

This agreement covers the rights and responsibilities of both parties concerning accounts we offer. In this agreement, the words "you" and "yours" mean anyone who signs a Membership and Account Application, Account Card, Account Update or Change Card, or similar document (collectively referred to as "Account Card"). The words "Credit Union," "we," "us," and "our" mean TTCU Federal Credit Union. The word "account" means any one or more share or other accounts you have with us. The word "savings" means any share account you have with us. The word "checking" means any share draft account you have with us. "Transaction" or "transaction" is sometimes referred to as an "item" in this Agreement, and means any credit, deposit, withdrawal, funds transfer, order, payment request, payment purchase via Point of Sale ("POS") transaction or otherwise, or other instruction relating to any account or account service provided by the Credit Union.

This Agreement explains the rules governing your membership and accounts with us. It is supplemented by the other agreements that you enter into when you open your accounts, such as the Funds Availability Policy and the Electronic Funds Transfer Disclosures, and others. All your agreements and transactions with us are also governed by various applicable federal and state laws and regulations. It is the intent of this Agreement to provide disclosures that we are required by law to give you; to vary by agreement certain aspects of certain transactions that are permitted by law to be varied; and to establish terms and conditions of certain transactions that are not governed by any particular law or regulation.

By signing the Account Card and/or by continuing to use the accounts and services provided by us, each of you, jointly and severally, agree to the terms and conditions in this Agreement, the Account Card; the Truth in Savings Disclosures; Rates Schedule; Service Charges Schedule; any Account Receipt or similar document; and Certificate, Certificate Summary or similar document; our Bylaws and policies; and any amendments to these documents from time to time which collectively govern your Accounts. All such documents are hereby incorporated by reference as if fully set forth herein.

**ARBITRATION AND CLASS ACTION WAIVER - Please note that this agreement contains a binding Arbitration and Class Action Waiver provision which affects your rights with respect to any claims or disputes by or against TTCU Federal Credit Union. Please closely review the Arbitration and Class Action Waiver section of this agreement. You may opt out by following the specified process.**

**Suspension of electronic services and access to share or deposit accounts.** Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your loan or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

## **APPLYING FOR MEMBERSHIP AND OPENING ACCOUNTS**

**Membership Eligibility; Application.** To open accounts at the Credit Union, you must qualify under our approved field of membership and otherwise meet the membership requirements. This includes an initial deposit of an amount equal to one share in the Credit Union, which amount is set forth on the Account Card, and maintaining at least that amount, in your primary savings account or other qualifying account. Your membership will terminate if you close this account. You agree to complete an Account Card and you authorize us to check your account, credit, and employment history, and obtain reports from third parties (including credit reporting agencies) periodically to verify your eligibility for membership and the accounts and services you request.

The Credit Union is owned and controlled by its members. You become an owner by meeting the membership eligibility requirements and by depositing the required shares. Upon qualifying as a member and remaining in good standing, you have certain rights as governed by this Agreement, our By-laws, and applicable law, including the right to apply for Credit Union services and accounts and to vote in elections. You are entitled to one vote regardless of the number of shares you own. Shares may be issued in the name of an individual, jointly, or in other ways (e.g. in trust, or in the name of a minor) in accordance with our By-Laws and policies.

**Member Identification Program.** To help the government fight the funding of terrorism and money laundering activities, as well as to protect you from Identity Theft, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will require you to provide, and we will verify, certain information about you when opening an account, in accordance with the requirements of the USA Patriot Act and the Bank Secrecy Act. This will include producing a government-issued picture ID. We may also ask for picture ID, passwords, PINs, or other means of identification and authentication whenever you initiate any transaction with us. We may refuse to open any account or to grant any request if you fail to provide adequate identifying or authenticating information, or we have a good-faith cause to believe that you are not the person you are purporting to be or are otherwise not authorized to open the account or initiate the transaction, and we will not be liable for any loss or expense you may

incur due to our refusal. For identification purposes, we may also require you to provide your fingerprints at the time of account opening or at the time you negotiate certain checks.

You will also be required to provide a taxpayer identification number (TIN) or social security number, to be used for this purpose and for subsequent regulatory reporting. We may also request from time to time, and you agree to provide, additional documentation depending on the type of account or service requested. Failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may refuse or suspend opening your account.

We offer tiered relationship membership. Our tiered relationship is a unique membership model based on overall activity of your member account. See a TTCU FCU employee for more information or go to <https://www.ttcu.com/more/member-rewards>.

**Consensual Pledge of Shares; Security Interest; Consensual Lien; Statutory Lien; Right to Set-off; Administrative Freeze:** By signing the Account Card or any other deposit or loan agreement or similar document granting a pledge or security interest in your shares, and/or by accessing, using, or otherwise accepting any funds, accounts or services, you grant the Credit Union, and we impress, a lien on your shares in the Credit Union. You also grant the Credit Union a security interest in such accounts to secure payment of any deposit obligations you owe (e.g., overdrafts, fees, etc.) and any loan or credit card obligations you owe, as well as any expenses we incur in connection with your accounts and services, including reasonable attorney's fees. You acknowledge and agree that we also have similar statutory lien rights in your shares under the Federal Credit Union Act and/or applicable state law, as well as the common law right to set-off and administrative freeze.

"Shares" and "share accounts" means any and all funds, regardless of the source of those funds, in any joint or individual share savings account(s), share draft account(s), club, certificate, P.O.D, revocable trust or custodial account(s) or any other account whether jointly or individually held and whether your obligation under the account(s) is direct, indirect, contingent or secondary and whether held now or in the future. Your pledge and our lien rights do not include any IRA, Keogh or other account which would lose special tax treatment if pledged, or any irrevocable trust or fiduciary account in which you do not have vested ownership interest.

You understand and agree that these rights allow us to apply the funds in your share accounts to any obligations owed to us if you default or fail to pay or satisfy any obligation to us, and we can do so without any legal process, court proceeding or any notice to any owner of the share accounts affected hereunder or otherwise in this Agreement, unless applicable law so requires. **You specifically agree that we have the right to place an administrative freeze on any of your share accounts** subject to applicable law, and such action shall not violate 11 USC 362 or other applicable law. You understand that these rights are multiple and we can exercise one or all of them pursuant to applicable law. Exercising one right does not waive the right to exercise others. Any payment to any joint owner, beneficiary, or other party for any reason shall be subject to our security interest, consensual lien, and right to set-off.

**CROSS-COLLATERALIZATION:** Property and/or shares given as security under any deposit, loan, or credit card accounts or services you have with the Credit Union will secure any and all obligations under such accounts or services as well as any account owner's joint or individual obligations to us, now or in the future, whether direct, indirect, contingent or secondary and arising from any loan or credit agreement, exceeding the available balance items as determined by our overdraft policies; fees; cost, expenses, reasonable attorney's fees, or otherwise. This clause does not apply if such property is your primary residence, or are non-purchase money household goods.

**CREDIT CARD ACCOUNTS:** IF YOU HAVE A CREDIT CARD ACCOUNT WITH THE CREDIT UNION, YOU SPECIFICALLY AGREE THAT THE SECURITY INTEREST, CONSENSUAL LIEN, AND CROSS-COLLATERALIZATION CLAUSES ALSO APPLY TO THAT CREDIT CARD AND THAT GRANTING THESE RIGHTS TO US IS A CONDITION OF OBTAINING THE CREDIT CARD ACCOUNT.

## TYPES AND OWNERSHIP OF ACCOUNTS

We offer a variety of deposit and transaction accounts for which you may apply, including savings, checking, and money market accounts which have no particular term or maturity date associated with them; and Share Certificate and Term Share Accounts, which must be maintained for a particular amount of time. Requirements of the accounts such as term, minimum opening deposit or minimum balance requirements, fees, and penalties are set forth in detail in your Truth-in-Savings Disclosure; Rates Schedule; Service Charges Schedule; this Agreement; and other agreements that you may have with us. Ownership of the accounts may be held in a number of ways, such as individually, jointly, in trust, etc. Your account type(s) and ownership features are designated on your Account Card at the time you open the account.

Not all accounts or services may be offered at any given time. We may occasionally offer enhancements or additional benefits to certain accounts or services such as purchase awards or travel accident insurance or other features at no

additional cost to you. These features are offered solely at our discretion and can be changed or discontinued at any time with no prior notice to you.

The following describes the types of accounts that are generally available at the Credit Union. All accounts may not be offered or available at any given time.

**Savings, Checking, and Money Market Accounts:** You may open and close one or more share or savings accounts, checking accounts, or money market accounts, and may periodically deposit and withdraw funds from those accounts via access methods made available to you from time to time, including, but not limited to, share draft/checks, ATM Cards; checkcards or debit cards; telephone; in person; online banking or internet; and electronic funds transfers ("EFTs") such as ACH, direct deposit, wire transfers, or preauthorized transfers. All transactions are subject to and in accordance with this Agreement and all other agreements you have with us, including, but not limited to, the Funds Availability Policy; Truth-in-Savings Disclosure; Rates Schedule; Service Charges Schedule; EFT Agreement and Disclosures; and Wire Transfer Agreement.

**Share Certificate and Term Share Accounts:** Certificate and Term Share accounts have stated Maturity Dates, and funds in those accounts are subject to penalty if withdrawn prior to the Maturity Date. Exact terms of the particular account such as Maturity Date; Annual Percentage Yield; early withdrawal penalty fees; whether the account automatically renews; and other information will be provided at the time you open the account. If you maintain sufficient funds in the account for the full term in accordance with your Agreements, at the end of the term we will pay you the principal amount you deposited, plus dividends or interest on account earnings in accordance with this Agreement. If you withdraw all or part of your funds from this type of account before the certificate account matures, we will charge you an early withdrawal penalty. That penalty is generally deducted from the interest that has accrued on the account but may be deducted from the principal, particularly if a sufficient amount of interest to pay the penalty has not accrued. We may at our sole discretion grant you permission to withdraw funds early; if such permission is granted, it will be granted only at the time you request an early withdrawal.

Unless otherwise stated when you open the account, an automatically renewing account shall renew at each maturity date for a period of time equal to the original term and on the same conditions as the original account. The interest or dividend rate applicable to the renewal term shall be that rate that is applicable to new account on like terms in effect at the time the account renews. You can prevent an automatic renewal by providing us written instructions to the contrary or withdrawing funds after the maturity date on or within the time period disclosed on your Truth-in-Savings disclosure. If funds are withdrawn after the maturity date within the time period, no penalty will be assessed. We may call an automatically renewing account for payment at the end of the original term or any renewing term, and any interest or dividends added to it for compounding will stop earning interest or dividends on the effective date of the call.

If the account is not automatically renewing, no interest or dividends will be earned after the stated maturity date. We will send you a notice on or before the maturity date of your account(s) advising you of the upcoming maturity date and the options available to you.

**IRA/Keogh Accounts.** IRA accounts are individual retirement accounts. These accounts may be in the form of share certificates, money market accounts, or other type of account. There may be restrictions on contributions, withdrawals, and other features of the accounts according to Federal law and guidelines. Funds may be tax deductible and/or tax-deferred. We do not provide tax advice; you should consult with a qualified tax advisor regarding any funds you may have in these accounts. You may be required to sign a separate agreement upon opening these accounts.

**Interest- or Dividend-Bearing Accounts.** Some of the accounts available earn interest or dividends while others do not. If the account is an interest- or dividend-bearing account, disclosures and terms regarding accrual, crediting, and compounding will be provided in the Truth in Savings Disclosures, Rates Schedule, and Service Charges Schedule or similar document at the time you open your account.

The following describes the types of ownership by which an account may be held.

**Individual Accounts.** An individual or single-party account is an account owned by one person, including an individual, corporation, trust, or other organization qualified for Credit Union membership. If the account owner dies, the owner's interest passes, subject to applicable law, to the decedent's estate or Payable on Death (POD) beneficiary or trust beneficiary, subject to other provisions of this Agreement and applicable law.

**Joint or Multiple Party Accounts.** An account owned by two or more persons is a multiple party account. Unless your Account Card specifically states otherwise, multiple party accounts are held in joint tenancy with the right of survivorship. This means that you intend and agree that the balance in the account, upon the death of any party to the account, shall belong to the surviving owner(s). A surviving owner's interest is subject to our statutory lien rights, consensual lien rights, the right of set-off, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

We reserve the right to require all owners to sign the Account Card. Any and each owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, stop payment on items, transfer funds into or out of the account, block or terminate any service or access device, or pledge to us all or any part of the shares without the consent or knowledge of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may act on any or none of the instructions or, alternatively, we may suspend or terminate the account and require a court order or written consent from all owners to act. One owner may not remove another owner.

Ownership rights and disputes involving the funds in your accounts are subject to your Agreements with us, and applicable state or federal law. We shall not be liable to any owner if we in good faith act upon a valid court order from a court of competent jurisdiction. We will also not be liable if we in good faith refuse to act upon a court order or any instruction from any owner. All owners will be jointly and severally liable for any and all expenses, fees and costs, including reasonable attorney's fees, that we incur, in connection with any dispute regarding the account, regardless of whether the dispute is initiated by an owner or third party. By signing the Account Card, each of you authorizes us to take these expenses from any of your account(s) without prior notice to you.

If a deposited item in a multiple party account is returned unpaid or an account is overdrawn, or if we do not receive final payment on a transaction, all owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any fees or expenses that we incur, including reasonable attorney's fees, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of any owner or against all funds in the multiple party account regardless of who contributed them and to what extent.

**Payable on Death (POD) Accounts.** A Payable on Death (POD) account is an instruction to us that a single or multiple party account so designated is payable to the owner(s) during their lifetimes and, when the last account owner dies, is payable to any named, living POD beneficiary. If more than one POD beneficiary is designated on the Account Card, the total percentage for all beneficiaries must add up to 100%. If the total percentage does not equal 100%, the percentages will be adjusted pro-rata among designated POD beneficiaries to 100%. If no percentage is indicated, designated beneficiaries will share equally. If a designated beneficiary predeceases the last account owner and the POD designation is not amended by the account owner(s), the POD percentages will be adjusted pro-rata among the living beneficiaries. A POD may not be an owner of the account. Any POD beneficiary designation shall not apply to Individual Retirement Accounts (IRAs), which accounts are governed by a separate account agreement and beneficiary designation. We are not obligated to notify any beneficiary of the existence of any account or the vesting of the beneficiary interest in any account, except as otherwise provided by law. Any owner may change any beneficiary designation upon written notice to us, on a form approved by us.

**Accounts for Minors.** We reserve the right to require any account established by a minor to be a multiple party account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or other amounts owing on such account. We may require the minor to sign the Account Card if she is so capable; otherwise, the adult shall sign the Account Card on behalf of the minor, as well as in his own capacity. We may pay funds directly to the minor without regard to her age. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

**Uniform Transfers to Minors Account/Uniform Gifts to Minors Account (UTMA/UGMA).** An account established under the Uniform Transfers to Minors Act (UTMA) or Uniform Gifts to Minors Act (UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The account is governed by the applicable UTMA/UGMA law adopted in the state in which the account is held. The minor to whom the gift is made is the beneficiary of the custodial property in the account and as such, the funds in the account belong to the minor. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire or investigate regarding the use or purpose of any transaction or the propriety or impropriety of any action taken by the custodian. If the custodian dies, we may place an administrative freeze on the account, until we receive instructions from any person authorized by law to withdraw funds or a valid court order authorizing withdrawal. Any successor custodian must provide us with, and complete all, written documentation to our satisfaction that authorizes such custodian to act legally on behalf of the minor and ensuring that all applicable laws have been followed. It is agreed that the custodian may be the minor's legal guardian, and if there is more than one legal guardian, we can accept orders and instructions from any legal guardian in accordance with applicable law. When the beneficiary reaches the age of majority, the funds may be paid or withdrawn by the beneficiary without further notice or action by us, and we will not be liable for any disputes arising from such withdrawal. The account will otherwise terminate and be distributed in accordance with applicable law.

**Agency, Trust, or other Custodial Accounts.** We may open accounts pursuant to any court order, trust agreement, or similar authority in accordance with your desire to establish an account for a trust, probate, custodial, or other fiduciary purpose. Because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. The person acting as agent, guardian, custodian, personal representative, trustee or other fiduciary capacity shall be designated as such on the Account Card. Such designation is an instruction to us that the account owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. For these accounts, you appoint the designated representative listed on the Account Card as your attorney-in-fact to deposit or withdraw funds held in the designated account(s). Your agent has no ownership interest in the account(s) or voting rights in the Credit Union. We have no duty to inquire or investigate regarding the use or purpose of any transaction or the propriety or impropriety of any action taken by the designated representative.

If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection.

**Commercial or Business Accounts:** Accounts held in the name of a business entity, organization, or member for business or commercial purposes are subject to the terms of this agreement, unless a separate Business Account Agreement or similar document has been signed. Such accounts are also subject to the following terms: You must provide us additional documentation acceptable to us appointing those individuals who are authorized on behalf of the entity to open accounts and transact business. Any changes to such authorization must be made in a writing acceptable to us, and we will not be liable for any actions taken before we are provided with such acceptable written notice of any change in authorization(s). We reserve the right to require that third party checks payable to an entity be deposited into a business account rather than being cashed. We have no duty to inquire or investigate regarding the use or purpose of any transaction or the propriety or impropriety of any action taken by the designated representative, and will have no notice of any wrongdoing unless and until we are informed in writing of such wrongdoing.

### **YOUR ACCOUNT BALANCE**

**Determining Your Account Balance.** Your account has two kinds of balances: the “ledger balance” (sometimes referred to as the actual balance or current balance) and the “available balance.” Your ledger balance is the amount of money that is actually in your account at any given time. It reflects transactions that have posted to your account, but it does not include transactions that have been authorized and are pending. Your “available balance” is the amount of money in your account at any given time that is available to you to use for subsequent transactions pursuant to Regulation CC and any applicable funds availability schedule and policies. Your available balance may take into account pending transactions that credit the account (such as ACH credits, OTC deposits, POS refunds) that have not yet posted to your account, but may not accurately reflect certain transactions that debit the account, including checks you have written, or other transactions you may have authorized that we are not aware of. We use your available balance when determining whether or not to authorize a new transaction. We also use your available balance in effect at the time a transaction is presented for payment to determine whether to charge an overdraft fee for every transaction presented for payment against an insufficient available balance, or a non-sufficient funds (“NSF”) fee every time a transaction is presented against an insufficient available balance that has to be returned. If we authorize a transaction when you have a sufficient available balance to pay it, we will not charge you an overdraft fee or an NSF fee if you do not have a sufficient available balance when the transaction is presented for payment. Unless otherwise noted in this Agreement, all references to your account balance or your balance, are to your ledger balance.

### **TRANSFERS OR DEPOSITS TO YOUR ACCOUNT(S)**

**Deposit and Collection of Items.** You may make deposits to any account, in any manner approved by us including, but not limited to, in person, by mail, by electronic transfer, direct deposit, or any other method made available, such as by night deposit box or Automated Teller Machine (ATM). We are not responsible for any deposit made by mail or through a depository not staffed by us until we actually receive the item. If a check, draft or other item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person. All transactions are subject to our Funds Availability Policy, and related applicable laws.

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

**Crediting of Deposits.** Deposits made after the deposit cutoff time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

**Liability.** In receiving and processing items for deposit or collection, we act only as your collection agent and we assume no responsibility beyond our obligations of good faith and ordinary care. We exercise ordinary care if our actions or inactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general banking practices followed in the area we serve. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection and any items and their proceeds will be handled in accordance with applicable Federal Reserve and Clearing House rules and other applicable law.

If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account exceeds the available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your negligence or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential or special damages, except liability for wrongful dishonor. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict will be resolved by reference to this Agreement.

**Endorsements.** We may accept transfers, checks, drafts, and other items for deposit into any of your accounts even if they are not endorsed by all payees. If you fail to properly indorse an item, you authorize us to supply any missing endorsement, but we are not required to do so. We may require that certain government checks, insurance company items, or other check or draft be personally indorsed by each and all payees. Endorsements must be made on the back of the share draft or check within 1 1/2 inches from the trailing edge, although we may accept endorsements outside this space. You agree to reimburse us for any loss or expense we incur resulting from an irregular endorsement or other markings by you or any prior endorser.

**Charge-back; right of set-off.** All items including checks, Automated Clearing House (ACH) transfers or other transfers credited to your account are provisional until we receive final payment. We may charge-back, or debit, your account for the amount of such items under the following circumstances: (1) if final payment is not received; or (2) if, within the normal handling period for such item, the item cannot be honored against the drawer's account; or (3) if a deposited item is returned to us by the financial institution on which it is drawn, even if that financial institution failed to return the item before its midnight deadline; or (4) any other circumstances allowed by law. We may charge-back your account regardless of whether the other financial institution returned the item before its midnight deadline. You further authorize us to pursue collection of previously dishonored items, and you acknowledge that this may permit the payor bank to hold an item beyond the midnight deadline. When charging-back your account, we may also charge your account any collection fees or expenses, including reasonable attorney's fees. You acknowledge and agree that we may charge-back your account even if it causes your account to exceed the available balance, and you agree to replenish the funds in your account and to pay any and all overdraft, return, or non-sufficient funds fees and charges. You specifically agree that we may exercise our security interest and right of set-off against any other deposit accounts that you have with us to recover any of these amounts.

**Foreign banks.** We reserve the right to refuse or return any item or funds transfer. Items drawn on an institution located outside the United States are handled on a collection basis only.

**Waiver of notice.** You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account.

## **TRANSFERS OR WITHDRAWALS FROM YOUR ACCOUNT(S)**

**Account Access; Honoring Items; Limitations.** You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., by writing a check; using an ATM or debit card at point-of-sale or at an automated teller machine; in person; by mail; by automatic or preauthorized transfer, ACH, wire transfer or other electronic transfer; by telephone or online banking or bill pay services, or other means made available to you). If the transaction request is made by remote means such as telephone, we are not responsible for any request or order that we believe to be genuine; we can also refuse to honor such request or order if we in good faith do not believe it to be genuine or have reason to doubt the identity or authentication of the requestor. Your ability to transfer funds from your account is always subject to having a sufficient available balance and is subject to this and the other Agreements you have with us, including, but not limited to, the Funds Availability Policy. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction. If there is a sufficient available balance to cover some, but not all of your withdrawal, we may allow those withdrawals for which there is a sufficient available balance in any order at our discretion. Regardless of whether we honor or pay a transaction against a sufficient available balance, if any transaction results in a negative available balance, we will assess a fee in the amount disclosed and as described in our current Service Charges Schedule.

The law permits us to pay items drawn on your account in any order, even if the order in which we pay items causes an overdraft. We may honor any item or instruction even if it creates an overdraft or negative available balance in your

account or if it violates any minimum balance requirement or other requirements of the account, in which case you agree to pay all fees, penalties or other charges imposed on you as well as costs incurred by us. We may return transactions (e.g. ACH payments) submitted for payment against your account if the amount of the debits exceeds the available balance. When an item is returned unpaid, we will assess an NSF fee, overdraft fee, or other applicable fees in the amount disclosed and as described within our current Service Charges Schedule. If a debit is resubmitted for payment after we return it, it is considered a new transaction. We may also return as unpaid any transaction drawn on a form we do not provide or approve, and you are responsible for any loss we incur handling such a transaction.

To process certain electronic transactions, we may place a temporary hold on your funds which may be for 36 hours or more. We have no control over the other parties to the transactions or the commercial networks used in facilitating the transactions. It is your responsibility to make sure your available balance is sufficient to pay all transactions, regardless of when those transactions may clear.

For money market accounts, you may make up to six (6) preauthorized, automatic, telephonic, electronic, or audio response transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). We may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account. You may make unlimited transfers to any of your loan accounts that you have with us.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly. For example: (1) a legal garnishment or attachment is served; (2) the account secures any obligation to us; (3) required documentation has not been presented; (4) you fail to make payments on a loan that you have with us; or (5) any other reason allowed by applicable law. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

**Overdrafts and Overdraft Protection.** You understand that we may, at our discretion, honor withdrawal requests that overdraw the available balance of your account. However, the fact that we may honor withdrawal requests that overdraw the available balance of your account does not obligate us to do so later. So you cannot 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 can ask us if 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 agree that we may charge fees for overdrafts as described in our Service Charges Schedule. We will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted into that service. We may use subsequent deposits, including direct deposits of Social Security or other government benefits, to cover such overdrafts and overdraft fees. We assess overdraft fees based on your available balance at the time a transaction is presented for payment.

**Authorized Signature; Facsimile Signature Device; Forged Checks.** Your signature on the Account Card is your authorized signature for account access to and from your account(s). We are authorized to recognize this signature for the payment or transfer of funds, payment instructions, or other purposes relating to your account(s) but we may also allow transfers even without your signature. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. However, we are not required to check the signature for authenticity unless our internal policies and procedures require us to (e.g., if a check is written above a stated threshold amount), and you agree that failure to do so does not constitute failure on our part to exercise ordinary care. You may also authorize the use of a facsimile signature device and, if you have done so, we may honor any draft or other item that appears to bear your facsimile signature even if it was made by an unauthorized person, and we will not be liable for any issues arising from such honor. You are responsible for the use and safeguarding of the facsimile signature device, your checks, and your access codes and as such, you specifically agree that you are in the best position to determine whether your facsimile signature has been used without your consent, or a counterfeit facsimile signature device has been used, or your signature has been forged. Therefore you are required to make a good-faith effort to review any and all statements and items or checks returned to you or made available to you for any unauthorized use of your electronic, mechanical, or facsimile signature. We will not be liable if we honor an item that appears to be authorized by your signature, and you will reimburse us for any loss or costs (including reasonable attorney's fees) that we incur because the facsimile signature was used without your consent or because a counterfeit facsimile signature device was used. Nothing in this provision shall be construed to relieve us of our obligations to act in good faith and to exercise ordinary care.

**Automated Processing of Items.** You acknowledge and agree that we have adopted automated collection and payment procedures which are standard and reasonable in the industry. This allows us to process a large volume of items efficiently. However, these automated procedures rely primarily on information encoded onto each item in magnetic ink and does not provide for personal inspection of the item by our staff ("site examination"). You agree that in paying an item, we may disregard all information on the item except that which has been encoded onto the item in magnetic ink, such as identity of drawee bank and amount of the item, even if that information is inconsistent with other information printed or written on the item. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for a sight examination of the item. You also agree to reimburse us for any loss or costs (including reasonable attorney's fees), that we incur because the item contained such extra information.

**Stale and Post-Dated Items.** We maintain the option to pay or dishonor any stale draft or check (i.e., more than six months old) upon presentation. You agree that we are not liable to you for charging your account before the indicated date on a properly payable but post-dated check unless you notify us that you have issued a post-dated draft. The notice must be given to us in time so that we can notify our employees and reasonably act upon the notice, and it must provide the number of the check, its date, the name of the payee, the exact amount, and the account number on which it is drawn. You understand that the exact information is necessary for us to identify the draft. We are not responsible if you give us an incorrect or incomplete description, or untimely notice. You may make a verbal notice which lapses in fourteen (14) calendar days unless confirmed in writing. A written notice is effective for six (6) months and may be renewed in writing from time to time. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account which is presented more than six (6) months past its date.

**Stop Payment Orders.** You may request a stop payment order on any check or other written instrument drawn on your account that has not been paid or certified. You may call us to request a stop payment, but to be binding, we may require that the order be dated, signed, and describe the account number, item number, and the exact amount of the item. The stop payment order will be effective if we receive the order in time for us to act upon the order. You understand that the exact information is necessary for our computer system to identify the item. If you give us incorrect or incomplete information, or the stop payment order is not received in time for us to act upon it, we will not be responsible for failing to stop payment on the item and we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

A verbal stop payment order is valid for only 14 days, unless we receive a written confirmation thereof. A written stop payment order on a check that is not converted to an ACH transaction is valid for only six months unless it is renewed by you.

Fees for stop payment orders will be imposed and are set forth on the Service Charges Schedule. You may not stop a payment on a certified check, cashier's check, teller's check, official check, or other check, draft, or payment guaranteed by us. Although payment of an item may be stopped after 90 days after the date it was issued, you may remain liable to any item holder, including us. You have the burden of establishing the fact and amount of loss resulting from the payment of an item contrary to a binding stop payment order. You agree to indemnify and hold us harmless from all costs, including reasonable attorney's fees, damages or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

**ACH and Wire Transfers.** This provision applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System. (e.g., wire transfers). You authorize us to transfer funds according to your instructions ("payment order") to and from your designated account(s), or to and from another financial institution. You also authorize us to charge your account for any related fees or service charges. We may require that transfers follow certain security procedures. We will notify you of any such security procedures and you agree that our security procedures are commercially reasonable. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments and if received after a cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. When processing a payment order, payment may be made based solely on the account number provided in the payment order, even if that account number identifies a beneficiary other than the one that you name in the payment order. Similarly, if the payment order identifies the name, routing number and transit number of the beneficiary's financial institution, payment may be made solely on the basis of the routing and transit number, even if those numbers do not correspond to the name of the financial institution that you supplied. You agree that your obligation to pay the wire transfer is not affected if the identifying numbers do not match the named beneficiary or financial institution. You are also responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided. We may also pay wire transfers received by us for your benefit based solely on the account number. We may refuse to accept or execute any payment



order, or an amendment or cancellation thereof, and we shall be deemed to have accepted a payment order or its amendment or cancellation only upon execution thereof. We may reject or refuse to accept or execute a payment order if (1) the designated account(s) does not contain sufficient available or collected funds; (2) the account number that you provide on the payment order does not correspond to any known account with us; (3) the payment order is not authorized or does not comply with applicable security procedures; (4) we are prohibited from doing so due to applicable law; or (5) we have a good-faith, reasonable cause for rejecting the payment order. All transfers shall be shown on your periodic account statement and reflection on the statement shall constitute notice of receipt of the transfer. You may inquire whether a specific transfer has been received at any time during our normal business hours and/or by any means that we provide you for making inquiries on your accounts. We are not responsible for any transmission performance failure as a result of interruption in transfer facilities; power failures; equipment malfunctions; labor disputes; emergency conditions; fire, flood, or other natural disasters; war or terrorist attack; or other circumstances beyond our control. We are also not responsible for transfer failures due to suspension of payment by another party, or refusal or delay by another financial institution to accept the transfer, or if we are prohibited from performing under any applicable law. We shall not be liable for any special, indirect, consequential or punitive damages arising from any failure or delay in processing a payment order or related obligation. In no case shall we pay attorney's fees or other legal expenses incurred in connection herewith. If we become obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the interest rate, on a daily basis, applicable to the account to which the funds transfer was made. If you send an international wire transfer that identifies a beneficiary bank located outside of the United States, you agree that we do not guarantee the receipt or timely processing of the funds on the part of the foreign beneficiary bank. At the time of the international transfer request, you will receive a receipt and disclosures regarding the transfer, including your rights regarding cancellation and resolution of errors, in accordance with Regulation E. By sending an international wire transfer, you understand that we have no control over how or when the funds are received or processed by the foreign beneficiary bank and that it could take up to one month or longer for the wired funds to be processed by the foreign beneficiary bank. Therefore, except as otherwise provided in Regulation E, (a) you understand and acknowledge that by sending an international wire transfer according to the financial institution and account information you provide us, you accept all risk associated with your wire transfer request; and (b) we will not be held liable or responsible to refund you any of the funds or costs associated with executing your request where the funds you sent were lost, destroyed, not processed, or not received by the foreign beneficiary bank. You further acknowledge that we are prohibited from processing and executing requests where the federal government has enforced economic and trade sanctions against named foreign countries, or where the federal government has prohibited us from doing business with named financial institutions.

**Choice of Law.** We may accept, on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by Regulation J, Article 4A, and the laws of the state in which our headquarters are located, and as provided by the operating rules of the National Automated Clearing House Association.

## **OTHER RULES APPLICABLE TO YOUR MEMBERSHIP AND ACCOUNTS**

**Illegal Transactions.** You warrant and agree that you will not use any Credit Union services or loan or deposit accounts to make or cause to be made any transaction that is deemed illegal under applicable law, including, but not limited to, any gambling activity, embezzlement, identity theft, money laundering or terrorist activity. Any such use shall constitute a breach of this Agreement. We may delay processing or refuse to process or may be required by Federal Reserve Reg GG to refuse to process any transaction that we believe to be illegal, suspicious, unenforceable, or which is a restricted transaction under Reg GG, and will not be liable to you for such delay or refusal. 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. You further agree to indemnify us and hold us harmless from any liability of any kind and costs incurred by us in any form whatsoever that results directly or indirectly from such illegal use. We will also not be liable to you if we in good faith freeze your accounts and/or notify our regulators or local or federal enforcement authorities regarding any activity we believe to be illegal, suspicious, or unenforceable.

**Negative Information Notice.** We may report information about your accounts to credit bureaus. Late payments, missed payments, overdrafts or returned items or transactions or other defaults on your account may be reflected in your credit report.

**Account Rates and Fees.** We pay interest or dividends on accounts and assess fees against your account as set forth on the Rates Schedule and Service Charges Schedule. You agree that we may debit your account for any fees incurred without prior notice to you. We may change the Rates Schedule or Service Charges Schedule at any time and will notify you as required by law. For the most current rates and fees, you may contact us at any time and manner available.

**Statements and Copies of Checks.** If we provide a periodic statement for your account, we will send or make available to you a periodic statement of transactions and activity on your account during the statement period as required by

applicable law. In the case of multi-party accounts, you agree and acknowledge that we are required to provide only one statement on the account and can provide it to any one of the parties on the account as we choose.

For checking accounts, you understand and agree that your original check (or substitute check), when paid, becomes our property and may not be returned to you. We may, but are not required to, retain the original checks. You agree to keep copies of your checks in order to verify their validity. If you request copies of your checks, you agree that we may provide an electronic image of the check or a sufficient copy thereof. We may charge you, and you agree to pay, fees for providing copies of the checks and/or any research involved with your request, as set forth on the Service Charges Schedule.

You understand and agree that statements are made available to you on the date they are mailed to you or delivered electronically. You also understand and agree that checks or copies thereof are made available to you on the date the statement is sent to you, even if the checks do not accompany the statement.

**Your Duty to Examine.** You are responsible for promptly examining each statement and reporting any irregularities or issues to us. We will not be liable for any forged, altered, unauthorized, unsigned, or improperly endorsed or encoded items drawn on your account if: (1) you fail to notify us in writing within thirty (30) days of the mailing date of the earliest statement containing or evidencing such irregularities regarding any item described in the statement; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

If you fail to receive a periodic statement you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

**e-Statements.** If we make this service available to you, you may agree to receive statements via electronic means, whereby your periodic statement will be e-mailed to you or sent electronically to, and made available on, our online banking website. Please see the provision, "Electronic Statements, Electronic Notices, Electronic Disclosures and Electronic Agreements" for more information regarding e-statements.

**Notices; e-Notices; Name or Address Change.** Any written notice we give to you is effective when it is made available in our online banking system (if you have agreed to receive such notices electronically), or when it is deposited in the U.S. Mail, postage prepaid and addressed to you at the most recent mailing address on file with us. Notice to any account owner is considered notice to all account owners. Any written notice you give us is not effective until we actually receive it in our offices.

You agree to notify us of any postal or e-mail address change or name change in writing. We reserve the right to require verification of your identity and proof of a change in address prior to making any changes in our records. We are only required to attempt to communicate with you at the most recent address you have provided to us. If you fail to provide notice of a change in address or name, and we attempt to locate you, we may impose a service fee as set forth on the Service Charges Schedule.

**e-Notices.** If we make this service available to you, you may agree to receive electronically all notices regarding your membership, account(s), or services with us whereby these notices will be e-mailed to you or sent electronically to, and made available on, our online banking website. Please see the provision, "Electronic Statements, Notices, Disclosures and Agreements; Electronic Services" for more information regarding e-notices.

**Electronic Statements, Notices, Disclosures and Agreements; Electronic Services.** We may provide electronic document delivery services for the delivery to you of all disclosures, statements, notices, contracts or agreements, receipts, modifications or amendments, and all other documentation regarding your membership, accounts, transactions, or other business you have with us (collectively referred to as "documents" or "documentation"). If you agree to receive such documentation electronically, you specifically agree and acknowledge that we may provide the documents electronically either by sending an e-mail with the text of the documents embedded in the text of the e-mail message or as an attachment contained within the e-mail, or by posting such documents on our website or online banking service and notifying you that the documents have been so posted. You have a right to request and receive a paper copy of these documents if that right is provided under applicable law. You may also withdraw your consent and revoke your agreement to receive the documents electronically. To request a paper copy or to revoke your consent, call, write, or e-mail us at the number and addresses provided on the Rates Schedule or Service Charges Schedule. If any of our e-mails are returned to us as undeliverable, we will change our delivery mode to paper format, and you will be required to re-apply for our electronic delivery service and to update your e-mail address accordingly.

We may also offer electronic services such as online banking or online bill pay, which allow you to conduct transactions to and from your account(s) and to conduct other business with us electronically. You may be required to sign a separate agreement regarding these services and you will be subject to any online instructions, rules, agreements, and restrictions provided on the website(s) or provided to you at the time you open an account or enroll in these services. You may be required to be enrolled in our online banking service in order to enroll in our electronic document delivery service.

Enrollment in, and use of, these electronic services does not relieve you of your duty to promptly examine your statements, checks, and other documentation for irregularities or discrepancies regarding your accounts in accordance with this and your other Agreements you have with us.

Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your loan or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

**System Requirements.** In order to enroll in our electronic document delivery service or online banking services, you must be able to receive, view, and print (or otherwise retain), the documents involved. As such, you must have a computer that has access to the Internet, and use of a browser that supports SSL and Cookies. Additionally, many of our documents, including periodic statements, will be sent to you in a PDF format, and to open, read, and print these documents, you will need Adobe Acrobat Reader. Adobe Acrobat Reader may be available for download for free via the Internet. Minimum system requirements are subject to change without notice as the technology changes. The exact system requirements will be disclosed to you on our website or on the online banking website or at the time you enroll in the service. By enrolling in, and using the electronic services, you are asserting that your system meets these requirements and that you are capable of, and are indeed receiving, viewing, and retaining the documents involved. If you discover that you are not receiving such documents, you must contact us immediately. We will not be liable for any failure to deliver the documents if you do not notify us of such failure, or if the failure is due to your computer hardware, software, or other equipment, or due to other circumstances beyond our control.

**System Disruptions.** You understand and agree that such electronic services may occasionally be unavailable for short periods of time due to system maintenance or other reasons. We will not be liable for any delay that this may cause and you are ultimately responsible for conducting your transactions in a timely manner with regard to your banking and bill-paying needs. In the unlikely event that our electronic services become unavailable for a prolonged period of time, you understand and agree that you still have access to the Credit Union and your account(s) in the traditional manner (i.e., in person, by mail, telephone, or check-writing), and we will not be liable to you if you fail to use these means to conduct your business with us.

**Security Safeguards.** Even if you enroll in online banking or bill pay or our electronic document delivery service, we may from time to time require certain transactions to be made in-person or we may require verification or authentication of your identity for security purposes before a transaction or other business with us may be initiated, processed, or completed. You agree and understand that this is for the protection of us and you and is intended to safeguard your personal information and all funds held in or by the Credit Union, and to help prevent Identity Theft and bank fraud. You agree that we will not be liable for any delay in, or prevention of, any transaction or business conducted by you due to these security measures.

**Legal Process Against Your Account.** If any legal action is brought against your account such as tax levy, garnishment, attachment, etc., we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. We will not be liable to you for any such payout, even if it causes overdrafts or returned items. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest in your account and our right to set-off.

**Power of Attorney.** We may allow a third person to act as your Attorney-in-Fact pursuant to a Power of Attorney, but we are not required to do so. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. You understand and agree that we are under no obligation to honor any power of attorney and we have no duty to investigate or verify the scope, authenticity, or validity of any Power of Attorney. We also have no duty to inquire or investigate regarding the use or purpose of any transaction or the propriety or impropriety of any action taken by your Attorney-in-Fact.

**Sharing and Disclosing Account Information.** While we value your right to privacy and confidentiality of your personal information, there are times where your information will be shared and disclosed, as follows:

**With joint account owners and other parties to the transaction.** If you have a joint deposit account or loan account, or if you enter into a transaction or account with us that requires a guarantor or a third-party owner of pledged collateral, you specifically agree to allow us to share and disclose information pertaining to those accounts with all your joint owners and other such persons described herein. By agreeing to involve these persons in your accounts and transactions, you acknowledge and agree that you are waiving your right to privacy in this regard and that it is understood that each of you will see each other's personal, non-public information that would otherwise be held in confidence.

**With Third Parties.** We generally do not disclose your account information to third parties except: (1) when it is necessary in processing a transaction, whether that is to pay an item or to send a notice of dishonor or nonpayment; (2) to exchange, in the normal course of business, credit information with third party financial institutions or other business entities or a third

party seeks to verify the existence or condition of your account in accordance with applicable law; (3) to provide information to our regulators or law enforcement when we in good faith belief we have been a victim of a crime or we have observed suspicious activity; (4) in order to comply with a government agency inquiry, subpoena or court order or a valid attachment, garnishment, or other legal action; (5) you give us written permission; (6) to guarantee a check by a third party; (7) at account opening, account renewal, or account review; (8) when we are attempting to collect a debt owed to us; or (9) any other reasonable disclosure allowed by law and appropriate to the circumstance. You also understand and agree that we may from time to time receive credit reports and other information about you in connection with your accounts. Upon request, we will give you the name and address of each agency from which we obtain such a report.

**Inactive or Dormant Accounts.** If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Service Charges Schedule, we may classify your account as inactive, abandoned or dormant. Unless prohibited by applicable law, we may charge a service fee for processing your inactive account. You authorize us to transfer funds from another account of yours to cover any service fees. To the extent allowed by law, we reserve the right to transfer the account funds to a general Credit Union account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with applicable state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

**Death or Incompetence of Account Owner.** We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death or adjudication of incompetence and are provided satisfactory evidence thereof, such as a certified death certificate or court order. Once we are notified of a member's death or incompetence, we may pay drafts or honor other payments or transfer orders authorized by the member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts or other items. We may require anyone claiming the owner's account funds to indemnify us for any losses resulting from our honoring that claim. Upon the death of an individual account owner, we will pay all funds on deposit in accordance with the specific instructions on the Account Card such as to a Payable on Death Beneficiary. If there is no beneficiary designation, no probate proceedings or no estate, we may, but are not required to, pay the funds to any heir, who will be solely responsible for any further distribution of the funds. Alternatively, we may hold the funds until a proper court order is presented to us. We may require proper documentary evidence satisfactory to us before we determine the proper treatment of the funds and before we will release funds to any claiming party. Funds in a joint account will be payable subject to the provision, "Joint or Multiple Party Accounts". Any payment of funds upon the death or incompetence of any account holder is subject to our lien and security interest. This Agreement will be binding upon any heirs or legal representatives of any account owner.

**Termination of Accounts and Services.** We may terminate your account or place a freeze on the funds at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery, fraud, or unauthorized use reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; (7) we believe that you have been negligent in protecting your access devices or access codes; (8) you have breached any promise under this Agreement; (9) you do not fulfill the terms of any of the accounts, such as deposits being made to club accounts, etc.; or (10) we reasonably deem it necessary to prevent a loss to us or to be in the best interests of the Credit Union or our members or employees. If we are informed of such circumstances or otherwise believe that any of these circumstances are about to occur, we may place a stop payment on any item and we will not be liable to you for such a stop payment.

You may terminate a single party account by giving written notice. We reserve the right to require the consent of all owners to terminate a multiple party account. We are not responsible for payment of any draft, withdrawal, or other item after your account is terminated. However, if we pay an item after termination, you agree to reimburse us.

**Termination of Membership and Expulsion.** You may terminate your membership by giving us notice and otherwise following our policies and procedures. You may be denied services or expelled for any reason allowed by applicable law and as outlined in our Bylaws, including having your membership account or primary share account balance fall below the required par value for membership, or causing a loss to the Credit Union, or for cause. Cause is outlined in detail in our Bylaws and includes, but is not limited to, dangerous or abusive behavior. Termination of your membership does not relieve you of your obligations to pay any fees or obligations that you owe us, and you are still responsible for any outstanding items that have not yet been processed or paid. Once membership has been terminated, no further transactions or services will be allowed.

**Amendments and Changes.** Changes to any account or account service requested by any member or account owner can only be made with the express consent of the Credit Union. The Credit Union, in its sole discretion, may: (1) change or modify any term or condition of this Agreement, including the method for determining dividends; (2) we may add new terms, conditions and requirements that we deem necessary or in the Credit Union's best interests; and (3) we may make operational changes. We may make all such amendments or changes as described at any time without notice except as expressly required by applicable law, and any change in the Agreement shall be effective at the earliest time allowed by applicable law. If applicable laws provide no express time period, then notice 10-days or more in advance of the effective date of any change shall be deemed sufficient.

**Changes in Accounts or Ownership.** Any changes in accounts or services requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed form approved and accepted by us. We reserve the right to require all account owners on a multiple-party account to consent to any changes and to sign the change form.

**Recording Conversations.** You acknowledge and agree that we may record any telephone conversation we have with you, regardless of whether we so inform you at the time of the conversation. This helps document the transaction or conversation and helps protect both parties.

**Severability; Headings; No Waiver.** If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall remain valid and enforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement. We reserve the right to waive or choose not to enforce any and all terms, rights, or remedies under this Agreement and such waiver shall not affect our right to enforce that or another term, right, or remedy at a later time.

**Enforcement.** You are liable to us for any loss, cost or expense that we incur resulting from your failure to follow this Agreement. This shall include reasonable attorney fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you.

**Governing Law.** This Agreement is governed by our Bylaws, federal laws and regulations, local clearing house rules, and the local laws (including applicable principles of contract law) and regulations of the state in which our administrative office is located. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which our administrative office is located.

**Consent to Contact.** By signing or authenticating an Account Card or otherwise opening an account, you agree that we may contact you using your contact information listed in our records, including your email address(es) and telephone number(s). By providing phone number(s) to TTCU Federal Credit Union (including any wireless, mobile, or VOIP number), you expressly consent to receive autodialed or prerecorded calls and text messages from TTCU Federal Credit Union or any affiliates or agents performing services on our behalf. You consent to receive calls or text messages: (i) to notify you in regards to any of your accounts; (ii) to provide you with credit or debit card transaction alerts; (iii) to collect a debt or other obligation; or (iv) as otherwise necessary to provide you service or service your accounts, loans, or products.

**Telephone Banking Agreement.** You understand and agree that you are responsible for all Telephone Banking transactions and confidentiality of your Personal Identification Number (PIN). If you disclose your PIN to anyone, you understand that you have given him/her access to all your TTCU accounts accessible by Telephone Banking, and that you are responsible for his/her transactions. You authorize anyone to whom you give your PIN to make withdrawals or loan advance requests on any account accessible by Telephone Banking. You agree that you will cancel your PIN immediately if an unauthorized person obtains access to your PIN and notify TTCU of such action by phone at 918-749-8828 or 1-800-234-8828.

All monetary transaction via Telephone Banking will be completed subject to available funds in your account. The Electronic Funds Transfer Service Agreement and Disclosure and all the terms and conditions associated with your deposit accounts and loan accounts are incorporated herein by reference and become part of this Telephone Banking agreement.

You understand this agreement is subject to change with proper notification prior to the effective date of the change, as provided by law or regulation. TTCU may discontinue or restrict Telephone Banking transactions without notice. You may terminate this agreement at any time by giving written notice. All check withdrawals will be made payable to the primary member on the account and sent to the address on file.

## **ARBITRATION AND CLASS ACTION WAIVER**

**Please review this provision carefully: It affects your legal rights.**

You and we agree to attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services we have provided, will provide, or have offered to provide to you, and/or any aspect of your

relationship with the us (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Class Action Waiver provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org); or, a copy of the Rules can be obtained at any credit union branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. **AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT).**

#### **1. Arbitration Procedures.**

**A. Electing Arbitration.** Except if you opt out as provided below, you or we may elect to arbitrate any Claim between you and us arising from or related in any way to this Agreement or any account, product, or service you have or have had with us. This arbitration provision applies regardless of whether the Claim is based in contract, tort, or otherwise. If arbitration is elected, any Claim will be resolved by individual (not class-wide) binding arbitration instead of a lawsuit or other resolution in court. This arbitration provision does not apply to any individual action brought in small claims court (or your state court equivalent). Any arbitration hearing will be within 50 miles of your residence at the time the arbitration is commenced, unless otherwise mutually agreed. Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

**B. Arbitration Costs.** We will reimburse the amount of filing, case management, administration, and arbitrator fees you are required to pay. Notwithstanding the foregoing, we will not reimburse you for any fees if the arbitrators determine that your Claim was frivolous or baseless. Each party will be responsible for its own fees, including attorneys' fees in any arbitration, except that the arbitrator is permitted to award attorneys' fees to the prevailing party under applicable law or agreement.

**C. Arbitrators and Arbitration Rules.** Arbitration will be conducted by the American Arbitration Association ("AAA") in accordance with the Rules. The Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org); or, a copy of the Rules can be obtained at any TTCU Federal Credit Union branch upon request. Arbitration will be conducted by a panel of three arbitrators. Each party will select an arbitrator within ten days of the filing of the arbitration, with such selected arbitrators selecting the third arbitrator, who will serve as chair of the panel, within twenty days of their appointment. The arbitrators are bound by the terms of this Agreement and each will be a retired judge or attorney with experience in financial institutions.

**D. Effect of Arbitration Award.** The arbitrators' decision and award will be final and binding on all parties, except for any right to appeal provided by the Federal Arbitration Act, and may be entered in any court, state or federal, having jurisdiction. Any relief available in a court of law can be awarded by the arbitrators.

**2. Federal Arbitration Act.** This Agreement is considered a transaction in interstate commerce. As such, the Federal Arbitration Act (Title 9 of the US Code) governs the interpretation and enforcement of this arbitration provision. Any issue concerning the validity or enforcement of this arbitration provision, or whether it applies to any specific Claim will be determined by the arbitrators.

**3. CLASS ACTION WAIVER.** Unless prohibited by applicable law, arbitration will be solely brought in your individual capacity and be solely between you and us. Neither you nor we have the right to participate in a class action in court or arbitration, either as a class representative or class member. No arbitration between you and us may be joined or consolidated with any other arbitration. Under no circumstances shall there be any class action in arbitration. You and TTCU Federal Credit Union acknowledge the Class Action Waiver is material and essential to the arbitration of any claims or disputes and is non-severable from this arbitration provision. If the Class Action Waiver is limited, voided or found unenforceable, then this arbitration provision (except for this sentence) shall be null and void with respect to such proceeding, subject to the right to appeal the limitation or invalidation of the Class Action Waiver.

#### **4. General.**

**A. Effective Date.** This Arbitration Agreement is effective upon the thirtieth (30th) day after we provide it to you ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below. If you receive your statements by mail, then the Arbitration Agreement was provided to you when it was mailed. If you receive your statements electronically, then it was provided to you when you were sent notice electronically.

**B. Severability; Survival.** Except as provided in the Class Action Waiver above, if any term of this arbitration provision is found unenforceable for any reason, it shall be severed and the remaining terms shall be enforced without regard to the invalid or unenforceable provisions. This arbitration provision shall survive termination of the Agreement.

**C. Available Relief.** This arbitration provision does not preclude you from informing any federal, state or local agency or entity of your dispute. Such agency or entity may be able to seek relief on your behalf. Nothing in this arbitration provision limits your or our right, whether before, during or after the pendency of any arbitration proceeding, to exercise any self- help remedies, such as set-off, or repossession and sale of collateral, or to obtain injunctive relief or interpleader relief. The exercise of these rights will not constitute a waiver of the right to submit any dispute to arbitration.

**D. Exclusion.** To remove any doubt, this arbitration provision does not apply to: (i) any consumer credit transaction secured by a dwelling (including a home equity line of credit secured by your principal dwelling); or (ii) to any consumer credit obtained while you were a covered borrower as defined by the Military Lending Act.

**5. RIGHT TO OPT OUT.** YOU MAY OPT OUT OF THIS ARBITRATION AND THE CLASS ACTION WAIVER PROVISION BY SENDING A WRITTEN REQUEST TO US AT TTCU FEDERAL CREDIT UNION, ATTN: Legal Department, P.O. Box 477550, Tulsa, OK 74147-7550 YOUR WRITTEN NOTICE MUST INCLUDE YOUR NAME, ADDRESS, ACCOUNT NUMBER, AND INDICATE YOUR CHOICE TO OPT OUT OF THIS ARBITRATION AND CLASS ACTION WAIVER PROVISION. NOTICE MUST BE RECEIVED WITHIN THIRTY (30) DAYS AFTER THIS AGREEMENT WAS DELIVERED OR OTHERWISE MADE AVAILABLE TO YOU. IF YOU FAIL TO OPT OUT WITHIN THIS THIRTY (30) DAY PERIOD, YOU WILL BE DEEMED TO HAVE PROVIDED YOUR CONSENT TO THE RESOLUTION OF CLAIMS OR DISPUTES THROUGH BINDING ARBITRATION. OPTING OUT OF ARBITRATION WILL NOT TERMINATE OR EFFECT ANY OTHER RIGHTS YOU OR WE HAVE UNDER THIS AGREEMENT. IF YOU OPT OUT, YOU MUST OPT OUT OF ALL TERMS OF THIS ARBITRATION AND CLASS ACTION WAIVER PROVISION. YOU MAY NOT OPT OUT OF ONLY CERTAIN TERMS.

**TTCU Federal Credit Union**  
**SERVICE CHARGES**

Effective July 1, 2025

**SAVINGS ACCOUNT FEES**

**Savings**

**LevelUp  
Savings**

If the account balance drops below \$100.00 and the member is not using any other TTCU products*	\$5.00/month	.00
Bad address fee	\$5.00/month	.00
Savings Reinstatement Fee	\$5.00 per occurrence	.00
Insufficient Funds (including closed accounts)	\$24.00 per item	.00

\* This fee does not apply to accounts opened less than 180 days or the primary member is less than 26 years of age.

**ATM ACCESS, CHECKING, & MONEY MARKET ACCOUNT FEES (Per Item)**

	<b><u>ATM Access</u></b>	<b><u>Fresh Start</u></b>	<b><u>Classic</u></b>	<b><u>Free</u></b>	<b><u>MMA</u></b>
Non-Sufficient Funds (includes closed accounts)	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Courtesy Pay***	N/A	\$24.00	\$24.00	\$24.00	N/A
Overdrafting***	N/A	\$0.00	\$0.00	\$0.00	\$0.00
Check Copy	N/A	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.
Reconciliation after 1 <sup>st</sup> 15 minutes	\$15.00 hr	\$15.00 hr	\$15.00 hr	\$15.00 hr	\$15.00 hr
Account Research after 1 <sup>st</sup> 15 minutes	\$10.00 hr	\$10.00 hr	\$10.00 hr	\$10.00 hr	\$10.00 hr
Account Research item copies	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.
Stop Payment	N/A	\$24.00	\$24.00	\$24.00	\$24.00
Statement Copy/Page	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Reposting	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Replacement of lost or stolen ATM/Visa Check Card/PIN	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Monthly Service Charge**	\$10.00	\$10.00	\$0.00	\$0.00	\$0.00
If balance falls below \$250.00 on any day of the month	\$0.00	\$0.00	\$.20/draft	\$0.00	\$0.00
Check Printing Fees	N/A	Prices Vary	Prices Vary	Prices Vary	Prices Vary
Low balance fee (less than \$2500 in account)	\$0.00	\$0.00	\$0.00	\$0.00	\$12.00/item
Excess Transaction Fee (after 3 <sup>rd</sup> transaction per month)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\*\*First month fee waived after account opening.

\*\*\*In paying transactions through Courtesy Pay, your checking account may go negative by up to a maximum of \$500 (\$200 for Fresh Start Checking), including any and all fees and charges. Member in good standing, 18 years old and older, 60-day waiting period on new checking accounts. A fee may be imposed on each transaction submitted and paid that exceeds your available account balance. Any negative balance must be repaid within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. We do not pay overdrafts for ATM and everyday debit card transactions unless you have affirmatively consented to this service. However, if an ATM or debit card transaction is authorized against available funds, the transaction will post to the corresponding account even if funds are no longer available at the time of posting. Please refer to the Membership and Account Agreement and the Courtesy Pay and Overdraft Agreements for more information.

**OTHER FEES**

Collection Item Fee	\$12.50 domestic ea. \$25.00 foreign ea.
Deposit Verification	\$12.00 ea.
Wire Transfers (outgoing) Use Fax#: 918-747-2976	\$10.00 ea.
Wire Transfers (incoming) Use Fax#: 918-747-2976	\$8.00 ea.
Wire Transfers (foreign) Use Fax#: 918-747-2976	\$30.00 ea.
Over-the-Counter Check Withdrawal	\$1.00/item
Foreign Transaction Fee (Visa Fee)****	Up to 1% Foreign Currency per transaction Up to 0.8% US Currency per transaction
Medallion Signature Guarantee Stamp	\$25.00 ea.

\*\*\*\*All transactions processed outside of the United States, even if the member is located within the United States (which may include internet transactions), will be charged a foreign transaction fee.



## **TTCU Federal Credit Union**

9815 E 81 St.

Tulsa, OK 74133

918-749-8828 or 1-800-234-TTCU

[www.ttcu.com](http://www.ttcu.com)

## **Electronic Funds Transfer Services Agreement and Disclosure**

### **1. Consumer Liability**

Telephone TTCU immediately if you believe that your card or cards have been lost or stolen, someone has obtained your personal identification number (PIN) or password without your authorization, or an electronic fund transfer has been made without your permission, including transfers initiated using information from your check. Confirm your call with a letter.

If you do not notify us of the lost or stolen card(s) or unauthorized access to your PIN or password, you could lose all the money in your account plus your maximum overdraft line of credit and Courtesy Pay limit. If you notify us within two business days after you learn of the loss or theft of your card(s) or unauthorized access to your PIN or password, your loss is limited to no more than \$50. For Visa debit cards, the loss limit is \$0 except for negligence or fraud. If you do NOT notify us within the two business days, and we can prove that we could have stopped someone from using your card(s), PIN, or password without your permission if you had notified us earlier, you could lose as much as \$500.

Review your account statements carefully. If your statement shows transactions that you did not make, including transactions made by card or other means, notify TTCU immediately. If you do NOT notify us within 60 days after the statement mailing date, and we can prove that we could have stopped someone from taking the money if you had notified us earlier, you may not get back any money you lost. If a good reason kept you from notifying us, such as a long trip or hospital stay, we will extend the notification time period.

### **2. Notification Procedures**

If you believe your card or cards have been lost or stolen or someone has transferred or may transfer money from your account without your permission, including transfers initiated using information from your check, call TTCU at 1-800-234-8828 or 918-749-8828 and write TTCU Federal Credit Union, P.O. Box 477550, Tulsa, OK 74147. After business hours and on weekends and holidays, call 1-800-791-2525.

### **3. Business Days and Hours to Report Problems**

For the purpose of this disclosure, TTCU's business hours are Monday through Friday, 9 a.m. to 6 p.m., excluding holidays.

### **4. Documentation**

At the time of using one of TTCU's ATMs, you can get a receipt.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can confirm that the deposit has been made by accessing Online Banking, Mobile Banking, calling our Telephone Banking service, or calling us at 918-749-8828 or 1-800-234-8828.

If you have electronic funds transfers in a particular month, you will get a monthly statement detailing all transactions posted to the account. Otherwise, you will receive a quarterly statement detailing the transactions.

### **5. In Case of Errors or Questions About Your Electronic Transfers**

In case of errors or questions about your electronic transfers, statements, or receipts, or if you need more information about a transaction, call or write us at the telephone number or address listed above. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- A. Tell us your name and account number;
- B. 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; and
- C. 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will

credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question into writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decided 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.

## **6. Types of Electronic Funds Transfers Available**

### **a. Preauthorized Transfers**

You may arrange for deposits such as payroll, Social Security payments, pension and annuity payments, or other recurring payments to be made to your account electronically. You may arrange with a particular person or company to make direct withdrawals from your Checking or Savings account. You may authorize TTCU to make scheduled recurring or one-time payments out of your Checking or Savings account to an account that you have at another financial institution.

### **b. Terminal Transfers**

For those accounts associated with a card, you may use your card to (1) withdraw cash from your Checking or Savings account; (2) make deposits to your Checking or Savings account; (3) transfer funds between your Checking and Savings account; (4) inquire as to the amount of your available balance; and (5) pay bills directly by telephone from your Checking account in the amounts and on the days you request. Some of these services may not be available at all terminals.

### **c. Telephone Banking**

You may use the Telephone Banking service to transfer funds, make inquiries, and make withdrawals by dialing the Telephone Banking service and entering your account number and PIN. Refer to your Membership and Account Agreement.

### **d. Electronic Check Conversion**

You may authorize a merchant or other payee to make a one-time electronic payment from your Checking account using information from your check to pay for purchases or bills. The consumer liability limits of \$50 and \$500 noted above do not apply to electronic check conversions.

### **e. Online Banking, Mobile Banking, and Bill Pay**

You may use a personal computer, phone, or tablet to access your accounts and pay bills. You must use your username and password to access your accounts. You may use Online Banking, Mobile Banking, and Bill Pay to transfer funds, make inquiries, make bill payments, and request that a withdrawal by check be mailed to you. Refer to your Online Banking Agreement and Disclosures and the Bill Payment Terms and Conditions.

### **f. Credit Union Service Center**

You may use a Credit Union Service Center to make deposits, withdrawals, transfers, and available balance inquiries. Transactions involving your share accounts will be subject to the terms of your Membership and Account Agreement and transactions involving a line of credit will be subject to your Loan Agreement and Disclosures, as applicable.

### **g. Visa Debit Card**

You may use your Visa debit card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the card and PIN at point of sale terminals. Some merchant may permit you to initiate debit and bill payment transactions with your card. Some merchants may allow you to obtain cash using your Visa debit card.

## **7. Limitations**

TTCU may refuse to authorize any transaction that we believe may be illegal or unlawful.

### **a. Deposits**

All deposits are accepted on a provisional basis subject to collection through normal banking procedures.

### **b. ATM Withdrawals**

As with any banking transaction, we may limit the amount of the withdrawal to current collected funds. From automated teller machines (ATMs), you may withdraw a maximum of \$510 or your account balance, whichever is less, per day.

**c. Visa Debit Card Withdrawals**

In addition to the limits on cash withdrawals at terminals, you may use your Visa debit card to purchase up to \$3,500 in goods and services each day, provided the funds are available in your accounts. We will charge against your account all purchases and withdrawals made with your card(s).

The use of your Visa debit card to purchase goods and services will constitute a simultaneous withdrawal and/or demand from your Checking account. If the balance in your account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, including Courtesy Pay, or may terminate all services under this Agreement.

Use of your ATM or Visa debit card may be restricted to certain countries due to security risks.

**d. Transaction Frequency**

For security reasons, there are limits to the number of transactions you may perform at ATMs and with your Visa debit card(s).

**e. Stop Payments**

You cannot place a stop payment on any transaction made with your Visa debit card. If you use your Visa debit card and a dispute arises with the merchant, you agree to make a good faith effort to resolve the dispute with the merchant.

**8. PIN-less Debit Card Transaction Disclosure**

You may use your Visa debit card to initiate both Visa and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. Transactions NOT approved by a PIN may be processed through the Pulse network and may not be processed as Visa. The rights and protections applicable only to Visa debit transactions, including consumer liability limits and Visa chargeback and dispute resolution, will not apply to transactions processed through non-Visa networks.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point of sale terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route the transaction as non-Visa.

**9. Disclosure of Charges**

TTCU will charge you fees in accordance with the information found in the Service Charge Schedule. These fees and charges may be changed at any time, subject to our giving you notice as required by law.

**a. ATMs**

When you use an ATM not owned by TTCU, the ATM operator may charge you various fees. The fees may include a withdrawal fee for each withdrawal or a fee for any balance inquiries, even if you do not complete a funds transfer, which could be in addition to any withdrawal fee.

**b. Foreign Transactions; Currency Conversion.**

Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. The conversion rate in dollars will be a rate selected by the card company from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the card company itself receives, or the government-mandated rate in effect for the applicable central processing date in each instance. All transactions processed outside of the United States, even if the member is located within the United States (which may include internet transactions), will be charged a foreign transaction fee. A fee of up to 1% will be charged on all transactions completed in a foreign currency. A fee of up to 0.8% will be charged on all foreign transactions not involving foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. Dollars. These fees are charged except where excluded.

The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date. The rate may vary from the rate VISA itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

## **10. Stop Payment of Preauthorized Transactions**

If you have told us in advance to make regular payments out of your account, you can stop any of these payments by contacting us in time for us to receive your request three or more business days before the scheduled payment date. Contact us by calling at 1-800-234-8828 or 918-749-8828 or writing to P.O. Box 477550 Tulsa, OK 74147. If you call, we will require you to send a written request as well, which we must receive within 14 days after you call.

If these regular payments may vary in amount, the person or company you are going to pay should advise you 10 days in advance when the payment will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

We will charge you for each stop payment order you give. See the Service Charge Schedule for the fee amount. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we may be liable for your losses or damages.

## **11. Disclosure to Third Parties**

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

- A. When it is necessary to complete a transaction,
- B. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
- C. In order to comply with a government agency or court order, or
- D. If you give us your written permission

## **12. Liability for Failure to Make Transfer**

If we do not complete a transfer to or from your account in 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:

- A. If, through no fault of ours, you do not have enough money in your account to complete the transaction, your account is closed, or the transaction amount would exceed the amount available under overdraft protection;
- B. If you used the wrong PIN or password or you have not followed any applicable computer, internet, or TTCU instructions for making transfer and bill payment transactions;
- C. If your computer fails or malfunctions or if TTCU's Online Banking or Mobile Banking was not properly working and such problem should have been apparent when you attempted such transaction;
- D. If the ATM where you are making the transfer does not have enough cash, does not operate properly, or you use your card improperly;
- E. If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent making the transaction;
- F. If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus, or problems related to software not provided by us;
- G. If you have not given us complete, correct, and current instructions so we can make a transfer or bill payment;
- H. If the error was caused by any applicable ATM or payment system network;
- I. If the accounts to which you request a transfer or bill payment to be made have been closed or the vendor will not accept such payments;
- J. If you have reported your card(s) as lost or stolen;
- K. If your card or cards are cancelled;
- L. If the funds in your account are unavailable because of garnishment, levy, or other hold requirement imposed upon us by law, government agency, or court orders;
- M. If your account is frozen because of a delinquent loan; or
- N. If there are other exceptions established by TTCU.

An ATM may retain your card(s) in certain circumstances, in which event you may contact us about its replacement.

TTCU may be liable for damages where we failed properly to credit deposits subject to normal policies and procedures of TTCU. However, in no circumstances shall we be liable for any damages where the error or failure is beyond our control (such as fire or flood) and we exercised due care, or where a technical or mechanical malfunction was known to the member. Also, in the case of any error or malfunction which was not intentional on the part of TTCU and resulted in good-faith error, our liability is limited only to actual damages proved. There may be other exceptions stated in our agreement with you.

### **13. Your Responsibilities and Our Rights**

If you withdraw (inadvertently or otherwise) funds from your account in excess of the balance of such account, you immediately become liable to us in the amount of the excess.

The use of a card or other electronic service such as Telephone Banking, Online Banking, Mobile Banking or Bill Pay presents opportunities for fraudulent transactions and for loss both to you and to us. You must use caution to protect the debit card, PIN, and passwords from unauthorized use that might result in such losses. Also, it is in your best interest and ours that we know your current mailing address so that you can promptly receive your statements and examine them to detect improper funds transfers.

TTCU is not, under any circumstances, obligated to reissue a lost or stolen card. We reserve the right to permanently or temporarily revoke your right to use the card and other electronic services and to close your account by sending you a check for the balance if:

- A. We have evidence proving your failure to safeguard your card, PIN, or passwords;
- B. You overdraw your account or exceed your Courtesy Pay limit; or
- C. You fail to notify us of a change of address.

You may cancel your card by cutting it in half and returning the pieces to us at the address set forth in this document. If you close all your accounts with TTCU which are accessible by card, you agree to return the card(s) to us at the address set forth above.

By your application for and use or retention of a card or cards or use of an electronic funds transfer service, you agree to the terms and conditions contained in the Membership and Account Agreement.

### **14. Applicable Law**

The validity, construction, and enforcement of this agreement and all matters arising out of the issuance and use of cards and electronic transfers shall be governed by the laws of the State of Oklahoma to the extent not preempted by federal law. We may amend this Agreement at any time, and notice of such changes will be given to you as required by law.

## **FACTS** WHAT DOES TTCU FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Account Transactions</li> <li>• Account balances and Payment History</li> <li>• Credit history and Credit Score</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons TTCU Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TTCU Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes —</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

<b>Questions?</b>	Call (918) 749-8828, (800) 234-8828 or go to <a href="http://www.ttcu.com">www.ttcu.com</a>
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## What we do

<b>How does TTCU Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does TTCU Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your debit or credit card</li> <li>• Deposit money or pay your bills</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>TTCU Federal Credit Union's affiliate is Integrity Title and Closing, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>TTCU Federal Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance, investment and other financial service companies.</i></li> </ul>



## **TTCU Federal Credit Union**

**PO Box 477550**

Tulsa, OK 74147-7750

918-749-8828 or 1-800-234-TTCU

[www.ttcu.com](http://www.ttcu.com)

## **Funds Availability Policy and Disclosure**

### **General Policy**

This policy applies to all "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third parties and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. If you're unsure whether your account qualifies as a transaction account, please feel free to ask us.

TTCU Federal Credit Union's ("TTCU") policy is to make funds from your deposits available to you as soon as possible, generally on the first business day after we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks you have written. After funds have been made available to you, and even if you have withdrawn the funds, you are still responsible for items you deposit that are returned to us and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day ("**Business Day**"), except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 p.m. on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next Business Day we are open. Deposits made in the night depository are processed the next Business Day after the day of deposit.

We place certain limitations on withdrawals in cash. In general, \$275 of a check deposit is available for withdrawal in cash on the first Business Day after the day of deposit. In addition, a total of \$550 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. on that day. Any remaining funds will be available for withdrawal in cash on the following Business Day.

### **Longer Delays May Apply**

In some instances, TTCU will not make all of the funds you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check you deposit, funds might not be available until the second Business Day after the day of your deposit. However, the first \$275 of your deposit will be available on the first Business Day. If we are not going to make all the funds from your deposit available on the first Business Day, we will notify you at the time you make your deposit. We also will tell you when the funds will be available. If you need funds from a deposit immediately, please ask us when funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first Business Day after we receive your deposit. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposited will not be paid.
2. You deposit checks totaling more than \$6,725 on any one day.
3. You re-deposit a check that has been returned unpaid.
4. You have overdrawn your account (or accounts) repeatedly in the last six (6) months.
5. There is an emergency, such as failure of communications or computer equipment.



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

### **Special Rules for New Accounts**

For new accounts, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the first Business Day after the day of your deposit. If you do not make the deposit (other than a U.S. Treasury check) in person to one of our employees, the first \$6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will usually be available on the ninth Business Day after the day of your deposit.

### **Deposits at Automated Teller Machines (ATMs)**

Funds from deposits (cash or checks) made at ATMs we do not own or operate might not be available until the fifth Business Day after the date of your deposit. This rule does not apply to ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

### **Foreign Checks**

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

## TTCU Federal Credit Union Truth in Savings Disclosure

**Effective 12/10/2025**

Rates and fees are subject to change. TTCU is Federally Insured by the NCUA. APY stands for Annual Percentage Yield.

	<b>Savings</b>	<b>LevelUp</b>	<b>ATM Access</b>	<b>Checking: Classic</b>	<b>Checking: Free &amp; Fresh Start</b>	<b>Money Market</b>
Dividends compounded	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividends credited	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividend period	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividend rate and APY	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule
Variable rate	Yes	Yes	Yes	Yes	n/a	Yes
Minimum opening deposit	\$5	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500
Minimum balance to avoid a fee	\$100 – See fee schedule	\$0.00	\$0.00	\$250	\$0.00	\$2,500
Minimum average balance to earn the APY	\$25	\$.01	\$25	\$25	n/a	\$25
Balance method for APY	Average daily balance	Average daily balance	Average daily balance	Average daily balance	n/a	Average daily balance
Transaction limits	No	Yes	No	No	No	Yes
Fees	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule

	<b>45 Day Regular &amp; Jumbo Certificate</b>	<b>3 Month &amp; 3 Month Jumbo Certificate</b>	<b>Regular Certificate</b>	<b>Jumbo Certificate</b>	<b>Income Certificate</b>	<b>45 Day Super Jumbo Certificate</b>	<b>3 Month Super Jumbo Certificate</b>	<b>Super Jumbo Certificate</b>
Dividends compounded	Non-Compounding	Non-Compounding	Quarterly	Quarterly	Non-Compounding	Non-Compounding	Non-Compounding	Quarterly
Dividends credited	Maturity	Maturity	Quarterly	Quarterly	Monthly	Maturity	Maturity	Quarterly
Dividend period	End of period	End of period	Quarterly	Quarterly	Monthly	End of period	End of period	Quarterly
Dividend rate and APY	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule
Fixed rate	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Minimum opening deposit	\$1,000/\$50,000	\$1,000/\$50,000	\$1,000	\$50,000	\$100,000	\$200,000	\$200,000	\$200,000
Balance method for APY	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Fees	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule
Additional deposits	No	No	No	No	No	No	No	No
Additional withdrawals	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only
Renewable	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic

**Rate Information** - TTCU will pay dividends from current income and available earnings, after required transfer to reserves. The Board of Directors reserves the right to change dividend rates, APY, and frequency at their discretion. The dividend rate and APY are not guaranteed. For all accounts but share Certificates, the APY assumes dividends will remain on deposit for a 365-day period. A withdrawal will reduce earnings. Fees may reduce earnings. TTCU will not pay dividends that have accrued but have not been credited if the account is closed or terminated. The dividend period is from the first day of the period until the last day of the period. For Savings, LevelUp, ATM Access, Classic Checking, and Money Market, the dividend rate and APY is variable and may change. All Certificates are fixed rates.

**Balance Information** - For the average daily balance method, a periodic rate is applied to the average daily balance for the period. Adding the full amount of principal to the account for each day of the period and dividing the number of days in the period determines the average daily balance. For the daily balance method, a daily periodic rate is applied to the balance in the account daily. Dividends begin to accrue non-cash items (checks) tendered for deposit, on conditional credit subject to final collection and payment.

**Compounding and Crediting** - Compounding and crediting of dividends are specified above. The dividend period for Savings, ATM Access, and IRA accounts begins on the first day of the new quarter until the last day of that quarter. For checking accounts (not including Free and Fresh Start) and for Money Markets, the dividend period is from the first day of the month until the last day of the month. TTCU will not pay dividends that have accrued but have not been credited if the account is closed or terminated.

**Money Market Limitations and Fees** - If the daily balance is below \$2,500 at the time of a transaction, there is a \$12 fee for each transaction.

**Classic Checking Fees** - The Classic Checking account has a minimum balance of \$250. If the account balance falls below \$250 at any point during the month, there will be a \$0.20 fee per check that cleared in that same month.

**LevelUp Account Limitations** - Subject to the limitations contained in this and other applicable disclosures, you may use or access your LevelUp account by conducting transfers or withdrawals from the account in person, at an ITM, or by balance transfers from the account over the telephone, or Online Banking or Mobile Banking. LevelUp accounts are not accessible by writing checks, through ACH transactions, or at an ATM. LevelUp accounts may be accessed through shared branching for withdrawals only. No deposits are permitted for LevelUp accounts other than the daily round-up transfers, VISA® cashback, if applicable, member rewards and dividends, if applicable.

**Additional Share Certificate (“Certificate”) Terms**

**Maturity** - Your account will mature as indicated on your Summary of Certificate Details. For example, if you request a 1-year Certificate, the maturity date will be one year after the open date. If the maturity date is not a business day, funds will be available for withdrawal the following business day.

**Early Withdrawal Penalty** - We may impose a penalty if you withdraw any of the principal amount before the maturity date. The penalty will, if necessary, be taken from the principal amount of the deposit. The penalty must be paid before any withdrawal may occur. Change of account ownership, including addition or deletion of account owner, is subject to early withdrawal penalties. If an item is charged back against the Certificate, early withdrawal penalties will apply.

**Amount of Penalty** - The amount for early withdrawal penalty is dependent upon the Certificate’s term and type. The penalty schedule is as follows:

Term	All Certificate types excluding Super Jumbo	Super Jumbo Certificates
45 day	30 days dividends	30 days dividends
3 month	30 days dividends	45 days dividends
6 month	30 days dividends	90 days dividends
9 month	90 days dividends	120 days dividends
12 month	90 days dividends	120 days dividends
18 month	180 days dividends	240 days dividends
19 month	180 days dividends	360 days dividends
24 month	180 days dividends	360 days dividends
36 month	360 days dividends	450 days dividends
48-60 month	360 days dividends	720 days dividends

**Exception to Penalty** - At our option we may pay the Certificate before maturity without imposing an early withdrawal penalty 1) when an account owner dies or is determined legally incompetent by court or other body of competent jurisdiction; 2) at TTCU's sole discretion; and 3) when an account owner reaches the mandatory Required Minimum Distribution (RMD) age and withdraws funds from an IRA Certificate in an amount equal to or less than the IRA owner’s RMD.

**Renewal** - Your Certificate may either have a non-renewing single maturity date or be set to automatically renew at maturity, as stated in your Summary of Certificate Details. For Certificates that automatically renew the renewal term is stated in the Summary of Certificate Details and may differ from the original term of the Certificate.

**Non-renewable** - If your Certificate has a non-renewable single maturity date, the full balance of your Certificate at maturity will be transferred to your account, or a check will be mailed to the address on record. If the maturity date falls on a non-business day, the transaction will be processed on the next business day. Dividends will not be paid after the maturity date. No grace period applies. A new Certificate must be opened if you wish to reinvest the funds.

**Auto-renewal** - If your Certificate is set to automatically renew at maturity, you will have a 10-calendar-day grace period following the maturity date to make changes or withdraw funds without incurring an early withdrawal penalty. If the maturity date falls on a day that is not a business day, the 10-calendar-day grace period will begin on the next business day following the maturity date. If you close your Certificate during the grace period, dividends will not be paid for the period between the maturity date and the closure date.

**Additional Deposits** - Additional deposits are not permitted after a Certificate has been opened. To deposit additional funds, a new certificate must be opened under the rates and terms in effect at that time.

**Other** - The Certificate is non-negotiable, non-transferable, and non-assignable. The Certificate may not be pledged to secure any obligation of an account owner, except for obligations to TTCU or as otherwise permitted by regulations. We reserve the right to return all or part of the Certificate balance to you at any Maturity Date, or to discontinue the payment of dividends thereafter. If we choose to exercise this right, we will provide you with written notice at least thirty (30) days in advance, sent to your address as it appears in our records. If your Certificate is a promotional Certificate, additional limitations or conditions may be listed on your Summary of Certificate Details. The APY assumes dividends remain in the account until maturity, and a withdrawal will reduce earnings.

**REGULAR, JUMBO, SUPER JUMBO, & INCOME SCERTIFICATE RATES**

<i>Effective Date: September 29, 2025</i>	<i>Minimum Balance \$1,000</i> <b>Regular</b>		<i>Minimum Balance \$50,000</i> <b>Jumbo</b>		<i>Minimum Balance \$200,000</i> <b>Super Jumbo</b>		<i>Minimum Balance \$100,000</i> <b>In Certificates</b>		
	Rate	APY	Rate	APY	Rate	APY		Rate	APY
<b>45 Day Promo</b>	3.309	3.35	3.504	3.55	3.698	3.75	<b>6 Month</b>	3.450	3.45
<b>3 Month</b>	3.065	3.10	3.260	3.30	3.455	3.50	<b>12 Month</b>	3.300	3.30
<b>6 Month</b>	3.113	3.15	3.309	3.35	3.504	3.55	<b>18 Month</b>	3.300	3.30
<b>9 Month Promo</b>	3.211	3.25	3.406	3.45	3.601	3.65	<b>24 Month</b>	3.100	3.10
<b>12 Month</b>	2.967	3.00	3.162	3.20	3.357	3.40	<b>36 Month</b>	3.100	3.10
<b>18 Month</b>	2.967	3.00	3.162	3.20	3.357	3.40	<b>48 Month</b>	3.200	3.20
<b>19 Month Promo</b>	3.113	3.15	3.309	3.35	3.504	3.55			
<b>24 Month</b>	2.771	2.80	2.967	3.00	3.162	3.20			
<b>36 Month</b>	2.771	2.80	2.967	3.00	3.162	3.20			
<b>48 Month</b>	2.869	2.90	3.065	3.10	3.260	3.30			

**CERTIFICATE RATES**

<i>Minimum Balance \$1,000</i>		
<i>Effective Date: September 29, 2025</i>	Rate	APY
<b>9 Month Promo</b>	3.406	3.45
<b>12 Month</b>	3.162	3.20
<b>19 Month Promo</b>	3.309	3.35
<b>24 Month</b>	2.967	3.00
<b>36 Month</b>	2.967	3.00
<b>48 Month</b>	3.065	3.10
<b>60 Month</b>	3.162	3.20

**SAVINGS, ATM ACCESS, CHECKING, LEVELUP, & IRAS**

*ANTICIPATED DIVIDENDS AS OF **JANUARY 1, 2023**; FEES COULD REDUCE EARNINGS*

	<i>Minimum Balance</i>	<i>Up to:</i>	Rate	APY
<b>Savings &amp; ATM Access</b>	<b>\$25.00</b>	<b>\$10,000.00</b>	<b>0.300</b>	<b>0.30</b>
	<b>\$10,000.01</b>	<b>\$20,000.00</b>	<b>0.399</b>	<b>0.40</b>
	<b>\$20,000.01</b>	<b>\$40,000.00</b>	<b>0.549</b>	<b>0.55</b>
	<b>\$40,000.01</b>	<b>&amp; Over</b>	<b>0.747</b>	<b>0.75</b>
<b>IRA (Traditional/Roth)</b>	<b>\$25.00</b>	<b>\$20,000.00</b>	<b>0.549</b>	<b>0.55</b>
	<b>\$20,000.01</b>	<b>\$40,000.00</b>	<b>0.698</b>	<b>0.70</b>
	<b>\$40,000.01</b>	<b>&amp; Over</b>	<b>0.847</b>	<b>0.85</b>
<b>Checking Account</b>				
<b>Classic (Personal &amp; DBA)</b>	<b>\$25.00</b>		<b>0.150</b>	<b>0.15</b>
<b>Free &amp; Fresh Start (Personal &amp; DBA)</b>	<b>\$0.00</b>		<b>0.000</b>	<b>0.00</b>
<b>LevelUp</b>	<b>\$0.01</b>		<b>2.967</b>	<b>3.00</b>

**MONEY MARKET ACCOUNT (MMA)**

*Effective as of **July 1, 2023**; Fees could reduce earnings*

<i>Minimum Balance</i>	<i>Up to:</i>	Rate	APY
<b>\$25.00</b>	<b>\$5,000.00</b>	<b>0.349</b>	<b>0.35</b>
<b>\$5,000.01</b>	<b>\$20,000.00</b>	<b>0.499</b>	<b>0.50</b>
<b>\$20,000.01</b>	<b>\$30,000.00</b>	<b>0.598</b>	<b>0.60</b>
<b>\$30,000.01</b>	<b>\$50,000.00</b>	<b>0.747</b>	<b>0.75</b>
<b>\$50,000.01</b>	<b>\$100,000.00</b>	<b>0.995</b>	<b>1.00</b>
<b>\$100,000.01</b>	<b>\$150,000.00</b>	<b>1.090</b>	<b>1.10</b>
<b>\$150,000.01</b>	<b>\$200,000.00</b>	<b>1.243</b>	<b>1.25</b>
<b>\$200,000.01</b>	<b>\$250,000.00</b>	<b>1.490</b>	<b>1.50</b>
<b>\$250,000.01</b>	<b>\$350,000.00</b>	<b>1.740</b>	<b>1.75</b>
<b>\$350,000.01</b>	<b>&amp; Over</b>	<b>1.980</b>	<b>2.00</b>