee even though it may be for a repeat presentment.
- A single Courtesy Pay Fee may be assessed when we choose to pay the presentment even though your account has insufficient funds. Doing so will put your account into an overdrawn status while helping you avoid at least one returned item fee to the original person or entity you intended to pay
- No Courtesy Pay Fee will be assessed on ATM and everyday (one-time) debit card transactions unless you specifically opt-in to such non-contractual service being added to your account. The merchant informs the Credit Union if a debit card transaction is a one-time or recurring transaction. A Courtesy Pay Fee can be assessed on recurring debit card transactions and any other item we pay into overdraft. An NSF Fee can be assessed on recurring debit card transactions and any other item we return for lack of sufficient funds
- No Courtesy Pay Fee will be assessed on presented items of \$5 or less
- No Courtesy Pay Fee will be assessed on Courtesy Pay advances of \$5 or less

- We limit the number of Courtesy Pay overdraft and/or returned item (Non-Sufficient Funds/NSF) fees charged per business day as follows:
 - † For consumer accounts, we will charge no more than two (2) Courtesy Pay or Non-Sufficient Funds (NSF) fees per membership number per business day
- a. **Payment Order of Your Transactions:** To assist you in handling your account(s) with us, we are providing you with the following information regarding how we process the items that you authorize. When processing items drawn on your account, our policy is to pay them as we receive them. We commonly receive items to be processed against your account(s) multiple times per day in what is referred to as presentment files. Each presentment file received commonly contains a large amount of a specific type of item (Check, ACH, ATM/POS, etc.) It is common for each of these presentment files to contain multiple items to be processed against your particular account. In this case, when multiple items are received at once, the items will be paid as follows: checks clearing through the Federal Reserve are paid in dollar order, lowest to highest; ACH items in each presentment file posts credits first then debits in the order provided in the presentment file, and generally we will process three or more ACH presentment files per day; and ATM/POS items are paid in the order they are presented. Transaction items presented in person such as withdrawals or checks cashed at one of our locations are generally paid at the time they are performed. **Why this is Important to You:** The order in which items are paid is important if there is not enough money in your account to pay all the items that are presented. Our payment policy may cause your larger, and perhaps more important, items to not be paid first (such as your rent or mortgage payment), but may reduce the amount of Courtesy Pay (negative overdraft) or NSF fees you have to pay when Available Balance funds are not sufficient to pay all of the items. If an item is presented without sufficient funds 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 in the Schedule. We encourage you to keep careful records and practice good account management.
- b. **Restrictions on Withdrawals from All Accounts/Transactions:** In accordance with applicable law, we reserve the right to require you to provide written notice of any intended withdrawals from any account(s) of not less than seven (7) but not more than sixty (60) days before the intended date of withdrawal. If there are sufficient funds to cover some but not all of your withdrawal orders, we may permit those for which there are sufficient funds in any order we choose. We may refuse to allow any transaction, and will advise when required by applicable law if, for example: (1) there is a dispute between account owners; (2) a legal garnishment, attachment or levy is served on us; (3) the account(s) secures any obligation owed to us; (4) any required documentation has not been provided to us; or (5) you are delinquent or fail to pay a loan or any other obligation owed to us when due. If we freeze any account, we will only be obligated to remove the freeze upon receipt of either an agreement signed by all interested persons or a legal document which meets our requirements. **In addition to the foregoing, if you or any owner or payee should instruct the Credit Union to process a large cash withdrawal (the definition of which shall be within the Credit Union's sole discretion) in lieu of other methods of transferring funds, you and any owner or payee hereby releases the Credit Union from any and all liability, claims, and demands whatsoever which arise from or in any way relate to your or any owner's possession of any large sums of cash from the moment possession of same is made available; and you will execute and deliver any further releases the Credit Union may require in connection with any such withdrawal. Closing Accounts:** When either you or the Credit Union closes any accounts, certain funds may not be immediately made available to you. This is due to actions you have taken or your relationships with third parties that may result in certain holds that affect your Available Balance versus your Actual Balance. Please read this entire section for a complete explanation of these matters. These holds are generally resolved within a period of 10-days. Once all these matters are cleared so that your accounts are no longer responsible for any sums these other parties may claim, then any remaining funds shall become available funds and can be paid to you.
- c. **Transaction Limitations for All Share Savings (Non-Transaction) Accounts—Regulation D:** In April 2020 the federal government suspended Regulation D non-transaction account transaction prohibitions but can reinstate them at any time. Until such time, the Credit Union will not enforce the Regulation D prohibitions on non-transaction accounts. Non-transaction accounts do have transaction limits as noted in the Schedule which are not associated with Regulation D. [The following information is provided for your information—Pursuant to federal **Regulation D**, during any calendar 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, telephonic, Online Banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. Transfers/withdrawals in excess of the transfer/withdrawal limitations described in **Regulation D** may be subject to a Regulation D excessive transaction fee as set forth in the Schedule. For accounts in which activity violates these monthly limits, we may return each item that exceeds the monthly limit and charge you a fee for its return without notice to you. Additionally, continued abuse of the non-transaction account **Regulation D** rules allows us to close the account. If payment is made directly to the depositor, you may make an unlimited number of withdrawals from these accounts in person, by mail, at an ATM, or by telephone if the withdrawal is mailed to you in a check. There is no limit on the number of transfers you may make to any loan account(s) with us.]
- d. **Share Term Certificates:** Any share term certificate or certificate accounts offered by the Credit Union are subject to the terms of this Agreement, the Schedule, and any account receipt or certificate issued, which are incorporated herein by reference.
- e. **Checking Accounts:** The Credit Union may refuse any check or other item drawn against your account or used to withdraw funds from your account if it is not on a form approved by us. Providers of check forms we approve are set forth in the Schedule. We reserve the right to refuse any check or other item drawn against your account or used to withdraw funds from your account if made in a manner not specifically authorized for your account, if made more frequently or in a greater number than specifically permitted for your account, or if made in an amount less than the minimum withdrawal or transfer specifically permitted for your account. If we accept a check or other item not on a form approved by us, you will be responsible for any loss by us in handling the item. We may pay checks or other items drawn upon your account, even if paying a particular check or item results in an overdrawn balance in your account to pay one or more other items that otherwise could have been paid out of your account. Because of the nature of the Credit Union check program, neither the Credit Union nor any other processing entities shall be responsible for the authenticity of the checks with regard to the signature or alterations; and checks, when presented, shall be paid without verification. **We may disregard all information on or any writing or**

memorandum attached to any check or item, except for your signature, the amount, and the information that is magnetically encoded. You agree that we do not fail to use ordinary care because our procedures do not provide for sight examination. You will notify us immediately if you learn or have reason to know that any of your checks have been lost or stolen. If you are negligent in safeguarding your checks or if there is a processing problem due to your use of a check printer we do not approve, we will not have any liability or responsibility for any losses you incur as a result, provided we act in good faith pursuant to standard commercial practices.

- f. **Check 21:** Check processing is getting faster as banks begin to process checks “electronically.” We are required by law to provide the notice in the following section (“Substitute Checks And Your Rights”), which explains the differences between your original check (which might not be returned) and a substitute check, and your rights in the event the substitute check causes a loss that would have been avoided if the original check was still available. **Substitute Checks and Your Rights:** What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of the substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use the substitute check as proof of payment just like the original check. Some or all of the checks that are returned to you from us may be substitute checks. This notice describes your rights when you receive substitute checks from us. The rights in this notice do not apply to original checks, photocopies of original checks, or to electronic debits to your account. However, you have rights under other laws with respect to those transactions. **What are my rights regarding substitute checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you believe we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest, if your account earns interest) within ten business days after we received your claim and the remainder of your refund (plus interest, if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account. **How do I make a claim for a refund?** If you believe you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us as set forth in the Schedule. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:
1. A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
 2. An estimate of the amount of your loss;
 3. An explanation why the substitute check you received is insufficient to confirm that you suffered a loss; and
 4. A copy of the substitute check or identifying information such as the check number and the name of the person to whom you wrote the check.
- g. **Non-Member Check Cashing:** You agree that we may impose a fee as set forth in the Schedule on the payee or other holder of a check or other item drawn against your account(s) presented for payment over the counter (in-person or otherwise) at the Credit Union rather than being deposited in an account at another institution and presented for payment through the check collection system. Alternately, we may, in our discretion, limit the locations at which we will cash checks written on your account and payable to non-Credit Union account holders (a request that Credit Union cash the check at any other location is not a proper presentment of the check by your specific agreement).
- h. **Checks You Request from the Credit Union:** If you remotely request a check be issued by the Credit Union pursuant to any means we make available, then all such checks can be payable to the first named owner of the account, record owner, trustee, custodian, or as otherwise indicated on your Membership Account and Signature Card with us and mailed to the address of record.
- i. **Temporary Holds and Authorizations for Amounts in Excess of Transactions:** To facilitate certain electronic transactions you make we may place temporary holds on funds in your accounts. The Credit Union can neither control the parties with whom you do business nor regulate the processing of transactions through the commercial networks used to facilitate your transactions. Therefore, it is your obligation to ensure sufficient funds are always on deposit to cover the transactions you make – including the amounts that may be subject to these holds. Pursuant to the processing networks’ rules, a merchant (convenience store, hotel, car rental company, retailer, etc.) may obtain authorization for up to 3 times the total estimated amount of your actual transaction. This is deemed to be an “authorized amount” by you and the authorized amount will not be available via your account until after your bill is finally settled with such merchant(s) which can cause an NSF situation in your account(s). Even if your bill is satisfied with another form of payment, the merchant/retailer may continue to hold the funds as originally authorized by you for these time periods. To avoid problems associated with these holds and authorizations, **we recommend you not use your Visa Debit card when checking in at hotels or renting cars (which are the primary source of such holds/authorizations).**
- j. **International ACH Transactions:** You acknowledge that in the event an International ACH Transaction (“IAT”) transmitted to or from any of your Accounts is identified and designated by the Credit Union’s screening criteria for review and examination under the OFAC Rules and Regulations (“OFAC Rules”), then the settlement of such an IAT may be delayed or suspended pending our review of the IAT, and may be terminated under applicable OFAC Rules. You also acknowledge that we may be required to place an indefinite hold on the funds covered by the IAT if the IAT is required to be terminated under the OFAC Rules. You agree that any delay described in the forgoing provisions of this paragraph is a permissible delay under the terms of laws and

regulations applicable to the availability of funds held in deposit accounts. In the event an IAT is delayed or terminated, we will provide such notice as may be required by the NACHA Rules, OFAC Rules, or other applicable laws and regulations.

- k. **Right to Reject, Delay or Suspend:** We will not be obligated to honor, in whole or in part, (or may delay or suspend) any transaction or instruction which:
- Is not in accordance with any term or condition applicable to the relevant account, or
 - We reasonably believe may have been requested or issued without proper authority, or
 - Involves funds subject to a hold, dispute, restriction, or legal process which we believe prevents withdrawal, or
 - We reasonably believe might violate the laws or regulations of the United States or any State, including without limitation, regulations of the Office of Foreign Asset Control (OFAC) or would violate any applicable provision of any risk control program of the Credit Union, NCUA, or applicable rule or regulation of any other federal or state regulatory authority, or
 - Is not in accordance with any other requirement of our applicable policies, procedures or practices, or
 - We reasonably decline to honor for your or our protection

You agree that any such action noted above is permissible under the terms of this Agreement and all laws and regulations applicable to the availability of funds held in deposit accounts and otherwise.

- i. **Copies of Documents:** We do not typically keep original paper documents (like deposit slips) associated with your account for a long period. We make copies of most of the documents that end up with us and destroy the paper originals. Electronic images are one type of media that is used, but as technology changes, there are and will be other copying techniques. You agree that such copies will be sufficient for all purposes. See the section titled "Check 21" above. To facilitate check imaging and electronic check collection, it is important that you take care with the transactions you create on paper. When completing a check, you must: (1) write clearly; (2) use black or dark blue ink in the date, pay to, amount, and signature fields; and (3) use only the space provided for your part of a transaction. (See the section on ENDORSEMENT STANDARDS or in your Mobile or Remote Deposit Capture Agreements.). You agree to reimburse us for any losses and costs we incur as a result of a poor check image caused by a deficiency in the written check, whether due to your failure to follow these guidelines or otherwise. You also agree to reimburse us for any losses and costs we incur as a result of a poor check image caused by a deficiency in the written check that you accepted and deposited as the payee. Certain fees as set forth in the Schedule may also apply.

9. **Collection Items:** We may accept certain items on a collection basis only. We route and process collection items separately from your other deposits. We will only credit your account for collection items only after we receive payment for them. We may also receive items from other financial institutions on a collection only basis. Upon presentment of a collection item we will follow the presenting institution's instructions and pay the item if funds are available in your account or otherwise pursuant to your agreements with us. We may charge fees for processing collection items (sending and receiving) as set forth in the Schedule. The financial institution on which the collection item is drawn may also charge you fees. If the other financial institution requires payment of a fee before that institution will process the collection item, we may pay the fee and charge your account. Fees may apply even if the collection item is returned unpaid.

10. **Account Rates and Fees:** Fees applicable to all accounts and account services are set forth in the Schedule. We may transfer from any of your account(s) any charges or costs in connection with the operation and maintenance of account(s) as stated in this Agreement and/or the Schedule. You agree that we may change the Schedule at any time upon proper notice as required by law.

11. **Authorized Signature:** We will not be liable for refusing any order or item if we believe in good faith that the signature on any order or item is not genuine. We are authorized to honor any Transactions initiated by a third person if you provide your access device or other information to a third person. Also, you agree that if you authorize the use of stamp/facsimile signature or electronic signature; we shall not be liable for honoring any transaction or instrument that appears to bear your stamp/facsimile or electronic signature, even if made by an unauthorized person. You are solely responsible to ensure that you maintain the security and possession of any stamp or other facsimile signature.

12. **Account Access:** a) Authorized User(s)—All withdrawals, transfers and transactions made by any person to whom you have at any time provided authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such withdrawals, transfers or other transactions; b) Access to Account Information—You agree that all owners, borrowers and authorized users, may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you, and that they may provide authority to others, which includes, but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans or other services with us; further, you understand that we utilize a consolidated statement for your accounts, account services, loans and all other services with us and you understand and agree that we are authorized to send jointly and/or provide to any individual owner or borrower a statement that includes all of the information on the consolidated statement even though all parties receiving the statement may not be owners or borrowers as to all of the accounts or services addressed in the statement; c) Sharing Information with Other Persons, Co-Borrowers, Co-Signers/Guarantors, Owners of Collateral Pledged and Others—You hereby consent and agree that we may share any information regarding your obligations with us or collateral pledged to secure any obligations you owe to the Credit Union with the persons listed in this subsection if we receive a request which we in good faith believe to be related to any such obligations, refinancings, sales, trades, transfers, exchange or Transactions; also, you consent and agree that we may provide pay-off or payment information to persons or entities who seek to make payments on your behalf, including potential pay-offs. This may include account numbers and information necessary to process payments; d) Access to Third Parties—When you give another party

access to your accounts or account information you understand and agree that we have no liability or obligation for any errors, claims or losses of any type or nature whatsoever relating to any transactions initiated as a result of your relationship with that third party, including any claims or losses that may arise from any access to your accounts or personal information; e) Third Parties—To expedite the matters herein for your benefit, you agree that we can rely on the representations made to us by a third party, and our duties to you hereunder do not require us to investigate or document a request for such information.

- 13. Powers of Attorney:** You agree that regardless of any laws, rules, or regulations we may in our sole discretion refuse to honor or accept a power of attorney to open, close, deposit, or make Transactions on any account or to supply endorsements on checks or any other items or to take any other action with respect to an account, loan, or other service. The Credit Union may allow a third person acting as your attorney-in-fact to make Transactions regarding your account(s) or conduct other business on your behalf without any liability to you, pursuant to a Power of Attorney, but have no obligation to do so. You agree that we have no obligation to verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire as to the use or purpose of any transaction(s) by your attorney-in-fact, and may restrict or refuse account access, withdrawals, and Transactions. You further agree we may require that a Power of Attorney be registered with the appropriate recording authorities. We may restrict the types or amounts of Transactions we permit an attorney-in-fact to conduct. We may require a separate form for each account or service for which you want to grant power of attorney. If your agent or attorney-in-fact does not present the original form, we may either accept or refuse to honor any power of attorney you grant and with no liability to you. If we accept a power of attorney, we may continue to recognize the authority of your agent or attorney-in-fact until we receive written notice of revocation from you and have had a reasonable time to act on it. We, at our discretion, may not recognize a power of attorney given by one owner of a Joint Account without the consent of the other Joint Account holder(s). You agree to indemnify and hold the Credit Union harmless for accepting and/or honoring any power of attorney, or copy thereof, which we accept in good faith and believe to be valid and authorized by you.
- 14. Overdrafts, Courtesy Pay, and Overdraft Loans:** An overdraft occurs when you make or authorize any transaction that exceeds the Available Balance in any account with us that you access by check, electronically, or otherwise, that we pay, or if we impose a fee that exceeds the Available Balance in your account(s) (“Overdraft”). Unless you have an approved Overdraft loan agreement with us, you agree not to cause any Overdraft on any of your accounts with us. If we decide not to pay an Overdraft, the transaction shall result in a Non-Sufficient-Funds “NSF” returned item. The Credit Union, in its sole discretion, may pay an Overdraft via Courtesy Pay overdraft protection program or otherwise on a case-by-case basis, but we have no obligation to do so, or to continue to do so. We may impose a fee as set forth in the Schedule for any Overdraft or any NSF. You agree to pay to us promptly the amount of the Overdraft as applicable together with the fee pursuant to the Credit Union’s policies, and in every instance bring your account to a positive balance within 30 days of the original Overdraft condition. The Credit Union has no obligation to notify you of any Overdraft, any NSF, or charge that creates a negative funds balance in your account(s). You agree that the Credit Union may also, in its sole discretion, utilize any funds in any of your accounts to pay any Overdrafts as defined herein or to pay any other debts that you owe as a result of any authorized acts. Funds may be applied from any account in which you have a beneficial interest and may include funds regardless of the source or contribution, including but not limited to, deposits of funds representing the payment of Social Security, Veterans benefits, or any other funds that may be subject to limitations under federal or state laws. Any application of funds hereunder shall be deemed a voluntary transfer that you have authorized. Further, you agree that any Overdraft protection plans you have now or in the future are intended to cover and be utilized for any such matter addressed herein caused by or arising from the actions of any owner or authorized users. There may be instances where ATM and one-time debit card transactions require your opt-in using the methods we require in order for the Credit Union to exercise its discretion under this provision to pay these particular transaction types. You may apply for the benefits of an Overdraft loan agreement. If approved by us, you agree the terms of any such agreement(s) shall also apply.
- 15. Post-dated and Stale-Dated Drafts:** We may pay any draft without regard to its date unless you notify us in writing of a postdating pursuant to applicable laws and our requirements, together with any fee set forth in the Schedule. We are not responsible if you give us an incorrect or incomplete description, or untimely notice. You agree not to deposit checks, drafts, or other items before they are properly payable. **We are not obligated to pay any check or draft drawn on your account presented more than six (6) months past its date; however, we have no obligation or liability to you or any other party to the instrument or in the chain of the collection process if we do so.**
- 16. Stop Payment Orders:** If you don’t want us to pay a specific written instrument such as a personal check, you can ask us to place a “Stop Payment Order” (“SPO”) on the instrument. You can notify us by mail, telephone, electronically, or in person. Any such instruction must be in writing and delivered to a credit union employee. Your SPO will take effect when we record it on your account. An SPO will not be valid and binding on us unless your SPO includes your account number, the number and date of the written instrument, the name(s) of the payee(s), the exact amount of the instrument and your signature. Only the person placing the SPO may release the SPO. We will charge you a fee for any SPO as set forth in the Schedule. If you give an oral SPO that is not confirmed in writing by you or us within fourteen (14) days, your SPO will expire and the instrument may thereafter be paid by us. If you provide written confirmation, your SPO will be effective for a period of six (6) months. Alternately, the Credit Union, in its sole discretion, may confirm any oral SPO in writing by sending a notice to the address shown in our records, but has no obligation to do so. Such written confirmation by us will also be effective for a period of six (6) months. To extend the SPO for an additional six (6) months, you must deliver to us an additional written request as described above. The Credit Union will not be responsible for any loss as a result of honoring a check: 1) more than fourteen (14) days after receipt of your oral SPO; 2) more than six (6) months after your written SPO, our written confirmation, or more than six (6) months after a written extension as provided herein; 3) through inadvertence, oversight or accident, we honor any postdated check; 4) if you fail to provide us with complete or accurate information; 5) or fail to meet your

obligations as noted in this section or otherwise in this Agreement. We have no obligation to accept any SPO on any certified check, cashier's check, teller's check, or other instrument guaranteed by us. You will be responsible to the Credit Union if any claim or demand is made against us as a result of our acting in accordance with your SPO. **Insufficient Funds:** You agree that any stop payment order received when you do not have sufficient funds on deposit in your account to cover the item on which you are requesting us to stop payment shall be subject to a service charge for return of an NSF item rather than the service charge for a stop payment order. **Teller's Checks:** If you seek to return any Teller's check or like item after it is issued to you or another, then you agree we may treat such items as "lost, stolen or destroyed" under the Uniform Commercial Code and reimbursement may not be made for 91-days from the date issued.

17. **Legal Process and Other Adverse Claims:** Should we receive any legal process or other adverse claim which in the Credit Union's opinion affects your account(s), we may at our option and without liability: 1) refuse to honor orders to pay or withdraw sums from the account(s); and/or 2) hold the balance in the subject account(s) until the legal process or adverse claim is disposed of to the Credit Union's satisfaction; 3) pay the balance over to the source of the legal process and/or comply with any specifically applicable laws in addressing the legal process. Any legal process or adverse claim is subordinate to our lien and security interest in all funds in your account(s). We may also charge you a fee for such matters as set forth in the Schedule.
18. **Statements:** If the Credit Union provides a periodic statement for your account(s), you will receive a periodic statement from us or notice of the availability of your statement describing all activity on your account(s) during the statement period as required by law. If you have a multiple party account, we are only required to provide one periodic statement to any of the account owners identified on the Membership Application and Signature Card. If provided electronically, statements will be e-mailed to you as an attachment or you will be sent a notice via e-mail directing you to a site where you may access your statement. E-mails from us will be sent to the e-mail address provided by any owner. Statements will be provided to the fiduciary upon any trust, custodial or other fiduciary or representative account, and the requirements of this paragraph will be binding on all parties in interest with regard to such accounts pursuant to such delivery. Contact us if you do not receive your statement. If you do not receive or have any problem accessing a periodic statement, you agree to notify us in writing within fourteen (14) days of the date that the statement is usually sent or made available by us. If you do not so notify us, you will be deemed to have received the statement for all purposes.

IT IS YOUR DUTY TO EXAMINE YOUR PERIODIC STATEMENT AND REPORT PROBLEMS IN A TIMELY MANNER: AS USED IN THIS SECTION, THE TERM "PROBLEM" MEANS ANY ERROR, ALTERATION, COUNTERFEIT CHECK, OR UNAUTHORIZED TRANSACTION (INCLUDING, BUT NOT LIMITED TO, FORGED OR MISSING SIGNATURES, AND EXCLUDING CONSUMER ELECTRONIC BANKING TRANSACTIONS) RELATED TO YOUR ACCOUNT. BECAUSE YOU ARE IN THE BEST POSITION TO DISCOVER ANY PROBLEM, YOU AGREE THAT IT IS YOUR DUTY TO PROMPTLY EXAMINE YOUR STATEMENT AND REPORT TO US ANY PROBLEM ON OR RELATED TO YOUR STATEMENT. YOU AGREE THAT WE WILL NOT BE RESPONSIBLE FOR ANY PROBLEM THAT: 1) YOU DO NOT REPORT TO US IN WRITING WITHIN A REASONABLE TIME NOT TO EXCEED 30 CALENDAR DAYS AFTER WE MAIL THE STATEMENT (OR MAKE THE STATEMENT AVAILABLE) TO YOU; 2) RESULTS FROM A FORGERY, COUNTERFEIT OR ALTERATION SO CLEVER THAT A REASONABLE PERSON CANNOT DETECT IT (FOR EXAMPLE—UNAUTHORIZED CHECKS MADE WITH YOUR FACSIMILE OR OTHER MECHANICAL SIGNATURE DEVICE OR THAT LOOKS TO AN AVERAGE PERSON AS IF THEY CONTAIN AN AUTHORIZED SIGNATURE); OR 3) AS OTHERWISE PROVIDED BY LAW OR REGULATION. YOU AGREE THAT THIS 30-DAY PERIOD TO EXAMINE YOUR STATEMENT AND REPORT PROBLEMS TO US ARE WITHOUT REGARD TO OUR LEVEL OF CARE OR THE COMMERCIAL REASONABLENESS OF OUR PRACTICES, AND WITHOUT REGARD TO WHETHER CANCELED CHECKS ARE SUPPLIED TO YOU.

You agree to waive any rights to recovery you may have against us if you do not provide notice to us in the manner and within the time required by this Agreement. You may not start a legal action against us because of any problem, unless: a) you have given us the above notice and b) the legal action begins within one year after we send or make your statement available to you. If you make a claim against us in connection with a problem, we reserve the right to conduct a reasonable investigation before re-crediting your account and you agree to fully cooperate in such investigation. Within 30 days of the date of mailing, you agree to complete and return an affidavit of forgery on the form we provide you along with any other information we may request. You further agree to file a police report if we request. If you refuse to sign such an affidavit or fail to return the affidavit and other requested documentation within 30 days of the date we mail it to you, you agree that we may consider the matter resolved and reverse any provisional credit provided. At our sole discretion, we may, but are not obligated to, provisionally credit your account during the investigation for all or a portion of the amount claimed. Any provisional credit to your account may be reversed if you fail to fully cooperate in our investigation or, if as a result of our investigation, we determine that the charge to your account was proper. You agree to pay any fees assessed or accrued against your account during the investigation or that may arise upon reversal of any provisional credit. Notwithstanding the foregoing, the time period for notifying us or making a claim under the **Check 21 Act**, with respect to a substitute check or an image of a substitute check that is sent with a statement or that appears on a statement, will be as set forth in the **Check 21 Act**.

19. **Change of Name and/or Contact Information:** You will promptly notify us of any change of your name or address or other contact information, including your e-mail or other electronic address by writing us at the address set forth in this Agreement or the Schedule as applicable or via e-mail using the Credit Union's Online Banking or Mobile Banking secure web site (the portion of the site you may access after entry of your Login ID user name and password). In the absence of such notice, any mail, disclosure or notice to you at any address, forwarding address provided to us by the U.S. Postal Office, or e-mail address shown by our records or any communication received from you will be deemed properly addressed and, unless otherwise provided by applicable law,

constitute effective delivery of any item we may be required to provide, regardless of actual receipt by you. If we receive notice that the address you provide to us is not or is no longer correct, or has changed without notice to us, and we attempt to determine your new name or address then the Credit Union may, in its discretion: 1) charge a fee as set forth in the Schedule for not providing us your current address and/or 2) discontinue sending any statements, notices, or other items to you until verifiable information is provided to correct any deficiency under this provision.

- 20. Inactive, below minimum balance, and/or Dormant Accounts:** If your account falls below any applicable minimum balance or you have not made any Transactions within the period of time specified in the Schedule, we may classify your account(s) as inactive. An account is generally only considered dormant when an applicable State law requires such classification (i.e. dormant or abandoned). Although having no obligation to do so, we reserve the right to not classify a particular account as either inactive or dormant if any owner thereof has other active accounts or services with us. You may be charged fees as set forth in the Schedule for inactivity, which is generally the failure to transact any business on an account for the period set for in the Schedule. Unless specifically prohibited by applicable law, we may also charge a service fee set forth in the Schedule for processing your dormant account. Unless prohibited by applicable law, we further reserve the right to transfer your dormant account funds to a general Credit Union account and to suspend any further account statements.
- 21. Termination or Restriction of Account(s) and Service(s) and Standards of Conduct and Behavior:** The Credit Union is committed to delivering exceptional products and services to members. To that end our employees are trained to handle interpersonal interactions effectively and to address any service issues with Credit Union members. The Credit Union's policies define the circumstances under which services may be limited for members who engage in "improper or abusive conduct;" and also address other circumstances where membership and/or services may be terminated or limited. The policy is not intended to restrict the rights and freedoms of any particular group or individual, but to protect Credit Union employees and members by addressing unacceptable conduct. You also understand and expressly agree that the Credit Union is a non-profit organization and that the rights addressed in this section are necessary to protect the Credit Union for the benefit of all members. You may terminate your membership by giving us notice and complying with the policies and procedures of the Credit Union. Termination will not release you from any fees or obligations you owe us, those incurred in the process of closing your accounts or services or your liability on outstanding items or Transactions. You may terminate a single party account at any time by notifying us in writing. We have the right to require the written consent of all parties to a multiple party account for termination. You further agree that we can terminate your membership, any account or service including any rewards program for cause based on any of the circumstances defined in this Agreement, without notice or further action. We, in our sole discretion, may terminate, limit or restrict, or change the terms, as we in our sole discretion deem appropriate, any of your account(s) or service(s), including but not limited to loan services, or place a freeze on any sums on deposit with us at any time without notice or require you to close your account(s)/service(s) and apply for a new account(s)/service(s) if: (1) there is a request to change the owners or authorized users; (2) there is a fraud/forgery or unauthorized use committed or reported; (3) there is a dispute as to ownership of any account or sum on deposit; (4) there are any share drafts that are lost or stolen; (5) there are returned unpaid items-Transactions not covered by an overdraft plan agreement with us or any abuse of any such plan per our assessment thereof; (6) there is any misrepresentation regarding any account(s) or service(s); (7) the Credit Union incurs any loss or believes it may incur any loss relating to any loan(s), account(s) or service(s) you have with us; (8) if we believe you have been negligent in protecting any access devices or codes; (9) we deem it necessary to protect the Credit Union from any risks or losses, or otherwise deem it to be in the best interests of the Credit Union, our members or our employees; (10) you breach any promise under this Agreement or any other agreements with us including but not limited to any default or other delinquency with regard to any loan or other agreements; (11) if bankruptcy or any other insolvency proceeding is filed by or against you, or if we otherwise deem you to be insolvent or incapable of meeting your obligations to us; (12) you refuse or fail to cooperate as provided in this Agreement; (13) you have an account that does not maintain a required par value for a membership account or any balance as to all other accounts; (14) you violate any Credit Union policy, procedure or standard or any law, regulation or rule; (15) if you participate or facilitate any transactions for another person who is prohibited from making transactions with us pursuant to applicable laws or Credit Union policy/procedure; (16) making unauthorized posting(s), defacing or removing notices or signs on Credit Union premises and/or social media sites without management authorization; (17) misappropriating Credit Union funds, property, or other material proprietary to the Credit Union; (18) deliberately or repeatedly violating security procedures or safety rules; (19) possessing, using, or being under the influence of illicit drugs on Credit Union premises; (20) engaging in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers or security officers; (21) any new US or other Country's laws, rules, regulations or other requirements make it impractical or impossible for the Credit Union to meet the requirements of such laws, rules, regulations or other requirements; (22) using one or more credit or debit cards to obtain cash and purchasing power we do not believe appropriate, using such devices to pay credit card balances with the proceeds of other cards, or using such devices in a manner we determine is primarily intended to abuse a rewards program; or (23) We reserve the right to determine if any account, loan or service is being maintained for a purpose other than day-to-day, primary use. Account holders who persist in making transactions in a manner that we in our sole discretion determine to be a calculated solely in order to meet monthly qualifications for rewards or any incentives that we may offer, may have their accounts converted to a different account or closed altogether. We also reserve the right to convert an account to a different account if the account does not have consistent active use over consecutive Statement Cycles, which period we shall determine from time to time. **Notice on Actions We may Take Upon Termination as Set Forth Above:** We, on our own accord, may place a stop payment on any share draft, item or Transaction if we are notified or otherwise reasonably believe that any of the foregoing circumstances have occurred. If you do not accept any deposit or part of a deposit that we attempt to return after termination, then such deposit will no longer earn dividends. Club accounts may be terminated if deposits are not made within certain time periods in successive periods. We are not responsible for any draft, withdrawal, item, or Transaction after your account is terminated. However, if we pay any item after termination, you agree to reimburse us upon demand. **Joint Accounts or Services:** If our application of the Credit Union's policies or the above remedies affects any accounts or services with multiple parties, we may require the party to whom the restrictions or termination is applied be: (1) removed;

(2) the account be closed and then a new account may be opened absent the affected party; or (3) the restrictions may be applied to the account or service. The Credit Union has no obligation to provide any specific information regarding the basis for taking action under this section to any other owners or parties.

Residence Outside the U.S., Its Possessions or Territories: We may require that all checking accounts and related services be closed or deactivated if you move your residence to a country or place outside the U.S., its possessions, or territories. The Credit Union may close your checking account(s) and related services if you do not do so. **Duty to Cooperate:** You have a duty to cooperate with us, and any law enforcement or government agent or agency with regard to any claim of fraud, forgery, unauthorized access or any other adverse claim(s).

22. **Statutory and Consensual Liens on Shares:** By signing a Membership Application and Signature Card or other agreement conveying a pledge or security interest in shares, or your use of any accounts or services, you have given the Credit Union a lien on any and all funds (“shares”) in all joint and individual share accounts, together with all dividends, regardless of the source of the shares or any individual owner’s contributions. This lien secures any account owner’s joint and individual obligations to us now or in the future, whether direct, indirect, contingent, or secondary; and has priority over all other claims. You agree that this lien is created and/or impressed, as applicable, as of the first date that any applicable account is opened with us. This lien secures all debts you owe us, including but not limited to those arising pursuant to any loan agreements, or under this Agreement, or arising from any insufficient funds item; or fees; or costs; or expenses; or any combination or all of the above. You authorize us to apply shares to any obligations owed to us if you default or fail to pay or satisfy any obligation to us, without any notice to any account owner or other party. The Credit Union’s rights are immediate and apply to all accounts.
23. **Right of Set Off:** You agree that the Credit Union at all times retains the common law equitable right of set off against shares with regard to any debt or obligation owed to us individually or otherwise, which right may be exercised by us without legal process or notice to any account owner.
24. **Status Quo—Collateral Preservation:** You specifically agree that all shares on deposit constitute collateral for all obligations owed to the Credit Union. You agree that the Credit Union has the right to preserve this collateral, and may use appropriate administrative procedures (including but not limited to placing a temporary hold or “freeze” on such funds) to safeguard such funds if the Credit Union at any time has reason to believe such collateral may be impaired or at risk due to any default, bankruptcy, breach of any agreement or promise, or as otherwise provided for by our agreements or applicable law, without notice to any owner. In the case of any bankruptcy proceeding, the Credit Union has a right to preserve such collateral as set forth herein as cash collateral; and is not required to surrender or turnover such collateral absent the owner’s filing any appropriate motions and the entry of an order either providing for adequate protection of the Credit Union’s rights in such collateral, or modifying or terminating the automatic stay as to such collateral. You further agree that the Credit Union’s exercise of this right to safeguard or “freeze” funds on deposit shall not constitute a violation of the automatic stay afforded by the Bankruptcy Code.
25. **Telephone Requests, Recording Data/Communications, and Consent to Communications from the Credit Union:** You agree that funds in any account(s) with us can be transferred upon the telephone request of any signer on the account to another account with us or to any other financial institution. Furthermore, we reserve the right to refuse to execute any telephone request or order. You consent that any communications with us, our service providers, or our affiliates may be monitored and recorded. When you access any service we offer/provide, including online, Online Banking, Mobile banking, and PhoneBranch to conduct transactions, the information you provide may also be recorded. By using any service, you consent to such recording. By providing us your contact information, such as telephone number(s) to us, now or at any later time, you authorize us, our service providers, and our affiliates and designees to contact you regarding your account(s) with the Credit Union and its affiliates at such numbers using any means including, but not limited to, placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages.
26. **Information About Your Accounts and About You:** We will only disclose information to third parties about your account(s) or about you as permitted in this Agreement, as permitted by any applicable laws, or when we are attempting to collect an obligation owed to us. **Surrender of Ownership or other status:** You understand and agree that voluntary surrender or other legal termination of ownership, rights or other status with regard to any account(s) shall terminate all relationships and contractual terms between the you and the Credit Union. This will include, but is not limited to, the termination of all rights to information and/or documentation of any type after the date of surrender.
27. **Right to Refuse Requests/Instructions/Orders:** If you ask us to follow instructions that we believe might expose us or you to claims, suits, losses, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require a bond or other protections. Under this provision, you understand and agree that we may refuse any particular transaction, transaction type or request when we in good faith believe that the transaction or request may: (1) expose the Credit Union to a risk of loss; (2) involve a fraud or scam; (3) be illegal; or (4) otherwise not be in the best interest of the Credit Union.
28. **Miscellaneous/Governing Law:** Further, pursuant to this Agreement or any claim or dispute arising hereunder shall be construed in accordance with and governed by the Laws of the State of South Carolina, which law together with specifically applicable federal laws govern this Agreement. Our web site and the electronic services that we provide (excluding linked sites) are controlled by the Credit Union from its principal offices. While you may choose to access our web site and electronic services from other locations, we make no representation that any information, materials, or functions included in our web site or via our electronic service are appropriate or authorized for use in other jurisdictions. Your access from other locations is made on your own initiative and

you are solely responsible for compliance with any applicable local laws and regulations. Section headings in this Agreement are for convenience of reference only. If any law or judicial ruling renders any term or condition of this Agreement unenforceable, the remaining terms and conditions shall remain in full force and effect. We reserve the right to waive enforcement of any of the terms set forth in this Agreement regarding any Transaction or series of Transactions. Any such waiver will not affect our right to enforce any of our rights with respect to any owner, user, or other applicable person/party, or to enforce any of our rights with respect to other Transactions. Any such waiver shall not modify the terms and conditions of this Agreement.

29. **Amendments and Changes:** Changes to any account or account service requested by any member or account owner can only be made with the express consent of the Credit Union. The Credit Union, in its sole discretion, may change any term or condition of this Agreement, including the method for determining dividends, at any time without notice except as expressly required by applicable law, and any change in the Agreement shall be effective at the earliest time allowed by applicable law. If applicable laws provide no express time period, then notice 10-days or more in advance of the effective date of any change shall be deemed sufficient.
30. **Multiple Party Accounts:** Any and all account owners can make deposits or withdrawals regardless of contributions. Each owner guarantees the signature of all other owners and appoints all other owners as agents. We may accept orders, instructions, and requests for future services from any account owner, which shall be binding on all owners. Any individual account owner may withdraw funds, stop payment of Items/Transactions (regardless of who ordered the payment), transfer or pledge to us all or any part of the shares in any account, and block, terminate or discontinue or close any transaction or service without the consent of the other owner(s). We have no obligation to notify the other account owner(s) of any pledge or other actions, orders, or instructions by any owner. Each owner is jointly and severally liable for all returned items, overdrafts, or any other obligations owed to the Credit Union as a result of any Transaction(s) on a multiple party account, regardless of the drawer, user, or authorized user who orders or causes said Transaction(s). **Rights of Survivorship:** Unless your account card specifically indicates otherwise, you agree that it is your intention to create a joint tenancy with the right of survivorship (a form of ownership) in any multiple party account and if one or more of the multiple party owners dies, his or her interest in the account passes to the remaining owners, unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us regardless of contributions, up to the amount of the obligation(s) owed. We may not release any funds to a survivor until all required legal documents are delivered to us.
31. **Payable on Death Designations:** Payable on Death ("POD") accounts are governed by your agreements with the Credit Union and applicable state law. A POD account instructs us that the designated account is payable to the owner(s) during their lifetimes, and upon death of the last account owner, is payable to the beneficiary(ies) designated by your POD Agreement on record and pursuant to applicable laws; unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us up to the amount of the obligation(s) owed. Any owner, during their lifetime, may change any designated beneficiary by providing a new POD Agreement to us. If any beneficiary is not of legal age at the time the account(s) are to be paid to beneficiaries hereunder, then we will make a check payable to the named beneficiary and deliver it to the person who presents themselves to be the parent or legal guardian of such beneficiary or as otherwise allowed by applicable law; and upon such payment you agree that we are released from any and all claims and obligations and shall be indemnified per the provisions of the Liability; Disputes and Costs and/or Fees section of this Agreement. POD accounts are "without rights of survivorship," meaning that if all named POD beneficiaries pre-decease the owner(s) the applicable funds shall be paid to the estate of the last surviving owner. It is further agreed that upon the vesting of any interest in any rights of a POD beneficiary, all sums payable shall be subject to any right of set-off between us and the POD beneficiary.
32. **Minors/Youth Accounts:** As a joint owner, we may make payments of funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any right to access the account other than in a custodial capacity. We have no duty to inquire about the use or purpose of any transaction by the minor, parent or guardian or any account owner. We will not change the account status when the minor reaches the age of majority, unless a change is authorized in writing by all account owners. All owners agree that we may change the minor account status to a general membership when the minor reaches the age of majority. All standard account products and services or the continuation of products and services will be available based on eligibility.
33. **"The Branch" High School Membership/Accounts:** For school district high schools with student-run credit union branch offices, special membership share and checking accounts are available. These accounts are designed to serve only minors in these high schools with basic account services promoting thrift and financial literacy and responsibility. Unlike Minor/Youth accounts noted, above, these accounts do not require an adult's authorization or ownership to open. Upon reaching the age of majority, account owners may be required to sign membership agreements as an adult to continue using the account(s).
34. **Representative Payee, VA Fiduciary, and Other Government Fiduciary Accounts:** The representative payee/fiduciary ("fiduciary") agrees to be bound by the terms of the Account Agreements and to furnish us, upon request, a copy of the written SSA, VA or other authorization designating the fiduciary and such other documents and authorizations as we may deem necessary or appropriate. In opening a fiduciary account, the Credit Union acts only as a depository for the Beneficiary's funds and is under no obligation to act as a fiduciary or to inquire as to the powers or duties of the appointed fiduciary. The fiduciary agrees to be liable to us for any and all obligations incurred by any actions dealing with the account and to indemnify and hold the Credit Union harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of or related to any action or claim by any party with respect to the authority or actions taken by the fiduciary.

35. **“Club” Type Accounts:** The Credit Union offers club account(s) to help you save for Christmas, vacations, or other purposes. If you withdraw funds early, we may require you to withdraw the entire balance and not allow additional deposits until the following club period, and/or charge you a fee as listed in the schedule.
36. **Electronic Records:** You acknowledge and agree that we may in our discretion store all records electronically and that we will not retain and have no obligation to retain any original documents for any period of time. This applies to all documentation including but not limited to checks, transaction records, notes, mortgages, deeds of trust and other loan and/or security documentation. We will routinely destroy all original documentation. We may store records electronically via imaging, scanning, filming, or other technology used in the financial services industry for the storage of documentation via internal processes or third-party processors that we approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.
37. **E-mail, Text, Facsimile, and Other Electronic Communications:** You acknowledge and agree that the Internet and other electronic communication is considered inherently insecure. Therefore, should you undertake to communicate with us via general e-mail, text, or other electronic communication you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail, text, or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity of or to verify any e-mail, text, or other electronic communication; and may respond to an e-mail, text, or other electronic communication at either the address provided with the communication, the e-mail address or telephone number in your Membership Application and Signature Card, or any other application or written communication actually received by us. Any account owner, co-borrower, or authorized user may change the e-mail address for notices, statements or other information provided by us at any time. The Credit Union may not immediately receive e-mail, text, or other electronic communications that you send. Although we may use general e-mail, text, or other electronic communication as provided herein, we reserve the right to require any notices from you be submitted to us in writing; and we may refuse to send certain information through unsecured e-mail, text, or other electronic communication channels.

38. **Liability, Disputes and Costs and/or Fees:**

General Limitations on Credit Union Liability: We are not liable to you for any Loss caused by an event and/or circumstances beyond our reasonable control, including circumstances preventing or delaying us in performing our obligations with regard to any transaction—including acting on a payment order, crediting any funds transfer to your Account(s), processing an Item, or crediting your Account(s). Circumstances beyond our reasonable control include, but are not limited to: a natural disaster; adverse weather conditions; acts of God; acts of terrorism; emergency conditions including any risk of loss to the Credit Union; a legal constraint or governmental action or inaction; strike or stoppage of labor; power failure; the breakdown or failure of our equipment for any reason; the breakdown of any communication or transmission facilities, any mail or courier service; suspension of payments by another party; or any matter resulting in whole or part from your act, omission, negligence or fault.

If your account is subject any legal or governmental action (“action”) we may pay out funds from your account according to that action or alternatively place a hold on the funds in the account until the matter is resolved. Unless otherwise prohibited, all such actions are secondary to our security interest and statutory lien rights as set forth herein. You understand and agree that you will be charged a research fee as disclosed in the Schedule for any time spent by our employees (or any affiliated person or organization) addressing: 1) any legal, regulatory or governmental action initiated by any person and/or private or government organization against you or your accounts or for information concerning you or the accounts, or 2) any claim made by you for any transaction that is determined to be authorized.

If you or any representative or purported representative submits to us any instructions or requests (“instruction”) based on a legal document including but not limited to a Power of Attorney, Court Order, Appointment or Trust you agree we may not honor such instruction until such time as we are satisfied of the legality and/or authenticity of the instruction.

You agree that you are responsible for the actions and/or transaction activity of any third persons you appoint or authorize including but not limited to attorneys in fact, representative payees, and custodians for any and all obligations relating or arising from activity on your accounts, and you agree to indemnify and hold the Credit Union harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney’s fees, we may suffer or incur arising out of or related to any action or claim by any party with respect to the authority or actions taken by persons you appoint or authorize to transact business on your behalf.

If there is a dispute between any person(s) and/or private or government organization over an account or we are uncertain who is entitled to access an account or the funds in an account (“disputes”), you agree that we may hold the funds in the account and may not release the funds in the account until all persons or organizations that may claim an interest in the accounts/funds agree in writing that meets our requirements addressing what should be done with the accounts and/or the funds; or until we receive a court order instructing us what to do. You understand and agree that such a hold is beneficial to both you and us to ensure that only persons who or organizations that are entitled to access the account and/or the funds in the account obtains access thereto. Alternatively, in the event of a dispute or uncertainty over who is entitled to access an account or the funds in an account, at our discretion we may deposit the funds in an account with a court and ask the court to resolve the dispute or uncertainty over who is entitled to the funds. In such instances, we may deduct our attorney fees and court costs from the funds in the account to be deposited with the court.

- 39. Third Party Documents:** From time to time you may present us with certain documents that the Credit Union is not a party to (examples include but are not limited to: trust agreements, business operating agreements, contracts, court orders such as divorce settlement agreements, etc.). The Credit Union may require copies of such documents to prove the existence of an entity or trust as required by applicable laws. However, the Credit Union is not a party to such agreements and mere possession of these documents does not in any way imply or impute knowledge of the contents of such documents to the Credit Union or its employees.
- 40. Costs, Expenses, and Attorney's Fees Regarding All Accounts/Services:** All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorney fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse, or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.
- 41. Using Third-Party Apps or Payment Services:** If you link any of your accounts or services to a third-party app or payment service (including but not limited to PayPal, Zelle, Venmo) you understand and agree that these are not Credit Union services. Any transactions you make through the third-party app or payment service will be subject to your agreements with the third-party app or payment service provider. You understand such apps and services do not provide you the same protections from fraud or other misapplication of funds as traditional, direct credit union or other banking services. If we transfer any funds as directed by you or anyone you authorize through the third-party app or payment service provider, such transfer(s) shall in all respects be an authorized transaction and we will have no further obligation or liability if the third-party app or payment service provider then transfers the funds to a fraudster or the funds are otherwise misapplied. Further, you understand that funds transferred to/via a third-party app or payment service may not be federally or otherwise insured and you assume all risks should your funds become unavailable for any reason.

Electronic Funds Transfers Agreement and Disclosures

This section applies to payment orders and funds transfers governed by the Electronic Fund Transfer Act. When you enroll in Online Banking or Mobile Banking or other online services, we will provide you the applicable agreements that govern the use of those services (“Online Services”). You agree that these terms shall apply to these other services except where those other agreements expressly provide other or contrary terms.

If you have questions regarding electronic banking transactions or believe that an unauthorized transaction has occurred, immediately call the Credit Union at the number provided in the Schedule or write us at the address provided in the Schedule. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. Keep this notice for future reference.

Following are the types of Electronic Fund Transfers you can accomplish with us (assuming you arrange to do so):

Electronic Fund Transfers Initiated by Third Parties: You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. You should only provide your Credit Union account number information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Direct Deposits: You can arrange for direct deposits to your checking or savings account(s).

Preauthorized Payments: You can arrange to pay certain recurring bills from your checking or savings account(s).

Electronic check conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge: You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

Account Access at Automated Teller Machine (ATM): You can access your checking, savings, and line(s) of credit using the Credit Union’s ATMs or affiliated network ATMs using your debit card. If you have a Credit Union Visa credit card, you may access the line of credit on the card at ATMs.

You may perform the following transactions at ATMs*:

- Make cash withdrawals from your checking and savings accounts
- Get cash advances from your credit card or line of credit account using your Credit Union Debit Card (Refer to your Cardholder Agreement for any cash advance fees and finance charges that may apply for credit cards/lines)
- Transfer funds from your accounts associated with your card
- Check the balances of your linked accounts

*Some of these transactions may not be available at all ATMs.

Purchases at Merchants: You may use your Credit Union Debit Card to make purchases at merchants that accept Visa® debit cards. You may use your Credit Union Debit Card to make purchases by entering your PIN at participating merchants. You may also get cash from a merchant if the merchant permits. Purchases made with your card will result in debits to your “primary” checking account. These transactions will be itemized on your monthly statement, including the merchant name, location, the date of purchase and the amount of the purchase.

Returns at Merchants: Returns of purchases made with your Credit Union Debit Card are limited to the daily amounts set forth in the Schedule.

Other Electronic Transactions: In addition to transactions initiated by using your Credit Union Debit Card, there are other electronic banking transactions that you may arrange through your account. These include:

- Telephone/personal computer activated transfers of funds from your accounts with us to other accounts with us or to third parties. These include but are not limited to transfers made by telephone, text, Online Banking and Mobile Banking
- Automatic transfer of funds between checking and savings accounts
- Automatic periodic payments to third parties or us from checking or savings accounts (for example, monthly mortgage payments, installment loan payments, insurance payments, utility payments)

- Direct deposit to checking or savings accounts (for example, payroll checks, social security payments)
- Electronic check conversions from your checking account using a blank, partial, or fully completed personal check at merchant locations
- Payments made to your account through your Credit Union Debit Card
- You can also use any of your Credit Union Debit Cards to obtain a cash advance from your checking account at any Visa® member financial institution anywhere in the world

LIMITS ON TRANSFERS: The terms of your deposit account may restrict the number of withdrawals you may make from your account each month. Restrictions described earlier in this Agreement and in the Schedule and other disclosures and agreements you received at the time your account was opened or when additional products or services were accessed, will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

Generally, you cannot make deposits into your Credit Union accounts at an ATM. If we permit a deposit at an ATM, your deposit will not be available until the fifth business day after the day of deposit.

Security: For security reasons, there are limitations on the transactions that you may perform with any of your Credit Union Debit Card per day. There are limitations on the number of transactions that can be performed per day and the limits may vary. For security reasons we do not disclose these limits. There are limitations on the dollar amount of cash withdrawals at ATMs and/or cash that you receive from merchants over the amount of your purchase. There are also limitations on the total dollar amount of purchases at merchants and/or cash advances at Visa® member financial institutions you may perform during each 24-hour period. Our standard transaction limits are set forth in the Schedule. We may change these limitations based on periodic risk assessments and we reserve the right to make such changes without notice to you. Transfer limits are also subject to temporary reductions to protect the security of your accounts or transfer systems.

Debit Card Transactions: When you use your Credit Union Visa Debit Card for payment, the merchant requests the Credit Union to authorize the transaction amount. At the time of the request, we authorize (promise to pay) or decline the merchant's request. If we authorize (promise to pay) we will reduce your Available Balance by the amount of the merchant's authorization request. Some merchants (e.g., hotels, restaurants, gas stations, car rental agencies) request an authorization that is an estimated amount of the anticipated purchase instead of the full purchase amount. As a result, the reduction of your Available Balance may be less or greater than the final debit card transaction amount presented for payment. It is important to note that your Available Balance may change between the time a debit card transaction is authorized and when the debit card transaction is presented for payment. Debit card authorizations will be reflected as pending transactions from the time we receive the authorization until the merchant presents the item for payment, a completion message is received, or three business days, whichever occurs first. If the debit card authorization has not been presented for payment after three business days, it will be removed from your pending transactions and your Available Balance will no longer be reduced by the authorization amount. Due to prior authorization (promise to pay), if the debit card transaction is presented for payment at a later date, we will pay the item regardless of your Available Balance.

If any debit card transaction results in a negative Available Balance at the time it is presented for payment—even if your Available Balance was positive at the time the debit card transaction was authorized—you may be charged an Overdraft Paid Fee. It is your responsibility to ensure your account has a sufficient Available Balance to cover all transactions you conduct. We recommend you keep an up to date record of your balance and deduct every transaction at the time you initiate it.

FEES: We will charge you fees for electronic fund transfers in accordance with the information found in the Schedule. The fees may be changed at any time, subject to our giving you any notice required by law. **ATM Surcharges:** When you use an ATM that is not identified as the Credit Union's, you may be charged a fee by the ATM operator or any network used to complete the transfer.

USING YOUR CARD FOR INTERNATIONAL TRANSACTIONS: You may use your Credit Union Debit Card for retail purchases with international merchants, for international cash advances, and all transactions performed at international ATMs that bear any of the network logos found on your card. Refer to the Schedule for fee information. We may block transactions in certain foreign countries. Call us for more information. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered international transactions under the applicable network rules, in which case we will add International Processing Fees to those transactions. The Credit Union does not control how these merchants, ATMs, and transactions are classified for this purpose. If the transaction requires a currency conversion, the exchange rate in effect when processed may differ from the rate in effect on the date of the transaction or the date of the posting to your Account.

Transactions processed through the Visa® system will be converted according to the applicable rules established by Visa®. The foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions processed through other networks, the international currency transaction will be converted by that network in accordance with their rules. Additional fees may apply. If you need to contact us about your card while outside of the United States, call us at the number on the Schedule.

DOCUMENTATION: *Terminal transfers*—You can get a receipt at the time you make any transfer to or from your account using automated teller machines or point-of-sale terminals; however, you may not get a receipt if the amount of the transfer is \$15.00 or less. *Pre-authorized credits*—If you have arranged to have direct

deposits made to your account at least once every 60 days from the same person or company, you can call PhoneBranch or inquire online using Online or Mobile Banking to find out whether or not the deposit has been made. *Periodic statements*—You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly for an account to or from which you have arranged for electronic access.

PREAUTHORIZED PAYMENTS: If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you should be notified by the person you are going to pay ten calendar days prior to the payment date of the amount to be deducted. If the date upon which your payment is scheduled to be deducted changes, the person you are going to pay should notify you seven calendar days prior to the new scheduled date. To confirm the completion of automatic transfers, payments and/or direct deposits, inquire online using Online or Mobile Banking to find out whether or not the deposit has been made.

Right to Stop Payment of Preauthorized Transfers: To stop a preauthorized electronic payment or transfer, please contact us as noted Schedule. You must call in time for us to receive your request and to be able to act upon it, which in the case of these electronic payments, is at least three business days before the transfer is scheduled to occur. We may also require you to put your request in writing and forward it to us within 14 days after you call. If you order us to stop one of these payments at least 3 business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR 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. You do not have enough money in your account to make the transaction through no fault of ours
2. The transaction goes over the credit limit on your overdraft line
3. The terminal where you were making the transaction does not have enough cash
4. The terminal or other system was not working properly, and you knew about the breakdown when you started the transaction
5. Circumstances beyond our control (such as fire, flood, or electrical failure) prevent the transaction, despite reasonable precautions that we have taken
6. You have not properly followed instructions for operation of the ATM or system
7. The funds in your account are subject to legal process or other similar encumbrance
8. The transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements
9. Access to your account has been blocked after you have reported your Access Device lost or stolen or you use a damaged or expired Access Device
10. The Credit Union has a reasonable basis to believe an access device has been compromised; or that other actions/circumstances cause us to believe there is a possibility of unauthorized activity or other risk involving an access device we have issued

Authorized Transactions: We assume that all transactions performed with your Credit Union Debit Card and/or your personal identification number (PIN) are authorized unless you promptly notify us to the contrary. If you intentionally provide another person with the means to perform electronic banking transactions using your account, any resulting transactions will be treated as if they were performed and authorized by you. Such treatment will continue until you notify the Credit Union at the phone numbers set forth in the Schedule that the other person is no longer authorized to use your card and/or PIN (in which case the card and PIN and/or account will have to be deactivated). You may also write to us, but your revocation of authority will not be valid until we actually receive it and have an opportunity to act upon it.

UNAUTHORIZED TRANSACTIONS AND LOST OR STOLEN CARDS/ACCESS DEVICES: An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit. In order to avoid unauthorized transactions, please observe the following basic precautions:

- Do not keep your Credit Union Debit Card and personal identification number (PIN) together. Do not write your PIN on your card
- Do not provide your card or reveal your PIN to another person. If you do so, you authorize that person to conduct transactions using your card or PIN. You are liable for that person's transactions until you notify Credit Union at the phone numbers set forth in the Schedule that the person is no longer authorized to use your card or PIN
- Notify Credit Union at the phone numbers set forth in the Schedule or do so at any Credit Union branch of the loss, theft or unauthorized use of your card or PIN
- Notify Credit Union at the phone numbers set forth in the Schedule or do so at any Credit Union branch if you think an electronic banking transaction is incorrectly reported on a receipt or statement. Failure to promptly notify the Credit Union of the loss, theft, or unauthorized use of your card or PIN will result in inconvenience to you and will hinder the efficient operation of your account. It may also affect your liability for transactions

Reporting Fraud: Immediately call or write us using the contact information in the Schedule to report fraud or unauthorized activity. Contact information is also available online.

We reserve the right to cancel, block, and not renew your access device for any reason, with or without prior notice. Reasons for suspension of access may include, for example: Detection of suspicious or fraudulent activity; lack of use; misuse; or access devices returned as undeliverable by the postal service.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us *AT ONCE* if you believe any access device or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your Card or PIN without your permission. *IF YOU DO NOT* tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can establish that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or made available to you, you may not get back any money lost after the sixty (60) days, if we can establish that we could have stopped someone from taking the money had you 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 these time periods. If you believe that your card 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 to us at the telephone number or address set forth in the Schedule. **Special Rule for Debit VISA® Purchases:** For Debit VISA® card purchases, you will generally have no liability for unauthorized purchases. However, if we determine that the unauthorized transactions occurred because of your gross negligence or fraud, these special limitations on liability may not apply, up to \$500.

BUSINESS DAYS and DAILY "CUT-OFF" LIMITS: Please refer to the Schedule.

CONFIDENTIALITY: We will disclose information to third parties about your account as permitted by law 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. if you give us your written permission; or 5. according to our privacy pledge, which generally permits us to share information with companies that perform marketing or other services on our behalf.

ERROR RESOLUTION NOTICE: In case of errors or questions about your electronic transfers, contact the Credit Union provided in the Schedule, or visit any Credit Union branch 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 dispute or question in writing within ten business days. We will determine whether an error occurred within ten business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your dispute or question. If we decide to do this, we will provisionally credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your dispute or question in writing and we do not receive it within ten business days, we might not provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your dispute or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. You agree to return any provisional credit if our investigation reveals no error or problem, as described, occurred.

***Visa® Debit Card POS transactions:** You may access your Credit Union savings and checking account at the ATM to get cash. You may access your Credit Union checking account to purchase goods (in person), pay for services (in person), get cash from a merchant (if merchant policy permits) or from participating financial institutions, and use it to pay for goods and services by telephone and the Internet.

Electronic Statement: The Credit Union has the capability of capturing your periodic statement electronically (e-statement) and posting it in a secure manner so that you may retrieve it at your convenience. YOU HAVE THE RIGHT TO HAVE YOUR STATEMENT PROVIDED ON PAPER (see Schedule for fee) or receive it electronically. If you elect to have your statement presented electronically, we may also send, from time to time, other notices and promotional material. We will provide error-resolution information with each periodic statement. **Equipment Required:** You will need access to a personal computer and the Internet. The preferred browser is Microsoft Explorer (latest version). To view your e-statement, you will need Adobe Acrobat Reader® 4.0 or higher. If you choose to print your statement, you will need access to standard printing capabilities.

Authorizing e-statements: You must sign up for e-statements through Online Banking on our web site: www.greenvillefcu.com. We will consider your request for e-statements to be your agreement that the Credit Union will post your statement in a secure location and notify you via e-mail that your statement is ready for pickup. Your statement will remain on the site for at least 90 days from the date we notify you. **We will stop sending paper statements on this account. However you can always request a special copy of the statement be created for you** (see Schedule for applicable fees).

Canceling e-statements: If you no longer want periodic e-statements, you must un-enroll from the service in Online Banking or notify us in writing (see Schedule for applicable paper statement fees).

Supplemental paper statement: If you need to get a paper copy of your statement, you may notify us (see Schedule for applicable fees).

Member Responsibilities: It is your responsibility to inform the Credit Union of your current e-mail address. Failure to notify us of e-mail address changes is treated just as failure to notify us of new physical address (see Schedule for applicable fees). If e-mail is returned undeliverable, we will attempt to re-send it; however, it is your responsibility to contact us if you do not receive your statement or notice of statement. It is your responsibility to pick up your statement. Statements will reside on the secure site for at least 90 days.

Stopping a Preauthorized Payment: You can stop a pre-authorized payment by calling us at the telephone number listed in the Schedule three business days or more before the payment is scheduled to be made. If you call, we may require you to put your request in writing and deliver it to us before we process your request (see Schedule for applicable fees). We are not obligated to honor a stop payment request that does not contain accurate information provided in a timely manner. You understand that it is necessary to provide the correct information related to the transaction, and that failure to do so may result in the payment of the item.

Liability for failure to stop payment: If you order us in writing to stop one of these preauthorized payments three business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Funds Availability Policy

The Availability of Funds you Deposit with Us

This Disclosure applies to all "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. **Checking accounts are the most common transaction accounts.** Feel free to ask us whether any of your accounts are covered by these rules. Please read all provisions carefully to fully understand when funds may be available from certain deposits.

Funds "availability" means your ability to withdraw funds from your account, whether those withdrawals are to be in cash, by check, automatic payment, or any other method we offer you for access to your account. If deposited funds are not "available" to you on a given day, you may not withdraw the funds in cash and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, we may charge a fee for this.

Please remember that even after the item has "cleared," and we have made funds available to you and you have withdrawn the funds, you are still responsible for items you deposit that are returned to us unpaid and for any other problem involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT—ALL ACCOUNTS: The day funds become available is determined by counting business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit in person to an employee before our "cutoff time" on a business day we are open, we will consider that day to be the day of your deposit for purposes of calculating when your funds will become available. However, if you make a deposit after the cutoff time, or on a day or time we are not open, we will consider that the deposit was made on the next business day we are open.

Our cutoff times are 5 p.m. Eastern Time Monday through Thursday, and 6 p.m. Friday.

Deposits you send by mail are considered deposited on the business day it arrives if it arrives by the cutoff time at the branch of deposit.

In all cases, availability of any deposit assumes that a requested withdrawal will not overdraw the account.

IMMEDIATE AVAILABILITY FOR CERTAIN ITEMS. The following types of deposits will usually be available for withdrawal immediately:

- Cash (if deposited in person to an employee of ours)
- Electronic direct deposits
- Wire transfers
- The first **\$225** or such greater amount as required by annual adjustments to Regulation CC from the aggregate of all other deposits made on any given day.

Cash and wire transfer deposits are subject to the **Special Rules for New Accounts** and the **\$225** availability is subject to the rule in the section titled **Longer Delays May Apply** as allowed by applicable laws.

Note—ACH Transfers: If you initiate a wire or ACH transfer from your account at another institution to your Credit Union account (called "ACH debit transfers"), the funds transferred in this way to your Credit Union account may be available on the first business day after the day we receive the deposit, at which time you can withdraw the funds in cash and we will use them to pay checks you have written. However, the funds that you transfer by wire or ACH to your Credit Union account from your account at another institution cannot be wired out of your Credit Union account to a non-Credit Union account until the third business day after the day we receive the deposit.

IMMEDIATE AVAILABILITY FOR MOST OTHER ITEMS: Our general availability policy for items not listed in the prior section is to make funds available to you immediately or on the first business day after the day of deposit. We generally make some portion of a day's deposits available for withdrawal immediately. See the previous section for the types and amounts of deposits that are available immediately.

Case-by-Case Holds on Paper Checks: In some cases, involving paper checks, we will not make all of the funds you deposit available to you as provided above. The first **\$225** or such greater amount as required by annual adjustments to Regulation CC of your deposits, however, will generally be available no later than the first business day after the day of deposit, and usually, immediately. 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 or as soon after as is reasonably practical. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees (e.g. a deposit made at an ATM) 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.

DEPOSITS AT AUTOMATED TELLER MACHINES or INTERACTIVE TELLER MACHINES—*We do not offer this service at this point in time.*

Our Machines: If you make a deposit at an ATM identified as ours with the Credit Union's name, your deposit will generally be available on the first business day after the day of deposit.

Other Machines: If you make a deposit at an ATM that is not identified as ours with the Credit Union's name, your deposit will not be available until the fifth business day after the day of deposit. New members cannot make deposits at ATMs we do not own or operate within the first 90 days of the new account relationship.

LONGER DELAYS MAY APPLY

If you will need the funds from a check deposit right away, you should ask us when the funds will be available.

Safeguard or Exception Holds: 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
- Your 'large deposit' of checks totaling more than **\$5,525** on any one day or such greater amount as allowed by annual adjustments to Regulation CC
- 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 and deposits of cash and wire transfers to your account will be available on the day we receive the deposit. The first **\$5,525** of a day's total check deposits of cashier's, certified, teller's, traveler's, on-us checks (checks drawn on U.S. Bank), 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 (and you may have to use a special deposit slip). The excess over **\$5,525** will be available on the fifth 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 generally be available on the fifth business day after the day of your deposit. In certain instances, we may hold funds from other check deposits for longer than five business days. For example, if we receive a check that falls within the Safeguard or Exception Holds description above, we may delay funds for up to nine business days. If we do so, we will provide you with a hold notice at the time of deposit or when we learn that we will hold the funds from the deposit.

CASHING CHECKS: If we cash a check for you 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.

OTHER ACCOUNTS: 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 day the deposited item would have been available, which will usually be the first business day after the day of deposit.

FOREIGN CHECKS: Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposit of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn. Foreign checks with no routing numbers and payable in foreign currency are not accepted for deposit. These items must be sent as a collection item. Only foreign checks payable through a U.S. financial institution with routing numbers and payable in U.S. dollars will be available subject to the schedule described in this section.

SPECIAL RULES FOR TIME PERIOD ADJUSTMENT FOR WITHDRAWALS BY CASH OR SIMILAR MEANS: The Credit Union reserves the right to extend by one business day the time that funds deposited will be available for withdrawal by cash or similar means. However, an additional **\$450** will be available for withdrawal by cash or similar means on the date funds are otherwise available for withdrawal under this policy.

Truth-in-Savings Act Disclosure

Share and Checking Accounts

- 1. Rate Information:** The dividend (or 'interest') rate and Annual Percentage Yield Earned ("APY" or "APYE) on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule ("Schedule") provided with this Agreement. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
- 2. Compounding and Crediting:** Dividends will be compounded and will be credited as set forth in the Schedule. The Dividend Period ("period") for each of your accounts is set forth in the Schedule. The period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a period before dividends are credited, you may not receive accrued but uncredited dividends.
- 3. Balance Information:** Any minimum deposit to open an account and the minimum balance you must maintain to avoid service fees and to earn the APY stated for your account is set forth in the Schedule. **Daily Balance Method**—Dividends are calculated using the daily balance method which applies a daily periodic rate to the ending Actual Balance in the account each day. If you fail to maintain the minimum balance required to earn the dividend rate as set forth in the Schedule, then you will not earn the dividend rate (and annual percentage yield) for the period in which you do not meet this requirement. Some deposit products may require you to accomplish specific goals within a dividend period to receive special rates or refunds of fees—you specifically agree to those terms in addition to the terms in this Agreement.
- 4. Accrual of Dividends:** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of non-cash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.
- 5. Transaction Limitations for All Share Savings Accounts—Regulation D:** Limitations are set forth in the first section of this Agreement. **Additional Limitations for IRA Savings Accounts:** You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union accounts. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law, and the minimum balance requirements and other restrictions applicable to the Certificate Account.

SHARE TERM CERTIFICATE ACCOUNTS (Including IRA Share term Certificates)

- 1. Rate Information:** The dividend rate and APY are stated in the Schedule and/or your Share Term Certificate ("Certificate"). The APY reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding for an annual period. The APY assumes dividends will remain on deposit until maturity. Any dividend withdrawals will reduce your earnings. **See below regarding changes in terms and changes upon maturity**
- 2. Compounding and Crediting:** Dividends will be compounded and credited as set forth in the Schedule. The Dividend Period for each account is set forth in the Schedule. The period begins on the first calendar day of the period and ends on the last calendar day of the period
- 3. Minimum Balance Requirements:** The minimum opening deposit required to open any Certificate is set forth in the Schedule. You must maintain a daily balance equal to or greater than the minimum opening deposit to earn the APY
- 4. Balance Computation Information:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the ending Actual Balance in the account each day
- 5. Accrual of Dividends:** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of non-cash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Once dividends are credited to a certificate account, it becomes principal. If you close your Certificate account before any dividend is credited, you may not receive accrued but uncredited or unpaid dividends. You may also be charged an early termination fee
- 6. Transaction Limitations:** In addition to any other applicable limitations described in this Agreement and the Schedule, after a Certificate is opened you may not make deposits into the account before maturity unless it is specifically stated as a feature of the account (e.g. Step-Up Certificate). You may be allowed to make withdrawals of posted dividends from your Certificate before maturity
- 7. Maturity Date:** Your account will mature on the date stated in your Certificate or any Renewal Notice the Credit Unions provides to you
- 8. Early Withdrawal Penalties:** You have agreed to leave the principal of this Certificate on deposit for the full term stated in your agreement. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with the consent of the Credit Union. A substantial penalty is imposed if Certificate funds other than dividends are withdrawn before the maturity date. The penalty does not apply to any of the following early withdrawals: Withdrawal subsequent to death of any owner, if the account qualifies for special tax treatment by the Internal Revenue Code, pursuant to the Credit Union's by-laws, or withdrawal as a result of liquidation of the Credit Union. If the term of the Certificate is 7 to 31 days, the forfeiture is an amount equal to the greater of 1) all dividends earned on the amount withdrawn or 2) all dividends that could have been earned on the amount withdrawn during a period equal to one-half the maturity period. If the term of the Certificate is 32 days to 1 year, the forfeiture is an amount equal to one month's dividends, whether earned or not. If the term of the Certificate is more than 1 year, the forfeiture is an amount equal to 3 month's dividends, whether earned or not. If the term of the Certificate is 32 days or more, the principal amount upon which the forfeiture is calculated is the amount withdrawn, unless the amount withdrawn reduces the balance below \$500. In the event the principal balance after withdrawal is below \$500, the forfeiture calculated is based on the entire amount of the Certificate. The Credit Union may require up to a 30-day notice from account

owner for withdrawal of shares. Note: IRA Certificates may also be subject to additional government penalties for early withdrawal. Collateral for loan: Certificate can be used as collateral for a Credit Union loan, but cannot be pledged or assigned to another party; an IRA or Keogh Plan Certificate cannot be pledged, assigned, or used as collateral for a Credit Union loan

9. **Renewal Policy:** Unless you instruct the Credit Union otherwise, your Certificate will automatically renew/rollover at maturity. You will have a grace period of ten (10) business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. However, the Credit Union reserves the right to give you written notice that the account will not be renewed and, upon maturity, the account balance will be placed into your regular membership share savings account and receive earnings at the rate then paid on regular share deposits. The rate of earnings for any renewal/rollover Certificate shall be at the rate the Credit Union is then offering on new Certificates in the same account class. If you instruct us not to renew your account, then no dividends will be paid after the stated maturity date. We reserve the right to change the terms/rates upon provision of any notice specifically required by applicable law. Such changes will be effective immediately if specific law does not require prior notice
10. **Partial Withdrawal:** No partial withdrawal will be permitted at any time that would result in a principal balance of less than the required minimum opening deposit
11. **Step-Up Share Term Certificates:** During your original Step-Up Share Term Certificate term, and if the Credit Union is offering a higher Step-Up Share Term Certificate dividend rate, you may request a one-time increase to the then published higher Step-Up Share Term Certificate dividend rate. The one-time increase will be effective no later than one business day after we receive, and can act upon, your request. The Step-up dividend rate applies to your certificate rate going forward, not in arrears. Your maturity date will not change. The credit union may honor the one-time step-up request for a dividend rate change by any joint owner of this certificate without first obtaining consent of all certificate owners. These terms and conditions shall govern our agreements, together with the other terms and conditions in the Membership Agreements and Rate and Fee Schedules to the extent same are consistent with the foregoing.
Renewal Policy: Your Certificate will automatically renew/rollover at maturity as a Step-Up Share Term Certificate with similar term length, if still offered, and will retain the one-time increase feature during the renewal term. Your Step-Up Share Term Certificate will renew/rollover to the then published Step-Up Share Term Certificate dividend rate. You will have a grace period of ten (10) business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty should you decide not to renew your Share Term Certificate.

COMMON FEATURES OF ALL ACCOUNTS

1. **Nature of Dividends:** The Credit Union pays dividends from current income and available earnings after required transfers to reserves at the end of the dividend period. The declaration and payment of dividends are not guaranteed. The Dividend Rate and APY set forth in the Schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period
2. **National Credit Union Share Insurance Fund:** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund
3. **Limitations on Maximum Shares Held by One Member:** From time to time the Credit Union's Board of Directors may establish a limit on the maximum amount of shares one member may hold
4. **Transfer and Assignment:** Ownership of an account is not transferable without the written consent of the Credit Union. The Credit Union may, before giving its consent, use any of the funds in an Account or Accounts to repay any debt due it from any named account owner. Your accounts may be pledged to secure your existing and future obligations owed to this Credit Union
5. **Fees and Charges:** The fees and charges set forth in the Schedule may be assessed against your account(s)
6. **Par Value Requirements:** The Par Value of a membership share, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us, is \$25. The sum of your membership share shall be paid into and retained in your membership share savings account.
7. **Transaction Limitation on All Accounts:** No member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. Further, if your account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

