IMPORTANT INFORMATION ABOUT SHARE ACCOUNTS

TERMS AND CONDITIONS
ELECTRONIC TRANSFERS
FUNDS AVAILABILITY
TRUTH IN SAVINGS
TABLE OF CONTENTS

TERMS AND CONDITIONS OF YOUR ACCOUNT ..................................................1

Important Account Opening Information .........................................................1
Agreement ........................................................................................................1
Bylaws .............................................................................................................1
Liability ..........................................................................................................1
Deposits .........................................................................................................2
Withdrawals ...................................................................................................2
Ownership of Account and Beneficiary Designation ........................................2
Business, Organization and Association Accounts .........................................2
Stop Payments ...............................................................................................2
Telephone Transfers .......................................................................................3
Transfer Limitations ......................................................................................3
Amendments and Termination ......................................................................3
Statements .....................................................................................................3
Account Transfer ..........................................................................................3
Direct Deposits .............................................................................................3
Temporary Account Agreement .....................................................................3
Right to Repayment of Indebtedness .............................................................3
Authorized Signer .........................................................................................3
Restrictive Legs or Indorsements ..................................................................4
Payment Order of Items ...............................................................................4
Facsimile Signatures .....................................................................................4
Pledges ..........................................................................................................4
Check Processing ..........................................................................................4
Check Cashing ..............................................................................................4
Indorsements .................................................................................................4
Death or Incompetence ................................................................................4
Fiduciary Accounts .......................................................................................4
Credit Verification .........................................................................................5
Legal Actions Affecting Your Account ..........................................................5
Security .........................................................................................................5
Telephonic Instructions ................................................................................5
Monitoring and Recording Telephone Calls and Consent to Receive Communications .................................5
Claim of Loss ................................................................................................5
Early Withdrawal Penalties ..........................................................................5
Address or Name Changes ..........................................................................5
Resolving Account Disputes .......................................................................5
Waiver of Notices ........................................................................................5
Power of Attorney .......................................................................................5
Stale-Dated Checks .....................................................................................5
NCUA Insurance ..........................................................................................5
Unclaimed Property ......................................................................................5
UTMA Accounts ...........................................................................................5
Cash Transaction Reporting .........................................................................5
Lost, Destroyed, or Stolen Certified, Cashier's or Teller's Checks .................5
Changing Account Products .........................................................................5
Transactions by Mail ....................................................................................5
Check Storage and Copies ...........................................................................5
Truncation, Substitute Checks, and Other Check Images ..............................5
Remotely Created Checks ...........................................................................6
Unauthorized Internet Gambling Notice .........................................................6
InternationalACH Transactions ..................................................................6
Funds Transfers ...........................................................................................6

ELECTRONIC FUND TRANSFERS ..................................................................7

YOUR RIGHTS AND RESPONSIBILITIES .......................................................7

YOUR ABILITY TO WITHDRAW FUNDS .......................................................8

TRUTH-IN-SAVINGS DISCLOSURE .................................................................9

Primary (Regular) Share Account .................................................................9
Live Free Checking Account .........................................................................9
Loyalty Rewards Checking Account .............................................................9
Secondary Savings Account .........................................................................10
Other Savings Account ..............................................................................10
Holiday Vacation Club Account ..................................................................10
Youth Savings Account ..............................................................................10
Money Market Account ..............................................................................10
IRA Savings Account ..................................................................................10
IRA Certificate ............................................................................................10
Share Certificate ........................................................................................11
Common Features .......................................................................................11

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open a new account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of New Hampshire and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;
(2) establish rules to cover transactions or events which the law does not regulate;
(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
(4) give you disclosures of some of our policies to which you may be entitled in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variations in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" account(s) and the person(s) and their authorized signer(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of any provision. This agreement is subject to applicable federal laws, the laws of the state of New Hampshire and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;
(2) establish rules to cover transactions or events which the law does not regulate;
(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
(4) give you disclosures of some of our policies to which you may be entitled in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variations in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

BYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s).

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of rates, as modified by us from time to time. You agree that we will not be liable to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any item, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even if you provide for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, alteration, truncation, substitute check, or other similar error or problem which is in our judgment justifies reversal of
credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depositary until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection even if it is presented after the cutoff. If the funds in your account are sufficient to cover the amount of the overdraft transaction, it will result in an overdraft transaction. Because the transaction overdrafts your account by $20, your account will be assessed the overdraft fee of $35 according to our overdraft fee policy. You will be charged this $35 fee according to our policy even though you would have had enough money in your account to cover the $60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not obligate us to do so. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You agree that we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You authorize this overdraft protection service or sweep funds plans for overdrafts on your account. We will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government payments, to reduce your overdraft. Reduced overdrafts will be credited to your account in the order in which they are received and in the amounts authorized. Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items received as a result of any payment by us, you waive any requirement of multiple signatures.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, as described in the account records. For joint accounts, we may refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account balance.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Pay-on-Death Account - If two or more of you create such an account, you own the account jointly as tenants in common with right of survivorship unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares. In the event of such ownership, the account will be payable to the right of: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to complete a separate form for each person who is authorized to direct the activity or make payments on this account on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stop payment orders for items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

You may stop payment on an item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it
is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A request for reinstatement of a stop-payment order request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including our fees, costs and expenses in connection with the stop payment or payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

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

**TRANSFER LIMITATIONS -** For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account (a) at a predetermined time or time interval, (b) in recurring fixed or periodic amounts, (c) on orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to an account you owe you, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

**AMENDMENTS AND TERMINATION -** We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Saving Disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the close of the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then provide written notice. And we may suspend your rights to member services if you violate the terms of this agreement. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new terms.

**NOTICES -** Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us all of the information that could affect the payment. This may include the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

**STATEMENTS -** Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account. You must retain your statement for a reasonable time.

**Your duty to report unauthorized signatures, alterations or forgeries -** Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must read your statement. You must retain your statement for a reasonable period of time (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss on a pro rata basis (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations. You can avoid some of the same problems by using a feature we can protect us to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements and notice any problems or discrepancies. If your statement is reviewed these will be someone who does not have authority to transact business on the account.

**Your duty to report other errors -** In addition to the Commercial Code and other laws, there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations or forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your images or items of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and report any errors to us within 60 days of when we first send or make the statement available protects you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day period to report other errors.

**Errors relating to electronic fund transfers or substitute checks -** For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and consumer liability, and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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

**DIRECT DEPOSITS -** If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability from the amount of funds originating from other accounts you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our indebtedness.

**TEMPORARY ACCOUNT AGREEMENT -** If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements included.

**RIGHT TO REPAYMENT OF INDEBTEDNESS -** You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt any of you owe us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of your partnership debt is increased by any fees and charges we pay (or other amounts you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our indebtedness.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor’s right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account. The reason is that you do not have any "interest in the account" under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect your rights under any consensual security interest), or (c) the debtor’s right of withdrawal arises only in a representative capacity, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for your check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

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

RESTRICTIVE LEGENDS OR INDORSEMENTS - We are not required to honor any restrictive legend or restrictive indorsement on checks, drafts or orders issued by you unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than $1,000.00.” The payee’s signature accompanied by the words “for deposit only” is not considered restrictive unless the payee is a bank or other similar institution.

PAYMENT ORDER OF ITEMS – The law permits us to pay items drawn on your account in any order (for purposes of this section “items” means checks, orders and electronic transactions). To assist you in handling your account with us, we are providing you with the following information regarding how we process these items.

When processing items drawn on your account, our policy is to pay them in the order that they are received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. However, if the largest items are paid first, your most important items might be paid but it may increase the overdraft or NSF fees if funds are not available to pay all of the items that we accept. If an item is presented and we receive them, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, (a) pay the item(s), (b) return the item(s) and charge NSF fees, or (c) return the item(s) and charge an overdraft fee. The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to take care of your records and practice good account management. This will help you to avoid items without sufficient funds and avoiding the NSF fees.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed. As long as the facsimile signature(s) resemble the facsimile signature specimen we have on file, and contain the required number of signatures for this purpose.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before any other items of yours, your account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner’s rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the items are properly completed or if the dates on the checks are not too old (i.e., do not exceed 2 years). We do not examine the facsimile signature(s) against any information other than what is encoded in magnetic ink. We agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, we may not properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We may receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the approximate date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated processing helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable at our discretion. The identification required by law or we have agreed otherwise in writing, is not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

DEATH OR INCAPACITY – You agree to notify us promptly if any person other than you has a right to withdraw funds from your account, dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that notification. We reserve the right to return any item(s) presented on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a fiduciary and we are not taking upon ourselves any obligation to monitor or enforce the terms of the trust or letters.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action”), we will act on it as permitted by law. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these situations, we need not honor your checks, or we may be required to stop payment on checks because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full access to your money. On the other hand, if you lose your access device, it is possible for you to withdraw money from your account unless we act in bad faith or to the extent our negligence contributed to the loss.

Account numbers - Thieves can encode your account number on a check whose looks and functions like an authorized check and can be used to withdrawing your deposit, or issue additional remote checks on your account. For example, if you authorized a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) or a draft or checks that can be used to withdraw money from your account. By paying the check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner or (a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. You cannot cancel a remotely created check once it has been issued and it is payable in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to someone to use the device, you authorize the access device. You will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

Blank checks - You must also take precaution in safeguarding your blank checks by using them only if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss. 

TECHNOLOGICAL INSTRUMENTS - We may deliver these technological instruments to you in an electronic format, and if you agree, by fax, facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not report to you that we are monitoring and recording your call, and you agree that we have no obligation to notify you of such monitoring and recording. 

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the provisions of the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).
WHATSOEVER TO MONITOR OR INSURE THAT THE ACTS OF THE AGENT ARE FOR YOUR BENEFIT.

CLAIM OF LOSS - IF YOU CLAIM A CREDIT OR REFUND BECAUSE OF A FORGERY, ALTERATION, OR ANY OTHER UNAUTHORIZED WITHDRAWAL, YOU AGREE TO CooperATE WITH US IN THE INVESTIGATION OF THE LOSS, INCLUDING GIVING US AN AFFIDAVIT CONTAINING WHATEVER REASONABLE INFORMATION WE REQUIRE CONCERNING YOUR ACCOUNT, THE TRANSACTION, AND THE CIRCUMSTANCES SURROUNDING THE LOSS. YOU WILL NOTIFY LAW ENFORCEMENT AUTHORITIES OF ANY CRIMINAL ACT RELATED TO THE CLAIM OF LOST, Missing, OR STOLEN CHECKS OR UNAUTHORIZED WITHDRAWALS. WE WILL HAVE A REASONABLE PERIOD OF TIME TO INVESTIGATE THE FACTS AND CIRCUMSTANCES SURROUNDING ANY CLAIM OF LOSS. UNLESS WE HAVE ACTED IN BAD FAITH, WE WILL NOT BE LIABLE FOR SPECIAL OR CONSEQUENTIAL DAMAGES, INCLUDING LOSS OF PROFITS OR OPPORTUNITY, OR FOR ATTorneys’ FEES INCURRED IN ENFORCEMENT.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES AND INVOLUNTARY WITHDRAWALS - WE MAY IMPOSE EARLY WITHDRAWAL PENALTIES ON A WITHDRAWAL FROM A TIME ACCOUNT EVEN IF YOU INITIATE THE WITHDRAWAL IN ACCORDANCE WITH OUR INSTRUCTIONS. THE PENALTY MAY BE IMPOSED IF THE WITHDRAWAL IS CAUSED BY OUR SETOFF AGAINST FUNDS IN THE ACCOUNT OR AS A RESULT OF AN ATTACHMENT OR OTHER LEGAL PROCESS. WE MAY CLOSE YOUR ACCOUNT AND IMPOSE THE EARLY WITHDRAWAL PENALTY ON THE ENTIRE ACCOUNT BALANCE BASED ON THE DATE OF THE PENDING WITHDRAWAL. SEE YOUR NOTICE OF PENALTY FOR EARLY WITHDRAWALS FOR ADDITIONAL INFORMATION.

ADDRESS OR NAME CHANGES - YOU ARE RESPONSIBLE FOR NOTIFYING US OF ANY CHANGE IN YOUR ADDRESS OR NAME. UNLESS WE AGREE OTHERWISE, CHANGES OF ADDRESS OR NAME MUST BE MADE BY LEAVING A LEGAL RECORD WITH THE HOLDERS. INFORMING US OF YOUR ADDRESS OR NAME CHANGE ON A CHECK REORDER FORM IS NOT SUFFICIENT. WE WILL ATTEMPT TO COMMUNICATE WITH YOU ONLY BY USE OF THE MOST RECENT ADDRESS YOU HAVE PROVIDED TO US. IF PROVIDED ELSEWHERE, WE MAY IMPOSE A SERVICE FEE IF WE ATTEMPT TO DATE YOU.

RESOLVING ACCOUNT DISPUTES - WE MAY PLACE AN ADMINISTRATIVE HOLD ON THE FUNDS IN YOUR ACCOUNT (REFUSE PAYMENT OR WITHDRAWAL OF THE FUNDS) IF IT BECOMES SUBJECT TO A CLAIM ADVERSE TO (1) YOUR OWN INTEREST; (2) OTHERS CLAIMING AN INTEREST AS SURVIVORS OR BENEFICIARIES OF YOUR ACCOUNT; OR (3) A CLAIM ARISING BY OPERATON OF LAW. THE HOLD MAY BE PLACED FOR SUCH A PERIOD OF TIME AS WE BELIEVE REASONABLY NECESSARY TO ALLOW A LEGAL PROCEEDING TO DETERMINE THE MERITS OF THE CLAIM OR IF WE RECEIVE EVIDENCE SATISFACTORY TO US THAT THE DISPUTE HAS BEEN RESOLVED. WE WILL NOT BE LIABLE TO YOU FOR ANY HONORING OR DISHONORING OF A CHECK HELD UNDER THIS APPEARANCE, EVEN IF IT IS DISHONORED AS A RESULT OF A HOLD PLACED ON THE FUNDS IN YOUR ACCOUNT FOR THESE REASONS.

WAIVER OF NOTICES - TO THE EXTENT PERMITTED BY LAW, YOU WAIVE ANY NOTICE OF NON-PAYMENT, DISHONOR, OR PROTEST REGARDING ANY ITEMS CREDITED TO OR CHARGED AGAINST YOUR ACCOUNT. FOR EXAMPLE, IF YOU DEPOSIT A CHECK AND IT IS RETURNED UNPAID OR WE RECEIVE A NOTICE OF NONPAYMENT, WE DO NOT HAVE TO NOTIFY YOU UNLESS REQUIRED BY FEDERAL REGULATION CC OR OTHER LAW.

POWER OF ATTORNEY - YOU MAY WISH TO APPOINT AN ATTORNEY TO CONDUCT THE BUSINESS OF YOUR ACCOUNT ON YOUR BEHALF. WE, HOWEVER, HAVE NO DUTY TO ACTUALize THIS RIGHT AND WILL NOT BE LIABLE FOR ANY LOSS YOU MAY INCUR AS A RESULT OF A BADLY DRAWN OR MISCELLANEOUS POWER OF ATTORNEY. IF THE POWER OF ATTORNEY IS NOT "DURABLE," IT IS REVOKED WHEN YOU BECOME INCOMPETENT. WE MAY CONTINUE TO HONOR THE TRANSACTIONS OF THE ATTORNEY UNTIL: (A) WE HAVE RECEIVED WRITTEN NOTICE OR HAVE ACTUAL KNOWLEDGE OF THE TERMINATION OF THE ATTORNEY'S POWERS, OR (B) WE HAVE REASON TO BELIEVE THAT THE ATTORNEY WILL NOT HAVE AN OPPORTUNITY TO ACT ON THAT NOTICE OR KNOWLEDGE. YOU AGREE NOT TO HOLD US RESPONSIBLE FOR ANY LOSS OR DAMAGE YOU MAY INCUR AS A RESULT OF OUR FOLLOWING INSTRUCTIONS GIVEN BY AN ATTORNEY ACTING UNDER A VALID POWER OF ATTORNEY.

STALE-DATED CHECKS - WE ARE NOT OBLIGATED TO HONOR A CHECK, OTHER THAN A CERTIFIED CHECK, PRESENTED FOR PAYMENT MORE THAN SIX MONTHS AFTER ITS DATE. IF YOU DO NOT WANT TO PAY A STALE-DATED CHECK, YOU MUST PLACE A STOP-PAYMENT ORDER ON THE CHECK IN THE MANNER WE HAVE DESCRIBED ELSEWHERE.

NCUA INSURANCE - FUNDS IN YOUR ACCOUNTS WITH US ARE INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA) AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES. THE AMOUNT OF INSURANCE COVERAGE YOU HAVE DEPENDS ON THE NUMBER OF ACCOUNTS YOU HAVE WITH US. AN INDIVIDUAL ACCOUNT IS ONE UNIQUE FORM OF "OWNERSHIP." AN INDIVIDUAL ACCOUNT IS ONE UNIQUE FORM OF "OWNERSHIP"; A JOINT ACCOUNT, A PAY-ON-DEATH ACCOUNT, AND A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT (E.G., AN IRA) ARE EXAMPLES OF SOME OF THE OTHERS. SHARE INSURANCE FOR A PERSON'S SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT IS UP TO $250,000. (AN IRA IS A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT AS IS ANY ACCOUNT WHERE THE OWNER DECIDES WHERE AND HOW TO INVEST THE BALANCE.) FUNDS ARE INSURED TO $250,000 FOR EACH INSTITUTION TO A TOTAL OF $1,000,000 ON ALL OF YOUR OWN INSURED ACCOUNTS WITH US. IF YOU WANT A MORE DETAILED EXPLANATION OR ADDITIONAL INFORMATION, YOU MAY ASK US OR CONTACT THE NCUA. YOU CAN ALSO VISIT THE NCUA WEBSITE AT WWW.NCUA.GOV AND CLICK ON THE SHARE INSURANCE LINK. THE LINK INCLUDES DETAILS ABOUT INSURING YOUR ACCOUNT AS A SELF DIRECTED RETIREMENT ACCOUNT.

UNCLAIMED PROPERTY - THE LAW ESTABLISHES PROCEDURES UNDER WHICH UNCLAIMED PROPERTY MUST BE SURRENDERED TO THE STATE. (WE MAY HAVE OUR OWN RULES REGARDING DORMANT ACCOUNTS, AND IF WE CHARGE A FEE FOR DORMANT ACCOUNTS IT WILL BE SHOWN TO YOU ELSEWHERE.) GENERALLY, THE FUNDS IN YOUR ACCOUNT ARE CONSIDERED UNCLAIMED IF YOU HAVE NOT HAD ANY ACTIVITY OR COMMUNICATION WITH US REGARDING YOUR ACCOUNT OVER A PERIOD OF YEARS. ASK US IF YOU WANT FURTHER INFORMATION ABOUT THE PERIOD OF TIME OR TYPE OF ACTIVITY THAT PREVENTS YOUR ACCOUNT FROM BEING CONSIDERED DORMANT.

OWNERSHIP - A INDIVIDUAL ACCOUNT IS ONE UNIQUE FORM OF "OWNERSHIP".; A JOINT ACCOUNT, A PAY-ON-DEATH ACCOUNT, AND A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT (E.G., AN IRA) ARE EXAMPLES OF SOME OF THE OTHERS. SHARE INSURANCE FOR A PERSON'S SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT IS UP TO $250,000. (AN IRA IS A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT AS IS ANY ACCOUNT WHERE THE OWNER DECIDES WHERE AND HOW TO INVEST THE BALANCE.) FUNDS ARE INSURED TO $250,000 FOR EACH INSTITUTION TO A TOTAL OF $1,000,000 ON ALL OF YOUR OWN INSURED ACCOUNTS WITH US. IF YOU WANT A MORE DETAILED EXPLANATION OR ADDITIONAL INFORMATION, YOU MAY ASK US OR CONTACT THE NCUA. YOU CAN ALSO VISIT THE NCUA WEBSITE AT WWW.NCUA.GOV AND CLICK ON THE SHARE INSURANCE LINK. THE LINK INCLUDES DETAILS ABOUT INSURING YOUR ACCOUNT AS A SELF DIRECTED RETIREMENT ACCOUNT.

OWNERSHIP - A INDIVIDUAL ACCOUNT IS ONE UNIQUE FORM OF "OWNERSHIP".; A JOINT ACCOUNT, A PAY-ON-DEATH ACCOUNT, AND A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT (E.G., AN IRA) ARE EXAMPLES OF SOME OF THE OTHERS. SHARE INSURANCE FOR A PERSON'S SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT IS UP TO $250,000. (AN IRA IS A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT AS IS ANY ACCOUNT WHERE THE OWNER DECIDES WHERE AND HOW TO INVEST THE BALANCE.) FUNDS ARE INSURED TO $250,000 FOR EACH INSTITUTION TO A TOTAL OF $1,000,000 ON ALL OF YOUR OWN INSURED ACCOUNTS WITH US. IF YOU WANT A MORE DETAILED EXPLANATION OR ADDITIONAL INFORMATION, YOU MAY ASK US OR CONTACT THE NCUA. YOU CAN ALSO VISIT THE NCUA WEBSITE AT WWW.NCUA.GOV AND CLICK ON THE SHARE INSURANCE LINK. THE LINK INCLUDES DETAILS ABOUT INSURING YOUR ACCOUNT AS A SELF DIRECTED RETIREMENT ACCOUNT.

OWNERSHIP - A INDIVIDUAL ACCOUNT IS ONE UNIQUE FORM OF "OWNERSHIP".; A JOINT ACCOUNT, A PAY-ON-DEATH ACCOUNT, AND A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT (E.G., AN IRA) ARE EXAMPLES OF SOME OF THE OTHERS. SHARE INSURANCE FOR A PERSON'S SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT IS UP TO $250,000. (AN IRA IS A SELF DIRECTED QUALIFIED RETIREMENT ACCOUNT AS IS ANY ACCOUNT WHERE THE OWNER DECIDES WHERE AND HOW TO INVEST THE BALANCE.) FUNDS ARE INSURED TO $250,000 FOR EACH INSTITUTION TO A TOTAL OF $1,000,000 ON ALL OF YOUR OWN INSURED ACCOUNTS WITH US. IF YOU WANT A MORE DETAILED EXPLANATION OR ADDITIONAL INFORMATION, YOU MAY ASK US OR CONTACT THE NCUA. YOU CAN ALSO VISIT THE NCUA WEBSITE AT WWW.NCUA.GOV AND CLICK ON THE SHARE INSURANCE LINK. THE LINK INCLUDES DETAILS ABOUT INSURING YOUR ACCOUNT AS A SELF DIRECTED RETIREMENT ACCOUNT.
electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformity with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank other financial institution or payee who has presented the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a teledraft, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is created by you, and is issued by the payor bank and to the payee that your account, you still owe us the remaining balance.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that your account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that your account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation G are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to stop paying or routing any international funds transfer, including funds transfer issued in your name as sender m ay be verified by a security procedure. You agree that the bank or other financial institution that made the payment order follows the security procedure that has been agreed to for payment orders. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The bank or other financial institution that made the payment order or amendment will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us timely notice, then you will not be entitled to interest on any refund amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to determine whether the bank or other financial institution that made the payment order or amendment will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us timely notice, then you will not be entitled to interest on any refund amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you through the automated clearing house operating rules that are provisionally until final settlement is made through a Federal Reserve Bank or other wire transfer is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication with respect to a payment order must meet the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or non-salaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for any bank service charge or fees you might incur due to erroneous execution of payment order.

Eroneous execution - We can refuse to receive any order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the entire amount of any payment, plus any fees, plus interest and any other charges we may incur due to erroneous execution of payment order.

Account number - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or non-salaried agents.
Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

**ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic funds transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as U.S. Treasury (Social Security) or some employers (payroll)) to be accepted into your share draft or share savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your share draft or share savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check debit or draft charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**CALL24 Telephone Transfers - types of transfers** - You may access your account by telephone 24 hours a day using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from share draft to share draft
- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- make payments from share draft to loan accounts with us
- make payments from share savings to loan accounts with us

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

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

- get cash withdrawals from share draft account(s)
- get cash withdrawals from share savings account(s)

Dollar limit is determined at card issuance.

- transfer funds from share savings to share draft account(s)
- transfer funds from share draft to share savings account(s)
- make payments from share draft account(s)

Some of these services may not be available at all terminals. Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of ATM Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person), pay for services (in person), or get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your card:

- the dollar limit is determined at card issuance

Types of MasterMoney® Debit Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- the dollar limit for transactions will be determined at card issuance

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

**Currency Conversion and Cross-Border Transaction Fees.** If you effect a transaction with your MasterMoney® Debit Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

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

**WEB24 Internet Banking Computer Transfers - types of transfers and charges** - You may access your account(s) by computer using your personal identification number and account numbers, to:

- transfer funds from share draft to share draft
- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- make payments from share draft to loan account(s) with us
- make payments from share draft to third parties
- please refer to our separate fee schedule for charges
- make payments from share savings to loan account(s) with us
- make payments from share savings to third parties
- please refer to our separate fee schedule for charges
- get information about:
  - the account balance of share draft account(s)
  - the account balance of share savings account(s)

**MOBILE24 Mobile Banking Transfers - types of transfers** - You may access your account(s) through the browser on your mobile device or by downloading our mobile banking app and using your personal identification number and account numbers, to:

- transfer funds from share draft to share draft
- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- make payments from share draft to loan account(s) with us
- make payments from share savings to loan account(s) with us
- deposit checks remotely using the mobile remote deposit capture service
- please refer to our separate remote deposit capture agreement for additional information

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges. Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

**Limitations on frequency of transfers.** In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any statement period, you may not make more than six withdrawals or transfers from a savings account to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

**FEES**

- We do not charge for direct deposits to any type of account.
- Please refer to our separate brochure for additional information about fees.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

**DOCUMENTATION**

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or
point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.

- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send you the money or you can call us at 800-669-3381 to find out whether or not the deposit has been made.

- **Periodic statements.**
  You will get a monthly account statement from us for your share draft accounts.
  You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

**PREAUTHORIZED PAYMENTS**

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
  - Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, whether 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 could fail to come out because of a certain reason.

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not so, we will be liable for your losses or damages.

**FINANCIAL INSTITUTION’S LIABILITY**

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

**CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. As explained in the separate Privacy Disclosure.

**UNAUTHORIZED TRANSFERS**

(a) Consumer liability.

- **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You will lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.
  - If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.
  - Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.
  - If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- **Additional Limits on Liability for MasterMoney®® Debit Card.** You will not be liable for any unauthorized transactions using your MasterMoney®® Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

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

**ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write to us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**BELLWETHER COMMUNITY CREDIT UNION**

MEMBER SERVICE
425 HOOKSETT ROAD
MANCHESTER, NEW HAMPSHIRE 03104

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 1-866-996-9828

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

**YOUR ABILITY TO WITHDRAW FUNDS**

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive the deposit, with the first $200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

**Same-Day Availability**

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

**Next-Day Availability**

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks and travelers checks that are payable to you.
- Wire transfers.
Checks drawn on Bellwether Community Credit Union. If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you.
- Cashier’s, certified, and teller’s checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Other Check Deposits Subject to Second-Day Availability

The first $200 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of $700 on a Monday, $200 of the deposit is available on Tuesday. The remaining $500 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

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

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

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

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

- Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Please ask if you are interested in the availability of a particular deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first $200 of a deposit will be available on the first business day after the day of deposit. Checks drawn on Bellwether Community Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit.

ATMs we own or operate are located at 425 Hooksett Road, Manchester, NH, 409 Amherst Street, Nashua, NH, and 7 Leavy Drive, Bedford, NH.

TRUTH-IN-SAVINGS DISCLOSURE

PRIMARY REGULAR SHARE ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time by the Credit Union’s Asset Liability Committee.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

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

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer or telephonic order of instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

Par value of a share:
The par value of a share in this account is $5.00.

LIVE FREE CHECKING ACCOUNT

Minimum balance requirements:
The minimum balance required to open this account is $25.00.

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

No monthly service charge.

Dividends are not paid on the Live Free checking account.

LOYALTY REWARDS CHECKING ACCOUNT

SILVER LEVEL:
Requirements to waive $4 monthly service charge: Combined balances of at least $300.00 in deposits and loans within the membership, excluding servicing-released mortgages OR be enrolled for e-Statements. The $4 monthly service charge is also waived for actively enrolled students ages 16 through 22. Dividends are not paid on the Silver Level checking account.

GOLD LEVEL:
Requires combined balances of at least $5000.00 in deposits and loans within the membership, excluding servicing-released mortgages OR meet 2 of the following qualifications: 1. Be enrolled for e-Statements, 2. Receive a monthly third-party direct deposit to the checking, 3. Be an active WEB24 Bill-Pay user (pay at least one bill each month). If these requirements are not met, at month end the account will automatically transition to the Silver Level and will be subject to Silver Level requirements.

GOLD LEVEL DIVIDENDS: You must maintain a minimum daily balance of $300.00 in your checking account each day to obtain the disclosed annual percentage yield.

PLATINUM LEVEL:
Requires combined balances of at least $25,000.00 in deposits and loans within the membership, excluding servicing-released mortgages. If this requirement is not met, at month end the account will automatically transition to either the Gold Level or the Silver Level and will be subject to the requirements of those levels.

PLATINUM LEVEL DIVIDENDS: You must maintain a minimum daily balance of $300.00 in your checking account each day to obtain the disclosed annual percentage yield for the first tier of dividends. You must maintain a minimum daily balance of $2500.00 in your checking account each day to obtain the disclosed annual percentage yield for the second tier of dividends.

Rate Information:
The dividend rate and annual percentage yield may change at any time by the Credit Union Asset Liability Committee.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum balance required to open this account is $25.00.

Combined balance determination:
The loan balance used is the loan balance on our system the last business day of the month. The trade balance used is the average daily balance for the month.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

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

SECONDARY SAVINGS ACCOUNT OTHER SAVINGS ACCOUNT HOLIDAY VACATION CLUB ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time by the Credit Union’s Asset Liability Committee.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Transaction limitations: During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

YOUTH SAVINGS ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time by the Credit Union’s Asset Liability Committee. The dividend rate on the Youth Savings account is tiered, with a premium dividend rate being paid on the full balance up to a maximum of $500. Funds in excess of $500 will earn dividends at the Primary (Regular) Share account rate. The Youth Savings account is available to members who are under the age of 17. The premium rate tier will be discontinued automatically during the month following the member’s 18th birthday, with the dividend rate adjusting to the Primary (Regular) Share account rate.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

IRA CERTIFICATE

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

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

Minimum balance requirements:
Refer to our separate rate disclosure for the minimum balance required to open this account.

You must maintain a minimum daily balance in your account each day to obtain the disclosed annual percentage yield. (refer to our separate rate disclosure)

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Transaction limitations: After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Dividends can be withdrawn during a term without penalty. The dividends that can be withdrawn are the dividends credited during the current term. Dividends can be withdrawn anytime after crediting to the account during the current term.

Time requirements - Your account will mature as stated on your certificate.
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

- If your account has an original maturity of three months:
  The penalty we may impose will equal one months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of four to five months:
  The penalty we may impose will equal two months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of six to eleven months:
  The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months to 23 months:
  The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 to 60 months:
  The penalty will equal one year dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in an IRA Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**SHARE CERTIFICATE**

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

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

Minimum balance requirements:
Refer to our separate rate disclosure for the minimum balance required to open this account.

You must maintain a minimum daily balance in your account each day to obtain the disclosed annual percentage yield. (refer to our separate rate disclosure)

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

Transaction limitations:
After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Dividends can be withdrawn during a term without penalty. The dividends that can be withdrawn are the dividends credited during the current term. Dividends can be withdrawn anytime after crediting to the account during the current term.

Time requirements - Your account will mature as stated on your certificate.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

- If your account has an original maturity of three months:
  The penalty we may impose will equal one months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of four to five months:
  The penalty we may impose will equal two months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of six to eleven months:
  The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months to 23 months:
  The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 to 60 months:
  The penalty will equal one year dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**COMMON FEATURES**

Bylaw requirements:
You must complete payment of one share in your Regular Share account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s),)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Draft printing ......................... (fee depends on style and quantity of draft ordered)
Please refer to our separate rate disclosure for current dividend rate and annual percentage yield information and to our separate fee schedule for additional information about charges.