



Membership Agreement

Please read and save a copy of this booklet for your records.

Contact Information:

Address: 6921 E. 72nd Avenue, Commerce City, CO 80022

Phone: 303.287.8025 Fax: 303.287.5803

24 Hour Voice of Choice 303.287.3417 or 303.287.3418

Lost or Stolen Visa® Credit Cards (after hours) 800.247.4222

Lost or Stolen Visa® Debit Cards (after hours) 866.333.4740

www.YourBetterBankingChoice.com



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Welcome to Community Choice Credit Union - established in 1952! As a member of the Credit Union, you have taken on the status of a member-owner. Members 18 years of age or older and owners of a non-business account, in good standing may annually vote for the individuals who oversee and direct the operations of the Credit Union. Unlike other financial institutions, a Credit Union is a “not for profit” financial cooperative, owned entirely by its members. Profits are returned to our membership in the form of higher dividends, lower loan rates, and minimal fees.

We offer a wide variety of financial services in order to meet the needs of our diverse membership. This booklet will outline the products and services we provide in addition to the policies and regulations governing your membership account. Please retain this booklet for your records. We look forward to providing you with excellence in our financial products and level of service.

How are deposits insured? The NCUA regulates our deposit insurance. The Credit Union industry’s insurance deposit fund is called the National Credit Union Share Insurance Fund (NCUSIF). Each member’s deposits are insured by NCUSIF up to \$250,000. The NCUSIF is a separate fund from the FDIC (A deposit insurance fund for banks). IRAs are insured separately by the NCUSIF up to \$250,000 per account. You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms and applications. For more information on NCUA rules, go to www.ncua.gov.



Products and Services Offered

Deposit Accounts

Share Savings Accounts (including Club Accounts)
Certificate of Deposit Accounts
IRA Accounts
Money Market (High Yield) Savings Accounts

Checking (Share Draft) Accounts

Checking Accounts
Money Market Checking Accounts
Visa® Check/Debit Cards

Lending

Auto Loans
Mortgage Loans Including:
 First Mortgages
 Second Mortgages
 Home Equity Lines-of-Credit
Recreational Vehicle Loans
Share and CD Secured Loans
Signature Loans (including Personal Loans, Overdraft Lines of Credit and Courtesy Pay)
Visa® Classic & Platinum Credit Cards

Other Services

ATM's
Auto Buying Services (including GAP, MBP, NADA)
Cashier's Checks and Credit Union Checks
Credit Life and Disability Insurance
Direct Deposit
Financial Services
Group Legal Plan
ID Safe Choice
Money Orders
Notary Services
Online/Home Banking and Bill Pay
Payroll Deduction
Rainbow Rewards
Reorder Checks
Shared Branching
TXT Banking
Visa® Gift Cards
Voice of Choice – 24 Hour Telephone Account Access
Wire Transfers / Western Union Wires

Membership and Account Agreement

This agreement covers the rights and responsibilities concerning your Community Choice Credit Union accounts and the rights and responsibilities of the Credit Union providing this agreement (Credit Union). In this agreement, the words “you” and “yours” mean anyone who signs an account card or account change card (Account Card or any other account opening document). The words “we,” “us,” and “our” mean the Credit Union. The word “account” means any one or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement and Account Card, the Funds Availability Policy Disclosure, Truth-In-Savings Disclosure, Privacy Notice Disclosure and any Account Receipt accompanying this Agreement, and the Credit Union’s Bylaws and Policies, and any amendments to these documents from time to time which collectively govern your membership and accounts.

Membership Eligibility

To join the Credit Union you must meet the membership requirements including purchase and maintenance of the minimum required share(s) (“membership share”) 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.

Individual Accounts

An individual account is an account owned by one member (individual, corporation, partnership, trust, or other organization) qualified for Credit Union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner’s estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner’s agent prior to notice of an owner’s death and to any security interest or pledge granted by the account owner and subject to our statutory lien rights.

Joint Accounts

An account owned by two or more persons is a joint account.

Rights of Survivorship

Unless otherwise stated on the Account Card, a joint account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner’s interest passes to his or her estate. 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.

Control of Joint Accounts

Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, close the account, stop payment on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

Joint Account Owner Liability

If an item deposited in a joint account is returned unpaid, the 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 and any charges regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account regardless of who contributed the funds in the account.

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 account owner dies, payable to all and surviving POD or trust/beneficiary/payee. If there is more than one surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.

Living Trust Accounts

A living trust is established under state law, and treated as a distinct legal entity with a purpose and function all of its own. The Credit Union must have enough information from the living trust to determine the name of the trust, the grantors, trustees, successor trustees, and beneficiaries. To accomplish this, the trustees must complete an Application of Living Trust provided by the Credit Union. This Application must be completed and notarized before opening an account for a member's living trust. The Credit Union will not administer the living trust and will not keep a copy of the original living trust on file. Grantor(s) and trustee(s) must clear a check reporting agency and the Credit Union retains the right to obtain a credit bureau report on each applicant. All grantors of either a revocable or irrevocable living trust must be members of the Credit Union as a primary owner of an open savings account in good standing. An account for a member's living trust has no voting rights, and cannot establish loans in the name of the trust. A member's living trust may not be a joint owner on any account. The living trust savings or money market may be used as overdraft for the checking account. There is no overdraft line-of-credit allowed on a living trust account. Debit/ATM cards are not allowed either.

Death of Grantor: Upon the death of the last remaining grantor, appropriate court documents and death certificate must be presented by the trustee (or successor trustee) according to the terms of the trust agreement. The Credit Union will not be responsible for disbursing funds to the beneficiaries.

NCUA Share Insurance: For insurability of the living trust account, a beneficiary's interest may not have any contingencies and must have an unconditional right to his or her interest upon the death of the grantor. Share insurance for revocable living trusts is determined by the status of the beneficiaries; \$250,000 for each qualified beneficiary.

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. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

Uniform Transfers/Gifts to Minors Account

A Uniform Transfers/Gifts to Minors Account (UTTMA/UGMA) is an individual account created by 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 entitled to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account, until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

Agency Designation on an Account

An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or Credit Union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

Deposit of Funds Requirements

Funds may be deposited 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 are not our responsibility until we receive them. We reserve the right to refuse or to return any item for deposit.

Endorsements

We may 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, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the share draft or check within 1-1/2 inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

Collection of Items

We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

Restrictive Legends

Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days" or "not valid over \$500." We are not liable for payment of any check or draft contrary to a restrictive legend or

other limitation contained in or on the item unless we have specifically agreed in writing to the restrictions or limitations.

Final Payment

All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

Direct Deposit

We may offer preauthorized deposits (e.g. payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers from other accounts. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. Upon a bankruptcy filing, unless you cancel the authorization, we will continue applying payments from direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts unless prohibited by law.

Crediting of Deposits

Deposits made after the deposit cut-off time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

Account Access

Authorized Signature

Your signature on the Account Card authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of 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. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

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 mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a 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 any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

Credit Union Examination

We may disregard 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.

ACH and Wire Transfers

Except as amended by this Agreement, electronic funds 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 funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order electronic funds transfers to or from your account. We will debit your account for the amount of an electronic funds transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the

available funds in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic, or equipment failure. We will not provide you with next day notice of ACH, wire transfers or other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we are required by law to pay you interest, we will pay you interest based on the lowest nominal dividend or interest rate we paid on any accounts during the period for which we owe you interest. Payment orders we accept will be executed within a reasonable time of receipt. A payment order may not necessarily be executed on the date it is received. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations and amendments and if received after a cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number.

The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order even if that person did not initiate the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you of any such security procedures and you agree that our security procedures are commercially reasonable.

Account Rates and Fees

We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure. We may change the Truth-in-Savings Disclosure at any time and will notify you as required by law.

Transaction Limitations

Withdrawal Restrictions

We will pay checks or drafts, permit withdrawals and make transfers from your account from available funds in your account if your account has sufficient available funds to cover the full amount or if you have an established protection plan. Drafts or other transfers or payment orders which are drawn against insufficient funds may be subject to a service charge as set for in the Truth-In-Savings Disclosure or Fee Schedule. If there are sufficient funds to cover some but not all of the withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion. The availability of funds in your account may be delayed as described in our Funds Availability Policy.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered the Credit Union to allow a withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a Credit Union loan on time; or (6) computer system failure; or (7) a disaster occurs. (8) We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

Transfer Limitations

We may limit the dollar amount or the number of transfers from your account. Please consult the Truth-in-Savings Disclosure or your Electronic Funds Transfer Agreement and Disclosure.

Certificate Accounts

Any time deposit, term share, share certificate, or certificate of deposit account allowed by state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure and Account Deposit Receipt for each account, the terms of which are incorporated herein by reference.

Overdrafts

Payment of Overdrafts

If, at any time, the funds in your share or deposit account are not sufficient to pay the full amount of a check, draft item, transaction or other item posted to your account plus any applicable fee to the Overdraft, we may pay or return the Overdraft and charge the Overdraft Fee at our discretion. The

Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds to pay a draft or any other type of transaction. Your account may be subject to a charge for each Overdraft regardless of whether we pay or return the Overdraft. Except as otherwise agreed in writing, if we exercise our rights to use our discretion to pay an Overdraft, we do not agree to pay Overdrafts in the future and may discontinue covering Overdrafts at any time without notice. If we pay an Overdraft or impose a fee that overdraws your account, you agree to pay the overdrawn amount in accordance with your overdraft protection plan or, if you do not have such a plan, in accordance with our Overdraft Policy.

Order of Payment

Checks, drafts, items and other transactions may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft or item and execute other transactions on your account in any order we choose. The order in which we process checks, drafts and items and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks and drafts and process transfers and withdrawals.

Postdated and Staledated Drafts

You agree not to draw or issue any check or draft that is postdated. If you do draw or issue a check or draft that is payable on a future date and we pay it before that date, you agree that we shall have no liability to you for payment. You agree not to deposit checks, drafts or other items before they are properly payable. We are under no obligation to pay any check or draft drawn on your account that is presented more than six (6) months past the date it is written. If however a draft or check is paid, the Credit Union will have no liability for such payment.

Stop Payment Orders

Stop Payment Order Request

You may request a stop payment order on any check or draft drawn on your account. To be binding, the order must be in writing, dated, signed and must accurately describe the check or draft including the exact account number, check or draft number, the exact amount of the check or draft and to whom it is payable to. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for the Credit Union's computer to identify the check or draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. If the stop payment order is not received within a reasonable time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the check or draft and to assist us in any legal action.

Duration of Order

You may make an oral stop payment order which may lapse within forty-eight (48) hours unless confirmed in writing within that time. The stop payment fee will be charged immediately upon the request (whether oral or written) regardless if the order is revoked at a later time. If you do not sign the stop payment order, the Credit Union is not liable for any payment or non-payment of the item. Stop Payment orders are effective for six (6) months and may be renewed in additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period which the stop payment order is effective. We are not required to notify you when a stop payment order expires.

Liability

Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any joint account owner, payee or endorsee in

failing to stop payment of an item as a result of incorrect information provided by you.

Credit Union Liability

If we do not properly complete a transaction according to this Agreement, we may be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by you or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

Checks 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.

Remotely Created Checks

For purposes of this paragraph, "account" means a transaction account, credit account, and any other account on which checks (share drafts) may be drawn. A remotely created check is a check created by someone other than the person on whose account the check is drawn. A remotely created check is generally created by a third party payee as authorized by the owner of the account on which the check is drawn. Authorization is usually made over the telephone or through on-line communication. The owner of the account does not sign a remotely created check. In place of the owner's signature, the remotely created check usually bears a statement that the owner authorized the check or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check against your account, you may not later revoke your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any

remotely created check for which the third party has receipt of your authorization.

Pledge/Statutory Lien

Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, (except obligations secured by your principal residence), all shares and dividends and all deposits and interest, if any, and in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. Federal or state law, depending on whether we have a federal or state charter, gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by state or federal law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you. YOUR PLEDGE AND OUR STATUTORY LIEN RIGHTS ALLOW US TO APPLY THE FUNDS IN YOUR ACCOUNT TO WHAT YOU OWE WHEN YOU ARE IN DEFAULT, EXCEPT AS LIMITED BY STATE OR FEDERAL LAW. If we do not apply the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

Legal Process

If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

Account Information

Upon request, we will give you the name and address of each agency from which we obtain a

credit report regarding your account. We agree not to disclose account information to third parties except when (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; (4) you give us written permission; or (5) as described in our Privacy Policy, which is contained in full in this Membership Agreement.

Notices

Name or Address Changes

You are responsible for notifying us of any address or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all names and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Fee Schedule.

Notice of Amendments

We may change the terms of this Agreement except as prohibited by applicable law. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

Effect of Notice

Any written notice you give us is effective when we receive it. Any written notice we give you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

Taxpayer Identification Numbers and Backup Withholding

Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

Statements

Contents

If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by us or be payable through financial institutions and made available upon your request. You understand and agree that statements are made available to you on the date they are sent to you. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date that statement is sent to you, even if the checks or drafts do not accompany the statement.

Examination

You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies reflected on your statement within a reasonable time of receiving your statement, we will not be responsible for your loss. In addition, we will not be responsible for any such items, payments, transactions, or other discrepancies reflected on your statement if you fail to notify us within thirty-three (33) days of the mailing date of the statement. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of the facsimile signature machine.

Notice to Credit Union

You agree that the Credit Union's retention of drafts does not alter or waive your responsibility to examine your statements for the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charged to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

Inactive Accounts

If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Truth-in-Savings Disclosure during which we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee as set forth in the Truth-in-Savings Disclosure or Fee Schedule for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Special Account Instructions

You may request that we facilitate certain trust, will or court-ordered arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets 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. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed account change form and accepted by us.

Termination of Account

We may terminate your account at any time without notice to you or may require you 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 committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any share checks or drafts are lost or stolen; (5) there are excessive returned unpaid items

not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. 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 or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

Termination of Membership

You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing your accounts. 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.

Death of Account Owner

We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we know of a member's death, we may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts and other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

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.

Enforcement

You are liable to us for any loss, cost or expense 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 fees on any appeal,

bankruptcy proceedings, and any post-judgment collection actions.

Governing Law

This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations, including applicable principles of contract law, the laws 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 county in which the Credit Union is located.

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.

Shared Branching

Credit unions have joined together to provide a unique, innovative, and cost-effective alternative to owning and operating individual Credit Union branches. This is known as a share service center or CU Service Center.

Members of participating Credit Unions may access their accounts at any of the CU Service Centers or outlets. While the CU Service Centers are individual offices, an outlet is a CU Service Center that is part of a specific Credit Union. Both provide many of the services you use at your Credit Union, however, not all services we offer our members may be offered at participating CU Service Centers. A fee may be assessed as per the Rate and Fee Schedule.

Services Include:

- ✓ Deposits*
- ✓ Withdrawals (cash & check)
- ✓ Travelers Checks*
- ✓ Money Orders*
- ✓ Transfer Funds
- ✓ 24-Hour ATM Access*
- ✓ Loan Payments & Advances
- ✓ Balance Inquiries on Accounts
- ✓ Statement Printouts of Accounts
- ✓ Purchase Official Checks*

* Only your Credit Union can place or remove a hold from your account. Contact your Credit Union for further details. Fees may be assessed.

End of Membership & Account Agreement

Truth-In-Savings Disclosure

Except as specifically described, the following disclosures apply to all accounts.

Rate Information

The annual percentage yield (APY) 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. Rates are subject to change daily without notice. For all Share Certificate of Deposit accounts, the dividend rate (APR) and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield for Share Certificate of Deposit accounts is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Nature of Dividends

Dividends are paid from available earnings after required transfers to reserves at the end of the dividend period.

Dividend Compounding and Crediting (Paid)

The compounding and crediting of dividends applicable to each account is set forth in the Dividend/Rate Schedule. The dividend period begins on the first calendar day for the period and ends on the last calendar day of the period.

For Share Savings, Savings Clubs, and IRA Savings Accounts – Dividends are compounded quarterly (based on the daily balance) and paid quarterly.

For Share Certificates, IRA Certificates, and Step-Up Certificate Accounts – Dividends are compounded quarterly (based on the quarterly average) and paid quarterly (with the exception of the IRA Roth Conversion Certificate, which is compounded quarterly, based on the daily balance, and paid quarterly). Additional deposits allowed on Step-Up Certificates only.

For High Yield Money Market Share Savings and Money Market Checking Accounts – Dividends are compounded monthly (based on the daily balance) and paid monthly.

Balance Information

The minimum balance requirements applicable to each account are set forth in the Dividend/Rate Schedule.

Account Limitations

After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Dividend/Rate Schedule. For Share Savings accounts and Secondary Share Savings accounts no more than six (6) transfers/withdrawals by means of preauthorization, automatic debit, telephone transfer, or ATM withdrawal or transfer may be made from these accounts to another account of yours or to a third party in any month. For Money Market Share accounts, no more than six (6) transfers/withdrawals by means of preauthorization, automatic debit, or telephone transfers, may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, or draft to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Savings accounts closed within six months of opening, there will be an early closure fee assessed. For Holiday Club accounts, the entire balance shall be paid to you by transferring to another account of yours on or about November 10th and the account will remain open. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, uncredited dividends on the account and your account shall be closed.

Share Certificate of Deposit Maturity

Your Share Certificate of Deposit accounts will mature as indicated in the Dividend/Rate Schedule or on your account receipt or renewal notice.

Share Certificate of Deposit Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the Share Certificate of Deposit principal before the maturity date.

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. In other words, if the account has not yet earned enough dividends, or if the dividend has already been paid, the penalty will be deducted from the principal.

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:

a) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. b) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 70 1/2 or becomes disabled.

Share Certificate of Deposit Renewal Policy

The renewal policy for your account is indicated on the Dividend/Rate Schedule. Renewal Notices and Current Dividend/Rate Schedules will be mailed or delivered to account holders at least 30 days before maturity. Automatically renewable Time accounts will have up to a ten (10) day grace period to withdraw or close the account. Maturity Notices for Non-Automatically Renewable Time Accounts will be mailed at least ten (10) calendar days before maturity.

Nontransferable/Nonnegotiable

Your Share Certificate of Deposit account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Community Choice Credit Union.

IRA Plan Fees

An annual maintenance fee may be assessed to the Share Savings account on the last business day of April.

End of Truth-In-Savings Disclosure

Electronic Funds Transfer Agreement and Disclosure

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer (EFT) services offered to you by Community Choice Credit Union ("Credit Union"). In this agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this agreement and any amendments for the EFT services offered.

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

a. Visa® Check Card. You may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. 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 transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Co-Op,

STAR networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:

- ❖ Make deposits to your share, share draft, and Money Market accounts.
- ❖ Withdraw funds from your share, share draft, and Money Market accounts.
- ❖ Transfer funds from your share, share draft, and Money Market accounts.
- ❖ Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa®.
- ❖ Order goods or services by mail or telephone from places that accept Visa®.
- ❖ The following limitations on the frequency and amount of Visa® Check Card transactions may apply:
 - ❖ There is a limit of ten (10) Visa® Check Card purchases you make per day.
 - ❖ Purchase amounts are limited to the amount in your account up to \$1000 per day.
 - ❖ There is no limit to the number of cash withdrawals you may make in any one day from an ATM machine.
 - ❖ You may withdraw up to a maximum of \$1000 in any one day from an ATM machine, if there are sufficient funds in your account.
 - ❖ There is no limit on the number of POS transactions you may make in any one day.
 - ❖ You may purchase up to a maximum of \$1,000 from POS terminals per day, if there are sufficient funds in your account.
 - ❖ For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
 - ❖ You may transfer up to the available balance in your accounts at the time of the transfer.
 - ❖ See Section 2 for transfer limitations that may apply to these transactions.

b. Voice of Choice. If we approve Voice of Choice for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Voice of Choice to:

- ❖ Withdraw funds from your share, share draft, and Money Market accounts.
- ❖ Transfer funds from your share, share draft, and Money Market accounts.
- ❖ Obtain balance information for your share, share draft, and Money Market accounts.
- ❖ Make loan payments from your share, share draft, and Money Market accounts.
- ❖ Access your Open End Line-of-credit account.

- ❖ Determine if a particular item has cleared.
- ❖ Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- ❖ Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Voice of Choice via a touch-tone telephone only. Voice of Choice service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

- ❖ There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- ❖ See Section 2 for transfer limitations that may apply to transactions on accounts other than access accounts.
- ❖ The Credit Union reserves 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 increase our required reserve on the account.
- ❖ All checks are payable to you as a primary member and will be mailed to your address of record.
- ❖ The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits.
- ❖ The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds.
- ❖ The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

c. Preauthorized EFTs.

- ❖ **Direct Deposit.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share, share draft, loan and/or Money Market account.
- ❖ **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share, and share draft account.
- ❖ See Section 2 for transfer limitations that may apply to these transactions.
- ❖ **Stop Payment Rights.** If you have arranged in advance to make regular electronic funds transfers out of your account(s) for money you owe others, you may stop payment of

preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

- ❖ **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- ❖ **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

d. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or share draft, you may authorize your check or share draft to be converted to an electronic funds transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

e. Home Banking. If we approve Home Banking for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Home Banking to:

- ❖ Withdraw funds from your share, share draft, and Money Market accounts.
- ❖ Transfer funds from your share, share draft, and Money Market accounts.
- ❖ Obtain balance information for your share, share draft, and Money Market accounts.
- ❖ Make loan payments from your share, share draft, and Money Market accounts.
- ❖ Access your Open End Line-of-credit account.
- ❖ Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.

- ❖ Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Home Banking via personal computer. Home Banking will be available for your convenience twenty-four (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 increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. 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 verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

- ❖ There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- ❖ See Section 2 for transfer limitations that may apply to transactions on accounts other than access accounts.

f. E Bill Pay. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete. We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- ❖ There is no limit on the number of bill payments per day.

2. TRANSFER LIMITATIONS — For all share and Money Market accounts, no more than six (6) preauthorized, automatic, telephone, or Internet transfers and withdrawals may be made from each account to another account of yours or to a third

party in any month, and no more than three (3) of these six (6) may be made by check, draft, ACH withdrawal, or access card to a third party. 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 repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.

Visa®. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa® itself receives or the government-mandated rate in effect for the applicable central processing date, in each instance plus an additional 1%. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

d. Security of Access Code. You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you

fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e. Joint Accounts. If any of your accounts accessed under this agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this agreement. Each joint account owner, without the consent of any other account owner may, and is hereby authorized by every other joint account owner, make any transaction permitted under this agreement. Each joint account owner is authorized to act for the other account owners and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

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 an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your card and/or access code has been lost or stolen or if you believe someone has used your card or access code or otherwise accessed your accounts without your permission or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 a transaction is made with your Visa® Check Card without your permission, and was either a Visa® or Interlink transaction, you will have no liability for the transaction, unless you were grossly

negligent in handling your account. Your maximum liability may be up to \$50 for all other unauthorized use involving the loss or theft of your card or access device, or if you were grossly negligent in handling your account. Also, if your statement shows transfers that you did not make including those made by card, code or other means, TELL US AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. This paragraph does not apply to unauthorized use of a Visa® debit card, an ATM card or other access device. If you believe your card or code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

(303) 287-8025
(866) 333-4740 (lost/stolen)
or write to:
Community Choice Credit Union
6921 East 72nd Avenue
Commerce City, CO 80022
Fax: (303) 287-5803

You should also call the number or write 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, audio response transactions, preauthorized EFTs, online/PC 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 will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, point-of-sale (POS) terminal, or debit card transaction with a participating merchant.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty (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 (303) 287-8025. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We may disclose information to third parties about your account or the transfers you make:

- ❖ As necessary to complete transfers;
- ❖ If your account is 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 service(s);
- ❖ To comply with government agency or court orders; or
- ❖ If you give us your 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 to or 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, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, 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 are making the transfer does not have enough cash.
- ❖ If the ATM was not working properly and you knew about the problem when you started the transaction.
- ❖ If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- ❖ If the money in your account is subject to legal process or other 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 as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- ❖ If the telephone or computer equipment you use to conduct audio response or online/PC transactions is not working properly and you

know or should have known about the breakdown when you started the transaction.

- ❖ If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer 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 your last known 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 the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations. The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- ❖ Be aware of your surroundings, particularly at night.
- ❖ Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- ❖ Close the entry door of any ATM facility equipped with a door.
- ❖ If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- ❖ 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.
- ❖ Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- ❖ If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- ❖ If you are followed after making a transaction, go to the nearest public area where people are located.

- ❖ Do not write your personal identification number (PIN) or access code on your ATM card.
- ❖ Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic funds transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. Call us at:

(303) 287-8025
or write to:
Community Choice Credit Union
6921 East 72nd Avenue
Commerce City, CO 80022
Fax: (303) 287-5803

- ❖ Tell us your name and account number.
- ❖ Describe the electronic transfer you are unsure about and explain, as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- ❖ Tell us the dollar amount of the suspected error.

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

We will tell you the results of our investigation within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* 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 complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of 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.

* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a POS transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate the error.

NOTE: If the error you assert is an unauthorized Visa® transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

12. TERMINATION OF EFT SERVICES — You may terminate this agreement or any EFT service under this agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this agreement at any time by notifying you orally or in writing. If we terminate this agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this agreement has been terminated, and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this agreement, the termination shall not affect your obligations under this agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Colorado, and local clearinghouse rules, as amended from time to time. Any disputes regarding this agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. 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 or to enforce this agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

End of Funds Transfer Agreement

e-Banking Disclosure

This page explains the terms and conditions for using our Internet Home Banking service and provides certain disclosures and information to you concerning the service. Each of your accounts at Community Choice Credit Union is also governed by the applicable terms and conditions of the Membership and Account Agreement you received when you opened your account.

How to Access Your Accounts

To access your accounts through our Internet Home Banking service, you must have your account number and an Internet Home Banking password. This information is requested when you enter our e-Banking pages.

The password that is used to gain access to your information should be kept confidential, just as you would keep other PIN numbers and security codes confidential. For your protection we recommend that you change your e-Banking access password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money between your accounts without your permission, notify Community Choice Credit Union at once at 303.287.8025.

You cannot use email to initiate transactions, change information or inquire on your account(s). We will not respond to these types of requests via e-mail since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Internet Home Banking service, call 303.287.8025 or visit the Credit Union for these functions.

To get an initial password for our Internet Home Banking service, visit the Credit Union office or call us at 303.287.8025.

Fees

There are no monthly fees and/or transaction fees for accessing your account(s) through our Internet Home Banking service. However, we reserve the right to do so after providing 30 days advance notice to all users at our e-Banking login page. Your internet service provider (ISP) probably charges you a fee to access the internet via its server. We have no control over ISP related fees.

Available Services and Limitations

The following functions may be performed by members through the service:

Transfers

You may transfer funds between your share or loan accounts as the account agreements may allow. Transfers from any share account except Share Draft (Checking) are limited to six (6) per calendar month in any combination of online, pre-authorized and telephone transfers. Transfers done through the service DO NOT immediately charge or credit your account. TRANSFERS WILL BE EFFECTIVE BY THE NEXT BUSINESS DAY AFTER THE DATE OF SUCH TRANSACTION but may occur sooner.

Account Balances

You may view your share and loan account balances. Because the main Credit Union computer system is not connected to the internet, it is possible that some transactions that affect these balances, and have been processed by the Credit Union, are not yet included in the balance at the time you view it. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the Credit Union for payment.

Transaction History

You may view the transaction history for any loan or share account. Because the main Credit Union computer system is not connected to the internet, it is possible that some transactions are not yet included in the history at the time you view it even though they may have been processed by the Credit Union. The main Credit Union computer system is always the official record of account history. Our Internet Home Banking service may be updated several times per day for your convenience in viewing account activity.

Password Changes

If you are an e-Banking user, you may change your password at any time from within the home banking section. For your protection we recommend that you change your Internet Home Banking password regularly.

Check Orders

You may reorder checks and/or view and order new check styles available through the Credit Union. We will not process check order requests if you do not have a checking account at the Credit Union.

Check Search

You may search for drafts that have cleared your account. You may also list clearings by date cleared or by check number. The oldest check available will

vary but dates will go back, at a minimum, to your last regular statement date.

Additional Services

From time to time, we will announce additional services which are available through our Internet Home Banking service. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced. We reserve the right to limit access or cancel on-line access at any time.

Business Day

Our business days are Monday through Friday. Holidays are not included.

Operating Systems and Security

Our Internet Home Banking site is designed to operate using World Wide Web technologies and protocols which are adaptable to a wide range of systems. The home banking section uses SSL encryption and requires a browser with a current (unexpired) Thawte Root CA Security Certificate. Some older browsers may not be able to connect to the site without first updating the browser security certificate. Our server uses 40 to 128 bit encryption, depending on the user's browser. We use cookies to help us administer the home banking section. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security, and allows us to 'time out' your authority to view information. We place the cookie with instructions that it can only be sent to a server in our Internet Home Banking domain (homecu.net). A cookie cannot be used to extract data from your PC. We do not store your Access Code, User Id or Password in your cookie. The cookie we set will 'time out' your access authority to the home banking section. Until it times out, you can come back to our e-Banking pages without logging in. After the time out period, you will need to log in again. Remember, most browsers will let you use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance is to exit the browser when you are finished with your session. This is especially important if you are using a public or shared computer.

Privacy

Our Internet Home Banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our Internet Home Banking server and your PC. All e-Banking

logins are logged by the server. For authenticated members who use our Internet Home Banking service, we collect and store certain information such as how often you visit the home banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law. We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.

Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password from within the home banking section. Calling is the best way to notify us immediately. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us, we will extend the time periods. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

303.287.8025

or write to:

Community Choice Credit Union
6921 East 72nd Avenue
Commerce City, Colorado 80022

Statements

All transactions generated by you through our Internet Home Banking service and any home banking fees will appear on your monthly or quarterly statement.

Our Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement/disclosure with you, we will be liable for your losses or damages. However, there

are some exceptions. We will not be liable, for instance:

- ❖ If, through no fault of ours, you do not have enough money in your account to make the transfer;
- ❖ If the home banking equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- ❖ If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment, software, and/or our Internet Home Banking service; nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or service, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at:

303.287.8025
or write us at
Community Choice Credit Union
6921 East 72nd Avenue
Commerce City, CO 80022

as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us: Your name and account number; why you believe there is an error and the dollar amount involved, and approximately when the error took place. 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 tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution

procedures, call us at the telephone number shown above.

e-Banking Password

To Obtain a Password:

In order to use our Internet home banking site, you will need a password. To get your new password, contact the Credit Union and we will provide you with a temporary password. Once your new password is issued, you can change it on your first visit to the secure home banking site. Passwords can be alpha, numeric, or a combination.

Forgot Your Password?

Neither the Credit Union nor our web system administrator can 'look up' or otherwise inquire on your password. It's not technically possible. If you have forgotten your password the Credit Union will issue you a new one, which you can change on your first visit to the secure site. Contact us for further information.

e-Banking Security

Insuring our system security and your privacy within our internet home banking site is our number one priority. From the basic design architecture, to the use of the latest internet technologies, our home banking site allows you to experience the convenience of internet home banking with confidence. Some of the ways we insure your privacy, and the security of our entire home banking system include:

- ❖ The Credit Union computer is never connected to the Internet. Your accessible account information is stored on a dedicated home banking database server which responds only to authenticated requests from our web server. We use Secure Sockets Layer (SSL) encryption and digital certificate server authentication. All Internet data mechanisms have been custom designed around the latest technologies and configured with the latest recommended security configurations.
- ❖ One way password encryption in the web home banking database means nobody can extract your password, not even us or our web system administrators. You can change your password within our home banking site as often as you like.
- ❖ Our web home banking database server does not contain identifying information such as names, addresses or social security numbers anywhere within the system. Personal forms you submit such as loan applications are completed by you and retrieved by us under

SSL (encryption and server authentication). If you have questions about our site security, please feel free to contact us with your specific questions.

Express Accounts

This service is used for those who become members of Community Choice Credit Union via the Credit Union's official website either directly or through our LoansPQ program (while applying for a loan on-line through our official website). Information provided will be used for cross checking with credit bureaus and Fidelity National Information Services.

End of e-Banking Disclosure

Privacy Policy and Agreement

Community Choice Credit Union is committed to protecting the privacy of our members' financial records consistent with federal and state laws. In the course of providing services to you, we collect information about you, some of which is nonpublic personal information. We do not sell your nonpublic personal information, but we do share such information with our service providers and others to better serve you. We share your nonpublic personal information only with contractual safeguards to protect the confidentiality of your information. We maintain strong security controls to safeguard the privacy and accuracy of communications and transactions to protect our members' confidentiality. The purpose of this notice is to inform you of the Credit Union's privacy policy.

Information We Collect About You

We collect and retain information about you from the following sources:

- Information we receive from you on applications and other forms (for example, name, address, social security number, assets, and income);
- Information about your transactions with us, our affiliates or others including those companies that work closely with us to provide you with our financial products and services (for example, your account balance, payment history, parties to transactions and credit card usage);
- Information we receive from a credit reporting agency;
- Information contained in emails.

Information We Disclose

We may disclose all of the information we collect, as described within this notice, as permitted by law and in accordance with the Credit Union's privacy policy.

Disclosure Of Information To Parties That Provide Services To Us

In order that we may provide members competitive products and services, we may disclose all of the information we collect, as described within this notice, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. We may also disclose nonpublic

personal information about you to nonaffiliated third parties as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, and follow your instructions as you authorize or protect the security of our financial records.

Disclosure Of Information About Former Members

If you decide to terminate your relationship with us, we will not disclose any nonpublic personal information we have collected about you to anyone, except as may be permitted or required by law.

Fair Credit Reporting Act Disclosure

We are permitted by law to share any information about transactions or experiences with you. However, information taken from credit reports will not be exchanged or shared with anyone.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. All of our employees receive training regarding confidentiality and security of member information. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We continually monitor and regularly test our security program and systems to confirm that they control the risk and achieve the objective of the Credit Union's information security program.

Your Responsibility To Protect Information

While the Credit Union is committed to protecting the privacy of its members, there are certain things that you should do that will help. In connection with any PIN (Personal Identification Number) information, you should keep that information confidential and in a separate location and not in your wallet or on any card. Please use caution when disclosing any account numbers, social security numbers, or other information to other persons if someone calls you. Our staff will have access to your information and will not need to ask for it. If you have any questions regarding the Credit Union's privacy policies or other questions regarding the privacy or security of your information, please contact us at your convenience.

Opt Out Notice

If you would prefer not to be contacted about our special offers, products or services, please notify us at the mailing address or e-mail address provided below:

Community Choice Credit Union
6921 E. 72nd Avenue
Commerce City, CO 80022

info@YourBetterBankingChoice.com

Please be advised that since promotions may already be in process at the time of your request, it may take up to ten weeks before all contacts cease. As a result, you may receive mail or other solicitations from Community Choice Credit Union during that ten-week period.

End of Privacy Policy & Agreement

Funds Availability Policy Disclosure

This disclosure describes your ability to withdraw funds at Community Choice Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts 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 — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:30 p.m. 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 4:30 p.m. or on a day we are not open, we may consider that the deposit was made on 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. Depending on the type of check that you deposit, funds may not be available until the fifth (5th) business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first (1st) business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in

your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept, for deposit, a check that is drawn on another financial institution we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

4. 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:

- ❖ We believe a check you deposit will not be paid.
- ❖ You deposit checks totaling more than \$5,000 on any one day.
- ❖ You deposit a check that has been returned unpaid.
- ❖ You have overdrawn your account repeatedly in the last six (6) months.
- ❖ There is an emergency, such as failure of communications or computer 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 eleventh (11th) business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS— If you are a new member, the following special rules will apply during the first thirty (30) days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. Deposits from any other source (cashier, certified, teller, traveler's checks, regular checks and money orders) may be available on the ninth (9th) 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 funds may not be available until the second (2nd) business day after the day of your deposit. Funds from all other check deposits may be available as soon as on the ninth (9th) business day after the deposit.

End of Funds Availability Policy Disclosure

Check 21

Effective October 8, 2004, financial institutions may send checks to each other electronically rather than presenting checks physically for payment. This change in the law, Check Clearing for the 21st Century Act or Check 21, may cut down the time it takes for a check to clear from days to hours. So if you do not have the money in your checking account to cover the check, do not write it! You may no longer have the luxury of a few days float time between the time you write the check and the time it clears your account. To protect yourself you may want to consider putting an overdraft line-of-credit on your checking account. It is quick, simple and it protects you. To add an overdraft line-of-credit protection to your account, contact us. We are working for you!

End of Check 21 Disclosure

US Patriot Act

In accordance with Section 326 of the USA Patriot Act, to help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. In all cases, protection of our member's identity and confidentiality is our pledge to you. We proudly support all efforts to protect and maintain the security of our members and our country.

End of US Patriot Act Disclosure

