MEMBERSHIP & ACCOUNT AGREEMENT

A custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction made by the agent and are not duty to inquire about the use or purpose of any transaction made by the agent and are not duty to inquire about the use or purpose of any transaction made by the agent.

7. AGENCY DESIGNATION ON AN ACCOUNT - An agency designation on an account is an instruction to us to authorize another person to make transactions as agent for the account owner concerning the account designated. An agent has no ownership interest in the account. Transactions made by the agent are binding and we are not responsible for handling items for deposit or collection. We may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

8. DEPOSIT OF FUNDS REQUIREMENTS - Deposits may be made to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities may not be available to you until we receive them. We reserve the right to refuse to accept any deposit that you, your agent, or the person making the deposit believes to be fraudulent.

9. ACCOUNT ACCESS - a. Signature. Your signature on the Account Card, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. Unless notice of your account is received by us, that you or any other person have engaged in any unauthorized transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by phone, or by mail). We may make any payment order by automated transfer as authorized by you or your agent, in the form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve all checks and other drafts before we pay or honor any request to withdraw funds out of your account. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

6. FUND TRANSFERS - Except as amended by this Agreement, electronic fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for electronic fund transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order an electronic fund transfer to or from your account. We will debit your account for the amount of the electronic fund transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we may delay your order for an electronic fund transfer for any reason, including insufficient funds in your account.

We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law. We may disregard any information on any check or draft other than the signature of the drawer, the amount, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

MEMBERSHIP & ACCOUNT AGREEMENT

TRUTH-IN-SAVINGS DISCLOSURE

FUND TRANSFERS AGREEMENT

FUND AVAILABILITY POLICY

1. MEMBERSHIP ELIGIBILITY - To join the Credit Union, you must meet the membership requirements, including purchase and maintain an ownership interest, as set forth in the Credit Union’s bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

2. INDIVIDUAL ACCOUNTS - An individual account is an account owned by one (1) member (individual, corporation, partnership, trust, estate, or government entity) and the owner is the sole disbursement of the account. The interest, the interest passes, subject to applicable law, to the account owner’s estate or Payable on Death (POD) beneficiary/payee or trustee, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or an owner agent prior to notice of an owner’s death, and to any surviving owner(s) if the owner is a joint account owner, subject to applicable law. You agree that the owner of the joint account includes rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). A surviving owner’s interest is subject to the Credit Union’s statutory lien for the deceased owner’s obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

3. JOINT ACCOUNTS - A joint account is an account owned by two (2) or more persons. The owner of a joint account each has an equal interest in the account. Each owner is individually responsible for transactions initiated by any owner, regardless of the actual authority of any other owner(s) to do so. Deposits made after cutoff time and deposits made on holidays or other than our business days will be credited to your account on the next business day.

MEMBERSHIP & ACCOUNT AGREEMENT

ELECTRONIC FUND TRANSFERS AGREEMENT

FUND AVAILABILITY POLICY

TRUTH-IN-SAVINGS DISCLOSURE

FOR TRANSACTION ACCOUNTS

b. Endorsements. An endorsement is an indication of authorization to the party receiving it to withdraw money from your account. You authorize us to act as your agent to pay any or all payees or indorsers appearing on checks, drafts, or other items that are payable to, or to the order of, one (1) or more payees or indorsers. If a check, draft, or other item is presented for collection, we may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an endorser, any loss from dishonored checks, electronic fund transfers, or other transfers is the sole responsibility of the account owner, and any loss from dishonor or other transfers is the sole responsibility of the account owner. You authorize us to pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an endorser, any loss from dishonored checks, electronic fund transfers, or other transfers is the sole responsibility of the account owner, and any loss from dishonor or other transfers is the sole responsibility of the account owner.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount due to us. We may re-present an item that was paid from your account before we inform you of the return of the item. We may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed them.

4. POD/TRUST ACCOUNT DESIGNATIONS - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last surviving owner dies, the surviving owner(s) or the owner(s) designated in the account designation are the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction made by the agent and are not duty to inquire about the use or purpose of any transaction made by the agent.

5. ACCOUNTS FOR MINORS - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay 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 account access rights. We have no duty to inquire about the use or purpose of any transaction. When the minor reaches the age of 21 we will change the account to a joint account.

6. UNIFORM TRANSFERS TO MINORS ACCOUNT - A Uniform Transfers to Minors Account (UTMA) is an individual account created by...
18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to furnish additional identification. We need not honor a remotely created check or draft that is presented for payment in person.

19. REMOTELY CREATED CHECKS OR DRAFTS - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by anyone other than the person whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party or the account holder using a scanner, camera, or similar device to capture a signature, endorsement, check, draft, remote deposit capture, or other form of the check or draft. We may require you to provide a legal entity name or a screen name or URL if you use a website to remotely create a check or draft. We may require you to provide additional information about the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a self-service application or service level agreement that we have established to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide additional information about the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or draft. We may require you to provide a computer, device, or other technology that is reasonably necessary to verify the identity of the person or entity that created the check or draft or the person or entity that will receive the remotely created check or dra...
27. SPECIAL ACCOUNT INSTRUCTIONS - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. TERMINATION OF ACCOUNT - You may terminate your account at any time without notice to you or may require us to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or suspected; (3) you have failed to pay your account or service charge when due; (4) you have exceeded your credit limit; (5) if you default on any overdrafts, if the amount of your overdrafts exceeds the predetermined credit limit for your account or if the account associated with your account is closed; (6) there is a dispute as to the ownership or committed funds; (7) you have check fraud or card fraud on the account; (8) if the account is overdrawn or drafts are lost or stolen; (9) there are excessive returned unpaid items not covered by an overdraft protection plan; (10) there has been any misrepresentation or any abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to you. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership balances. You may be denied services for causing a loss to the Credit Union, or you may be expelled for any reason as allowed by applicable law.

30. ACCOUNT OF DECEASED MEMBER - We may continue to honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member’s death. Once we know of a member’s death, we may pay checks or drafts or honor other payments or services when called for or ordered by the personal representative of the estate for up to ten (10) years after the date of death. Without a court order or our consent, no transfer order, check, draft, or other item will be honored in payment of any claim against the account unless the personal representative of the estate or any person authorized by the personal representative has guaranteed in writing that the estate will pay any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts for gambling or any other illegal or fraudulent purposes, including the purchase of illegal drugs or tobacco. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

32. SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney’s fees and costs, including appeals.

34. GOVERNING LAW - This Agreement is governed by the Credit Union’s bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union’s main office is located, and local clearinghouse rules, as amended from time to time.

As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the state in which the Credit Union’s main office is located.

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

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by the Federal Credit Union ("Credit Union"). In this Agreement, the words “you,” “your,” “account” and “accounts” mean all authorized signers of your accounts, and “we,” “our,” “us,” “Credit Union” and “our” mean the Credit Union. The word “account” means any one (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are any electronic transfers of money from your account through the EFT services described below. By signing an application for an EFT service, signing your card, or signing any EFT service, you agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of recurring transactions as defined by 12 C.F.R., Part 205, Subpart B are subject to the automatic enrollment and "opt-in" requirements of this Agreement. The terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transfers are those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

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

a. Visa Debit Card. If approved, you may use your Visa card to purchase goods and services from participating merchants. However, you may not use your Visa card for direct deposit. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any unauthorized or unlawful transactions, to pay for goods or services over the Internet, or to deposit funds to an account. For transactions made at an ATM or by direct electronic transfer, you are responsible for any fees charged on your account. For ATM and one-time debit card transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from a Visa Debit Card transaction. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges. You may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. On the ATM, you may also use your card to:

• Make deposits to your savings and checking accounts.
• Withdraw funds from your savings and checking accounts.
• Transfer funds from your savings, checking, and Line of Credit accounts.
• Obtain balance information for your savings and checking accounts.
• Access your Line of Credit accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
• Stop payments from your savings, checking, Line of Credit, and Check Master accounts.
• Obtain balance information for your Health Savings accounts.
• Make loan payments from your savings, checking, and Line of credit accounts.
• Access your Line of Credit account.
• Determine if a particular item has cleared.
• Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
• Verify the last date and amount of your payroll deposit.
• Access your accounts by using Automated Phone Banking.
If you order us to stop payment of a preauthorized transfer three (3) days before each payment, and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount will fall outside certain limits that you set.

### Liability for Failure to Stop Payment of Preauthorized Transfers
If you order us to stop payment of a preauthorized transfer three (3) business days or more before the scheduled payment and we do not do so, we will be liable for your losses or damages.

#### Electronic Check Conversion/Electronic Returned Check Fees
If you pay for purchases or bills with a check or draft, you may authorize your bank or other financial institution to debit your account for the amount of the transfer. You may authorize merchants or other payees to debit your account electronically for a transaction for which you authorize returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

### Online Banking
If Online Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Online Banking to:
- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, money market, and certificate accounts.
- Make loans payments from your savings, checking, and money market accounts.
- Access your Line of Credit accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- External Transfers – See separate External Account Transfer Disclosure

Your accounts can be accessed under Online Banking via personal computer. Online Banking will be available for your convenience 24 hours per day, seven days per week. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to withdraw funds from your account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may also refuse to honor any transaction when you do not have sufficient available balances to cover the transaction. If you are notified of a rejected transaction before the designated cutoff time on the date you scheduled for payment, we will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. You may cancel a transfer only if the transfer has not been accepted by the third party as required in our agreement. You may be charged a fee of $1.50 for ATM withdrawals at machines we do not own (nonproprietary) after three (3) per month.

### Mobile Banking
If Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s).
- Transfer funds from your savings, checking, and money market accounts, and Line of Credit accounts.
- Obtain balance information for your savings, checking, money market, and Line of Credit accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your Line of Credit accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Reorder your lost card and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Altra Mobile Deposit – See separate Altra Mobile Deposit Disclosure

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to withdraw funds from your account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available balances to cover the transaction. If a transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Online Banking transactions may apply:
- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.
- Notice of Varying Amounts.
- For all savings and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or electronic transfer, by telephone order or instruction, by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

### 2. TRANSFER LIMITATIONS
For all savings and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or electronic transfer, by telephone order or instruction, by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

### 3. CONDITIONS OF EFT SERVICES
#### a. Ownership of Cards
Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be revoked at any time for any reason, and you agree to follow any instructions we may give you. You agree to return any lost or damaged card immediately.

#### b. Honoring the Card
Neither we nor any person we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be revoked at any time for any reason, and you agree to follow any instructions we may give you. You agree to return any lost or damaged card immediately.

### 4. FEES AND CHARGES
There are certain fees and charges for EFT services. From time to time, the charges may be changed. We will notify you in writing of any change in the fees and charges. If you do not accept the new fees and charges, you may request that we provide the services under the old terms.

#### a. Visa Debit Card Fee
+$1.00 charge for ATM withdrawals at machines we do not own (nonproprietary) after three (3) per month.
- Replacement card fee of $5.00 per card.
- Nonsufficient funds fee of $32.00.
- $1.50 charge for ATM withdrawals at machines we do not own (nonproprietary) after three (3) per month.
- Replacement card fee of $5.00 per card.
- Nonsufficient funds fee of $32.00.
- Prauthorized EFT Fees.
- Nonsufficient funds fee of $32.00.
- Bill Pay Fees.
- Nonsufficient funds fee of $32.00.

### 5. MEMBER LIABILITY
You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use your account, or to use your access code, you may lose no more than $50.00 at any time for any unauthorized transaction in excess of your $50.00. If you tell us within two (2) business days after you learn of the unauthorized use, you can lose no more than $50.00 at any time for any unauthorized transaction if you follow the steps we list below.

- To help us investigate your claim we will need certain information from you, including your account number, the date you first became aware of the unauthorized use, and the amount involved.
- If you believe the unauthorized use is because someone else obtained access code and used it without your permission, tell us at once.
- If you believe your access code is lost or stolen, you should call us at once.
- If you are unable to call us but you have called the toll-free number to report lost or stolen access code, or if you are calling from a pay telephone, you may report the loss or theft by calling the number or writing to the address listed above if you believe a transfer has been made using the information from your check without your permission.

### 6. RIGHT TO RECEIVE DOCUMENTATION
#### a. Periodic Statements
Transfers and withdrawals made through any debit card transactions, HSA debit card transactions, audio response telephone transactions, international transactions, money market access transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

#### b. Terminal Receipt
You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

#### c. Direct Deposit
If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (800) 755-0055. This does not apply to transactions occurring outside the United States.

### 7. ACCOUNT INFORMATION DISCLOSURE
We will disclose information to third parties about your account or the transfers you make:
- As necessary to conduct the transfer.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To notify you of your account balance, if you are eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested services.
- To comply with government agency or court orders; or
- If you give us written permission.

### 8. BUSINESS DAYS
Our business days are Monday through Friday, excluding holidays.
9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS - If we do not complete a transfer or to from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If you do not have enough money in your account to complete the transaction. If any funds in your account necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you make the transaction does not have enough cash.
- If you fail to follow our equipment’s working properly and you know about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the ATM from completing the transaction.
- If the money in your account is subject to legal process or claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed after a reasonable time after your card, access code, or any EFT facility makes such a request.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you knew about the problem when you started the transaction.
- If you have been informed about the breakdown when we started the transaction. If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. NOTICES - All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union’s records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change this list of exceptions or add or remove services from any menu at any time; however, we will provide you with at least 60 days’ notice of such changes before they take effect.

12. TERMINATION OF EFT SERVICES - You may terminate this Agreement or any EFT service under this Agreement at any time by notifying the Credit Union in writing. If we terminate this Agreement, we will notify any participating merchants making such transfers that authority to make bill payment transfers has been revoked. We may also terminate this Agreement if you fail to make available the minimum amount required in any balance reduction agreement.

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

Funds Availability Policy Disclosure

This Disclosure describes your ability to withdraw funds at Altra Federal Credit Union. It only applies to the availability of funds in transaction accounts and does not alter the terms under which you may withdraw funds from the account for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY - It is our policy to make funds from your cash and check deposits available to you on the same business day that we receive the deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in any way that is permitted by law. For example, you can withdraw the funds in the form of cash, a check, a preauthorized transfer or an automated withdrawal, or a debit card transaction. However, we need not make funds from direct deposits available on the same business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are closed, we will consider that day to be the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD - In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, if you make your deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. We may also reserve the right to hold funds if you have made any deposits to your account on the same business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are closed, we will consider that day to be the next business day we are open.

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

- You do not give us your deposit.
- You deposit checks totaling more than $5,000.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- We believe a check you deposited will not be available for more than 8 business days.
- We need more time to verify the availability of the funds.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error has occurred within ten (10) business days after we hear from you and will explain your right to file a claim for the amount of the error. In general, for errors involving checks, we may not be able to tell you the results of our investigation before we mail you the notice of our decision. However, in such cases, we may still be unable to tell you the results of our investigation within ten (10) business days if the time it takes to complete our investigation extends beyond that period. If we need more time to finish our investigation, we will mail you a written notice within ten (10) business days of receipt of your complaint or question. That notice will tell you what we have done, what we will do, and how long we will take to complete our investigation and how to get additional information. If you have an error involving a point-of-sale (POS) transaction, or transaction at an ATM, we may need more time to finish our investigation and we will tell you why in the additional time needed notice.

If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.

If you do not know.

If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later.

WHAT TO DO IF YOU BELIEVE YOUR ACCOUNT IS FAULTY - If you believe your account is faulty, you may file a claim or question.

You deposit checks totaling more than $5,000.00 on any one (1) day.

You redeposit a check that has been returned unpaid.

We believe a check you deposited will not be available for more than 8 business days.

We need more time to verify the availability of the funds.

There is an emergency, such as failure of communications or computer equipment.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error has occurred within ten (10) business days after we hear from you and will explain your right to file a claim for the amount of the error. In general, for errors involving checks, we may not be able to tell you the results of our investigation before we mail you the notice of our decision. However, in such cases, we may still be unable to tell you the results of our investigation within ten (10) business days if the time it takes to complete our investigation extends beyond that period. If we need more time to finish our investigation, we will mail you a written notice within ten (10) business days of receipt of your complaint or question. That notice will tell you what we have done, what we will do, and how long we will take to complete our investigation and how to get additional information. If you have an error involving a point-of-sale (POS) transaction, or transaction at an ATM, we may need more time to finish our investigation and we will tell you why in the additional time needed notice.

TRUTH-IN-SAVINGS DISCLOSURE (3800)

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

1. RATE INFORMATION - The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may be changed for the deposit account at any time without notice. Dividends on deposit accounts are payable at the closing of the earnings period. Dividends are added to share accounts on the last day of the calendar month and distributed to each holder on the following day. Dividends on certificates are paid at the maturity date. Dividends are paid to owners of the account.
8. Early Withdrawal Penalty - We may impose a penalty if you withdraw funds from your account before the maturity date. Withdrawals on a Saver’s Sweepstakes Certificate can be initiated by calling the credit union or requesting a withdrawal at a physical branch. Withdrawals through Online Banking are not permitted.

a. Amount of Penalty. For all Certificates and Youth Certificates, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: Terms of 12 months or less - 90 days, unless otherwise noted; Terms of 13 months or greater - 180 days, unless otherwise noted. Please note special amounts may contain penalties greater than listed above, please see rate sheet for details. For First Time Homebuyers’ Certificates, the early withdrawal penalty for your account is a forfeiture of all dividends earned on your account; however, the penalty will be waived if the funds are used to purchase a home with a mortgage held by Altera Federal Credit Union. You will also receive an early withdrawal penalty if you close an account before maturity. One account per member is available if you are at least 21 years of age and are not currently a homeowner. For Grow Up Certificate and Graduation Certificate accounts, the amount of early withdrawal penalty for your account is forfeiture of all dividends earned on your account.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. The penalty will be applied on a pro rata basis. If the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account, provided that the depositor forfeits an equal amount to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

9. Renewal Policy - The renewal policy for your accounts is stated on our Rate Sheet. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. Dividends will be paid until the account is closed or transferred to another account of yours. First Time Homebuyer’s Certificates are able to be renewed once at member’s request otherwise the certificate will automatically transfer to the member’s savings account upon maturity.

10. Nontransferable/Nonnegotiable - Your account is non-transferable and nonnegotiable.

11. Membership - As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below. Par Value of One Share - $5.00; Number of Shares Required - 1; Membership Fee - $5.00.

TRUTH-IN-SAVINGS DISCLOSURE (3700) FOR TRANSACTION ACCOUNTS

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

1. Rate Information — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Club Savings, Health Savings, IRA Savings, Indexed Money Market, Best Life Money Market, and Platinum Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union’s Board of Directors. For A+ Checking and A+ Platinum Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union’s Board of Directors. The dividend rates and corresponding dividend rate and annual percentage yields are the rates and yields as of the last dividend declaration date that is listed on our Rate Sheet. Health Savings, Indexed Money Market, Best Life Money Market, Platinum Checking, A+ Checking, and A+ Platinum Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed on our Rate Sheet. For Health Savings, Indexed Money Market, Best Life Money Market, and Platinum Checking accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The A+ Checking account is a tiered rate account. Qualifying accounts will earn the first dividend rate and annual percentage yield listed for this account on our Rate Sheet on balances up to $15,000.00 and the second dividend rate and annual percentage yield listed for balances over $15,000.00. Qualifying accounts must: 1) Receive your monthly eStatement at a valid email address; 2) Sign in to Online Banking at least once per cycle; 3) Have one direct deposit of at least $50.00 into your A+ Checking account each cycle; and 4) Have no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Platinum Checking, Free Checking A+ Checking, and A+ Platinum Checking accounts, no account limitations apply.

2. Nature of Dividends - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting - The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated on our Rate Sheet. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends - For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information - To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings account. Some accounts may have additional minimum deposit requirements. The minimum balance requirements applicable to each account are set forth on our Rate Sheet. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated on our Rate Sheet. For accounts using the daily balance method as stated on our Rate Sheet dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations — For Savings, Club Savings, Health Savings, Indexed Money Market, and Best Life Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If