



TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, retain, and record information that identifies each person who opens an account in accordance with the USA PATRIOT Act. These requirements must be met by you and all joint signer(s) or other parties associated with any accounts that you now have, or may have in the future.

What this means for you: When you open an account, we will ask for your name, residential and mailing address, date of birth, tax identification number, and other information that will allow us to identify you. We may also ask to see, and make a photocopy of, your driver's license or other unexpired government issued photo identification, or other identifying documents.

Residential addresses are mandatory. You may use a post office box or your office as your mailing address, but your physical residential address must be provided, and proof to verify your residential address may be required. Additional information and documentation may be necessary, if your name or address as shown on your application differs from that shown on your identification, credit report or other financial records, or if you are not a United States citizen with a Social Security Number. Additional information may include photocopies of your Social Security Administration (SSA) Card, Internal Revenue Service (IRS) Individual Tax Identification Number (ITIN) card or letter, or proof of residency in the form of your utility bill or other consumer record. Failure to provide a valid tax identification number may result in the assessment of IRS Backup Withholding and any fines or penalties incurred by the Credit Union, which may also make you subject to a Legal Research Fee. Please refer to a current fee schedule for the applicable fee amount.

If you are not a United States Citizen or a Permanent Resident Alien, we may require the completion of an IRS W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding), that must be renewed every three (3) years. In addition, we may also require clear and legible photocopies of your Permanent Resident Card (Green Card), Alien Registration Card, Student Visa, Work Visa (Work Permit), and Foreign Passport. If you are a foreign person that does not already have a U. S. Individual Taxpayer Identification Number (ITIN), we may require you to obtain one using an IRS W-7 (Application for IRS Individual Taxpayer Identification Number), which will enable us to correctly report any dividends and/or interest associated with your account(s) to the IRS. If you do not live or work in the United States, and you do not have a Tax Identification Number (TIN), you may not be eligible for Credit Union Membership. If your status changes, we may require you to provide a copy of your Naturalization Certificate and complete an IRS W-9 (Request for Taxpayer Identification Number and Certification), to verify your Tax Identification Number (TIN).

Additional information from that listed above may be necessary to comply with the rules and regulations required by the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Member Identification Program (MIP), Office of Foreign Assets Control (OFAC), and other regulatory requirements. Failure to abide State and Federal laws may result in civil or criminal prosecution.

BE ADVISED: IBM Southeast EFCU reserves the right to refuse the acceptance of certain accounts that appear to be outside of the Credit Union's standard business practices, policies and procedures, or not within the Credit Union's field of Membership. Additionally, an account may be closed or restricted without notice if a review of the account transactions or activities determines a potential risk to the Credit Union.

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

This agreement is subject to applicable federal laws and the laws of the state of Florida (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

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

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

BYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and Membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves. For more information on current dividend rates, fees and service charges please contact our office or refer to the "Common Features" section of this disclosure.

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

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

To the extent permitted by law, you are responsible for all transactions you authorize. If you permit access to your account by someone else, you are responsible for any transactions they authorize or conduct on any of your accounts. Tell us at once if you believe someone has used or accessed your account without your authorization. In the event your share drafts or checks are lost or stolen, or your account is otherwise compromised, you must immediately notify the Credit Union. In the event you do not notify the Credit Union of the unauthorized activity in a timely manner, and the Credit Union determines that, had it known, it could have prevented some or all of the unauthorized transactions that occurred, you may be liable for the unauthorized transactions up to the entire amount of your claim, based upon the outcome of our investigation. These and other rules may apply if you have been grossly negligent or have engaged in fraud, which may result in the closure or restriction of your accounts, in addition to civil or criminal prosecution.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

Checks made payable to a Business, Trust, Estate, to a payee other than the individual(s) named on an account or a third party, must also be properly endorsed, and may not be accepted for deposit into a personal account.

EDEPOSITS - The Online Banking eDeposit service allows qualified Members to enter the information off of checks they are depositing into the system for an advance of all or partial funds availability up to \$5,000.00. Members must then mail the original check(s) to the Credit Union for processing within seven (7) calendar days of making the online deposit. Additional fees, terms and conditions may also apply when using the Online Banking eDeposit service. Please refer to the separate eDeposit online agreement and a current fee schedule for details.

ETRANSFERS - The Online Banking eTransfer service allows qualified Members to transfer funds between their Credit Union account(s) and accounts at other financial institutions up to \$3,000.00 per transaction per day. Additional terms and conditions may also apply when using the Online Banking eTransfers (ACH Web) service. Please refer to the separate eTransfers online agreement for details. Certain administrative fees may also apply, please refer to a current fee schedule for more information.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, (such as postdated or staledated checks, as allowable under UCC§4-401 and UCC§4-404.) which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure "YOUR ABILITY TO WITHDRAW FUNDS" and the "COMMON FEATURES" sections contained elsewhere in this brochure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

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

Unless you are the Member owner of an account, or you have rights as a joint owner, custodian, trustee or other authorized signer; the Credit Union may not process transactions or release account information to you.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

Multiple-Party Account - Tenancy by the Entireties - The parties to the account are husband and wife and hold the account as tenants by the entirety, unless otherwise specified in a written notice accepted by the credit union. [Joint Tenancy by the Entireties (JTBE)]

RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to the surviving party or parties. [Joint Tenants with Right of Survivorship (JTWS)]

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate. [Payable on Death (POD)]

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate. [Payable on Death (POD)]

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity. If you are opening a business account, you must provide proper documentation that the account is for business purposes only, and is not included under your personal Membership with us. Checks made payable to a business must be deposited into a business account, they may not be accepted for deposit into a personal account. For more information on Business Accounts please refer to our separate business account disclosure.

BE ADVISED: IBM Southeast EFCU strictly prohibits Money Service Business (MSB) accounts. The Credit Union reserves the right to refuse the acceptance of business accounts that may be defined as an MSB. Additionally, a business account may be closed or restricted without notice if a review of the account transactions determines a potential risk to the Credit Union.

STOP PAYMENTS - You must make any Stop Payment Order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our Stop Payment Cutoff Time. To be effective, your Stop Payment Order must precisely identify the number, date and amount of the item, and the payee.

A Stop Payment Order is effective 24 hours from time of acceptance. A verbal Stop Payment Order may automatically terminate fourteen (14) calendar days from the date of the order, unless confirmed in writing within that period. Unless cancelled or renewed in writing, a Stop Payment Order will be in effect for six (6) months, and will thereafter automatically expire in accordance with UCC§4-403. A Stop Payment Fee may be deducted from your account; please refer to a current fee schedule for the applicable fee amount.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the Stop Payment Request may be made only by the person who initiated the Stop Payment Order. The Credit Union is not responsible for notifying other signers of a Stop Payment Order, that responsibility lies with the person who initiated the Stop Payment Order.

Our Stop Payment Cutoff Time is one hour after the opening of the next banking day after the banking day on which we receive the item. IBM Southeast EFCU assumes no liability for any action the Credit Union takes regarding the payment or non-payment of an item as it pertains to a Stop Payment Order. The account holder agrees to pay IBM Southeast EFCU for any costs and expenses the Credit Union may incur, including attorney fees and expenses, as a result of honoring a Stop Payment Order, through refusing payment of an item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). These requirements pertain to Stop Payments Orders made verbally, requested in writing with a "Stop Payment Order" form, or those made electronically via Online Banking. Please refer to a Stop Payment Order form, or contact the Credit Union for further details.

ACH Stop Payment: An Automated Clearing House (ACH) Stop Payment Order is for a specific ACH transaction, and all future transactions from that same ACH Sending Institution. An ACH Stop Payment Order is effective 24 hours from time of acceptance. A verbal ACH Stop Payment Order may automatically terminate fourteen (14) calendar days from the date of the order, unless confirmed in writing within that period. An ACH Stop Payment Order requested in writing on a signed Stop Payment Order form will remain in effect until you withdraw the ACH Stop Payment Order. A Stop Payment Fee may apply, please refer to a current fee schedule for the applicable fee amount. An

Important Information For Our Members

Terms and Conditions | Electronic Transfers

Funds Availability | Truth in Savings



IBM Southeast Employees' Federal Credit Union

Your time. Your money. Your future.®

ACH Stop Payment Order applies to all debit entries under the same sending institution, unless you list a specific dollar amount. Please contact the Credit Union if an ACH item clears; in most cases a posted ACH transaction can be returned according to National Automated Clearing House Association (NACHA) Rules.

Official Check Stop Payment: Official Check Stop Payment Orders are governed by the Special Guaranteed Funds Rules. The only accepted reasons for a Stop Payment Order to be placed on an Official Check are for Official Checks considered lost if uncleared after ninety (90) days from the date of issue, in which case a Stop Payment Order will be processed and another Official Check will be reissued with the information provided from the original; or for Official Checks that were unused for the purpose intended, in which case a Stop Payment Order will be processed and the monies refunded to the purchaser's account. Official Check Stop Payment Orders must be requested in writing on a signed Stop Payment Order form. Verbal stop payments will not be accepted on Official Checks. Official Check Stop Payment Orders will only be accepted in person, by mail or fax, and a Stop Payment Fee may apply. Please refer to a current fee schedule for the applicable fee amount.

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

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close all of your accounts if your Membership in the Credit Union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend or revoke your rights to Member products or services, if you violate the terms of this agreement, or as a result of any conduct which we determine to be abusive, dangerous, detrimental or unlawful. Your Credit Union privileges may also be amended or rescinded if you cause a negative share or loan loss, including losses due to bankruptcy. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

DORMANT ACCOUNTS - An account is considered "Dormant" when no Member-initiated monetary transactions (deposit, transfer, or withdrawal) have occurred within the past 12 months (1 year). Dormant Account Status may also occur in cases where the Credit Union does not have your current mailing address, and your mail is being returned to us as non-deliverable by the United States Postal Service (USPS). An account under Dormant Status is disabled from any and all transactions, and requires the intervention of a Credit Union Representative in response to an action by you, be it a monetary transaction or written correspondence. A non-refundable Dormant Fee may be applied against your dormant share/savings and/or share draft/checking account(s) each month that the account(s) remain inactive. This fee is charged in an effort to offset the costs associated with maintaining your Dormant/Inactive account(s). Please refer to a current fee schedule for the applicable fee amount. If an account balance reaches \$0.00, we may close the account without further notice to you; this includes the termination of the one share that entitles you to Membership and its privileges, in accordance with the Credit Union's Nonparticipation Policy.

ABANDONED ACCOUNTS - An account is considered "Abandoned" when the Credit Union has had no written record of contact with the Member, and no Member-initiated monetary transaction (deposit, transfer, or withdrawal) has occurred within the past 60 months (5 years). The account(s) will be presumed abandoned, and the funds will be remitted to the State of Florida in accordance with Florida law. Accounts and/or Safe Deposit Box contents classified as abandoned and remitted to the State of Florida, can be recovered by contacting the State of Florida's Department of Banking and Finance Unclaimed Property Bureau. When appropriate, Abandoned Accounts and Safe Deposit Boxes held in States other than the State of Florida, will be processed in accordance with the laws governing that state.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - Each of the following rules apply for both paper and electronic statements - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

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

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days.

Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

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

RIGHT OF OFFSET FOR REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

You understand and acknowledge that the collateral also secures any other obligations that you may now or in the future have with us, including, without limitation, additional loans (except real and/or other residential property securing such loans), and fees and costs charged against your account(s).

Our right to repayment arising under this section does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

You understand and acknowledge that if you are in default on a financial obligation to us, Federal Law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you. For further information, please refer to a current loan disclosure and/or credit card agreement.

CONVENIENCE ACCOUNT AGENT (Single-Party Accounts only) - A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner's behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner's behalf. Only the owner may designate, substitute, or remove an agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

PAYMENT ORDER OF ITEMS - The law permits us to pay items (such as checks or drafts, Automated Clearing House (ACH) and Online Bill Paying transactions, and Signature Based and/or Personal Identification Number (PIN) Based Point of Sale (POS) Visa Check Card transactions) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing check or draft items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first. The order in which check or draft items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy will cause your largest, and perhaps more important, check or draft items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or Non Sufficient Funds (NSF) fees you have to pay if funds are not available to pay all of the items. Check or draft items processed as ACH Check Conversions may not follow this policy. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts, and making ACH and Online Bill Paying transactions, and Signature Based and/or PIN Based Point of Sale (POS) Visa Check Card transactions, without sufficient funds and incurring the resulting fees.

PLEDGES - Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by National Automated Clearing House Association (NACHA) rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code (UCC). If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire transfer or Automated Clearing House (ACH), we are not required to give you any notice of the payment order or credit.

Additional information, such as purpose of transaction, may be required, and ACH and Wire Transfer fees and conditions may apply. Please refer to a current fee schedule and the applicable ACH and Wire Transfer forms for details.

ACH Transfer Agreement (ACH Credit Origination) - An ACH Transfer is a one time only debit/withdrawal of up to \$5,000.00 from your IBM Southeast EFCU account into another financial institution's account. To authorize the Credit Union to initiate a credit entry to another financial institution in accordance with the provisions of U. S. law, you must sign and complete an ACH Transfer Agreement, provide a copy of a voided check or deposit slip from the other financial institution as verification, and deliver the ACH Transfer Agreement to the Credit Union in person, by mail or fax. ACH Transfers are processed within 48 hours of authorization. ACH Transfers scheduled on weekends or holidays will be processed the next business day. You will be liable for any losses incurred as a result of incomplete or incorrect information or insufficient funds. The Credit Union is not obligated to notify you in the event an ACH Transfer was not completed, nor will the Credit Union reinstate the transaction or be liable for any fees or charges assessed by another financial institution or from any other company. Cancellations or changes to an ACH Transfer Agreement must be in writing five (5) business days prior to the transaction. You may be charged an ACH Transfer Fee to process your transaction. Please refer to a current fee schedule for the applicable fee amount.

Direct Payment (ACH Debit Origination) - A Direct Payment is a one time only or recurring credit/deposit of up to \$5,000.00 into your IBM Southeast EFCU account from another financial institution's account. To authorize the Credit Union to initiate a debit entry from another financial institution in accordance with the provisions of U. S. law, you must sign and complete a Direct Payment form, provide a copy of a voided check or deposit slip from the other financial institution as verification, and deliver the Direct Payment form to the Credit Union in person, by mail or fax. Direct Payments are processed within 48 hours of authorization. Direct Payments scheduled on weekends or holidays will be processed the next business day. You will be liable for any losses incurred as a result of incomplete or incorrect information or insufficient funds at the other financial institution. The Credit Union is not obligated to notify you in the event a Direct Payment was not completed, nor will the Credit Union reinstate the transaction or be liable for any fees or charges assessed by another financial institution or from any other company. Cancellations or changes to a Direct Payment must be in writing five (5) business days prior to the transaction. You may be charged a Direct Payment Fee to process your transaction. Please refer to a current fee schedule for the applicable fee amount.

Payment By Telephone (ACH Debit Origination) - A Payment By Telephone is a one time only credit/deposit of up to \$3,000.00 into your IBM Southeast EFCU account from another financial institution's account. To initiate a debit entry for a Payment By Telephone transaction from another financial institution in accordance with the provisions of U. S. law, you must contact the Credit Union by telephone to provide your oral authorization. Upon successful completion of your Payment By Telephone, you will receive a written confirmation by mail or fax. Payments By Telephone are processed within 48 hours of authorization. Payments By Telephone scheduled on weekends or holidays will be processed the next business day. You will be liable for any losses incurred as a result of incomplete or incorrect information or insufficient funds at the other financial institution. The Credit Union is not obligated to notify you in the event a Payment By Telephone was not completed, nor will the Credit Union reinstate the

transaction or be liable for any fees or charges assessed by another financial institution or from any other company. Cancellations or changes to a Payment By Telephone must be in writing five (5) business days prior to the transaction. You may be charged a Payment By Telephone Fee to process your transaction. Please refer to a current fee schedule for the applicable fee amount.

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

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

ACCOUNT MAINTENANCE - Account maintenance: such as Address Changes", Name Changes, or changes to Individual or Joint Account Ownership, will not be processed or accepted without written instructions from you authorizing us to make these changes on your behalf. These instructions must be in writing and bear your signature, which must resemble the signature currently on file in our records.

- Name changes due to Marriage, Divorce, or Court Order require: copies of the legal documents involved as proof of the change, proof of identification in your new name, and the completion of an updated Membership/Loan Application. Proof of identification will include a clear and legible copy of your unexpired government issued photo identification in your new name, and may also include a photocopy of your new Social Security Administration (SSA) Card, or Internal Revenue Service (IRS) Individual Tax Identification Number (TIN) card or letter, to confirm the change in your records for tax reporting purposes. Be advised that you may be held liable for any fines or penalties incurred by the Credit Union for any discrepancies reported by the Social Security Administration (SSA) or the Internal Revenue Service (IRS), which may also include IRS Backup Withholding, and may result in a Legal Research Fee. Please refer to a current fee schedule for the applicable fee amount.

- Changes in Account Ownership due to Death or Divorce require: copies of the legal documents involved as proof of the change, such as an original Death Certificate or Divorce Decree, proof of your identification, and any Joint Owner's identification, and the completion of an updated Membership/Loan Application, which may be used to close the existing account(s) and open any new account(s). In some instances, verification of your employment and income may also be required.

Be advised that any changes in account ownership due to death will be governed by the records on file with the Credit Union prior to your death, unless otherwise ordered by a Court of Law. Any conflicts or discrepancies in joint ownership, beneficiary designation, or other associations, must be addressed by your Estate or the outcome as ordered by a Probate Court.

- Changes in Account Ownership due to a General or Durable Power of Attorney that you have legally executed naming an individual or attorney to act on your behalf must include: the completion of the Credit Union's Power of Attorney (POA) Affidavit, an original copy of the Power of Attorney legal documents dated and drawn within the past two (2) years, and must specifically state the rights to Individual Retirement Accounts (IRA) and/or Safe Deposit Boxes where applicable. Failure to complete the Credit Union's Power of Attorney (POA) Affidavit may result in the Credit Union's refusal to honor and accept your Power of Attorney documents. Be advised that all authority provided to your Power of Attorney will cease upon your death, and any future actions must be governed by your Estate.

- Additional information may be necessary, and further conditions may apply, in the establishment of the following account types: Trust, Estate, Custodial, Conservatorship, Fiduciary Beneficiary, Guardianship, Power of Attorney, Representative Payee.

- We will accept these changes with the documents as stated above: in person at any of our offices or by mail to IBM Southeast EFCU, Attn: Member Service, P. O. Box 5090, Boca Raton, FL, 33431-0890.

- *You may process your own Address Changes by using your Member Number and Personal Identification Number (PIN) to access the Account Maintenance section of Online Banking. Please be sure to keep your account records up to date by providing us with your current residential and mailing address, home and office telephone numbers, and e-mail address. Inaccurate addresses may result in a USPS "Return To Sender", in which case you would no longer receive your account statements, notices, credit and/or debit cards, etc. Be advised, mail returned from the USPS may result in a Returned Mail Fee. Failure to provide us with these changes may result in a Dormant Account Status, making you liable for Dormant Account Fees and other account penalties that may result in the termination of your Membership. Please refer to a current fee schedule for the applicable fee amounts.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

OVERDRAFT PROTECTION - You may elect to have Overdraft Protection for your Checking, Grand Checking or Money Market account to pay ACH, Online Bill Paying, check, Visa Check Card and other items that may be returned if there are insufficient funds available in your account. The sources eligible for overdraft are Savings, Line of Credit, Credit Card and Home Equity Line of Credit. Checking and Money Market accounts are generally prohibited as overdraft sources. Use of the Overdraft Protection service may result in an Overdraft Transfer Fee. Please refer to a current fee schedule for the applicable fee amount. Additional fees, such as finance charges, may apply when using your Line of Credit, Credit Card or Home Equity Line of Credit loan as your overdraft source. For details, please refer to a current loan disclosure. Contact the Credit Union for more information, and to register for Overdraft Protection.

OVERDRAFT PRIVILEGE - The Overdraft Privilege (ODP) program is an additional service only offered to certain qualified Members.

Please refer to the separate Discretionary Overdraft Privilege Policy, for the fees, terms and conditions that may apply.

SAFE DEPOSIT BOX - Certain Credit Union Branch locations have Safe Deposit Boxes available for rent, which are subject to the terms and conditions under a separate Safe Deposit Box Rental Agreement. Please refer to a current agreement and fee schedule for the applicable fees, terms, penalties and conditions. Be advised: IBM Southeast EFCU Safe Deposit Boxes and their contents are not insured by NCUA, or under the Credit Union's property insurance. You will need to purchase your own insurance policy, if the contents in your Credit Union Safe Deposit Box are not covered under your own homeowner's insurance policy.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to Members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about Members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may provide negative information to credit bureaus or other reporting agencies about you and any joint signers regarding an insolvency, negative balance, NSF history, or other defaults or negative activities on your account(s) to be included in your credit report and financial records, in accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA).

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

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

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.

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

Telephone Banking Transfers - types of transfers - You may access your account by telephone 24 hours a day at (561) 266-2100, (800) 888-3900 or (770) 429-6520 in Atlanta, using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds advances from line of credit or credit card loans to checking
- transfer funds advances from line of credit or credit card loans to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - the last ten deposits to checking accounts
 - the last ten withdrawals from checking accounts
 - the account balance of savings accounts
 - the last ten deposits to savings accounts
 - the last ten withdrawals from savings accounts

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

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
 - you may not exceed the amount available in your checking account(s); ATM transactions are not eligible for overdrafts
 - you may withdraw no more than the daily withdrawal limit of up to \$500.00 aggregate per business day
 - you may incur a Non-Credit Union ATM Transaction Fee, if the ATM owner is not part of our surcharge free network. Refer to a current fee schedule for the applicable fee amount.
- you may incur a Visa International Service Assessment (SA) Fee, for withdrawals made in foreign countries and foreign currencies that will be posted to your account in U.S. Dollars. Refer to a current fee schedule for the applicable fee amount.
- get cash withdrawals from savings account(s)
 - you may not exceed the amount available in your savings account(s); ATM transactions are not eligible for overdrafts
 - you may withdraw no more than the daily withdrawal limit of up to \$500.00 aggregate per business day
 - you may incur a Non-Credit Union ATM Transaction Fee, if the ATM owner is not part of our surcharge free network. Refer to a current fee schedule for the applicable fee amount.
- you may incur a Visa International Service Assessment (SA) Fee, for withdrawals made in foreign countries and foreign currencies that will be posted to your account in U.S. Dollars. Refer to a current fee schedule for the applicable fee amount.

- purchase traveler's checks, gift checks, gift cards, money orders, and other negotiable instruments with funds from checking account(s)
 - you may purchase no more than the daily withdrawal limit of up to \$1,000.00 aggregate per business day
- purchase traveler's checks, gift checks, gift cards, money orders, and other negotiable instruments with funds from savings account(s)
 - you may purchase no more than the daily withdrawal limit of up to \$1,000.00 aggregate per business day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds advances from line of credit or credit card loans to checking account(s)
- transfer funds advances from line of credit or credit card loans to savings account(s)
- make payments from savings or checking account(s) to a loan account with us
- get information about:
 - the account balance of your checking and savings accounts

Some of these services may not be available at all terminals.

Types of PIN Based Point of Sale (POS) Visa Check Card Transactions - You may enter your Personal Identification Number (PIN) to access your savings or checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash back from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. We encourage you to make careful records of your Visa Check Card PIN Based Point of Sale (POS) transactions and practice good account management. This will help you to avoid returned checks or drafts due to insufficient funds (NSF) and incurring the resulting fees. Abuse of these privileges may result in the closure or

restriction of your Visa Check Card without notice, and the assessment of any and all penalties and/or fees. Refer to a current fee schedule for the applicable fee amounts.

PIN Based Point of Sale (POS) Visa Check Card Transactions - dollar limitations - Using your Visa Check Card:

- you may not exceed the aggregate daily limit of up to \$5,000.00 in PIN Based Point of Sale (POS) transactions per business day
- if the authorization for your transaction exceeds the amount available in your savings or checking account(s), an overdraft transfer may occur if funds are available from your overdraft source. Refer to a current fee schedule for the applicable fee amounts.

Types of Signature Based Visa Check Card Transactions - You may sign and access your savings or checking account(s) to purchase goods, pay for services, get cash from a merchant, if the merchant permits, or from a participating financial institution as a Visa Cash Advance (fees may apply), and do anything in person with your signature that a participating merchant will accept. We encourage you to make careful records of your Visa Check Card transactions and practice good account management.

This will help you to avoid returned checks or drafts due to insufficient funds (NSF) and incurring the resulting fees. Abuse of these privileges may result in the closure or restriction of your Visa Check Card without notice, and the assessment of any and all penalties and/or fees. Refer to a current fee schedule for the applicable fee amounts.

Signature Based Visa Check Card Transactions - dollar limitations - Using your Visa Check Card:

- you may not exceed the aggregate daily limit of up to \$5,000.00 in Signature Based transactions per business day
- if the authorization for your transaction exceeds the amount available in your savings or checking account(s), an overdraft transfer may occur if funds are available from your overdraft source. Refer to a current fee schedule for the applicable fee amounts.
- if you make a Signature Based transaction, we may withhold the availability of a corresponding amount of funds that are already in your account for a maximum of three (3) business days from the time of the authorization approval, or until the subsequent transaction posts to your account, whichever comes first.

Currency Conversion and International Transactions. Purchases and withdrawals made with your Visa Check Card in foreign countries and foreign currencies will be posted to your account in U.S. Dollars. The conversion exchange rate between the transaction currency and the billing currency used for processing international transactions to U.S. Dollars will be from a range of rates which may vary selected by VISA USA from the wholesale currency market rate or the government-mandated rate in effect for the applicable Central Processing Date (CPD), in each instance, plus or minus any adjustment determined by the Credit Union as a VISA Issuer. A VISA International Service Assessment (ISA) Fee will be billed to you separately as the Foreign Currency Conversion Fee on all cross-border transactions. This supports the implementation of the International Service Assessment (ISA) Fee for international transactions. Please refer to a current fee schedule for the applicable fee amount.

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

Online Banking & Online Bill Paying www.ibmsecu.org and Mobile Banking (<https://mobile.ibmsecu.org>) Transfers - types of transfers - You may access your account(s) by computer using your account numbers, your personal identification number (PIN), or password, and internet access, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds advances from line of credit or credit card loans to checking
- transfer funds advances from line of credit or credit card loans to savings
- make payments from checking to loan accounts with us
- make payments from checking to third parties
- make payments from savings to loan accounts with us
- make payments from savings to third parties
- get information about:
 - the account balance of checking accounts
 - the last 60 days deposits to checking accounts
 - the last 60 days withdrawals from checking accounts
 - the account balance of savings accounts
 - the last 60 days deposits to savings accounts
 - the last 60 days withdrawals from savings accounts

For more information, please refer to the separate agreements for the Online Banking, Online Bill Paying and Mobile Banking systems.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to our separate fee schedule for additional information about fees.

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

You must be 18 years of age or older to apply for the Visa Check Card service.

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

ATM Surcharge/Convenience Fees. When you use a Card not issued by us at an ATM owned and operated by IBM Southeast EFCU you may be subject to a network usage fee.

DOCUMENTATION

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

- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money, or you can contact us via Telephone Banking at (561) 266-2100, (800) 888-3900, or (770) 429-6520 in Atlanta, via Online Banking at www.ibmsecu.org, Mobile Banking at <https://mobile.ibmsecu.org>, via e-mail to serviceplus@ibmsecu.org, or by contacting the credit union directly at (561) 982-4700 or (800) 873-5100 to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for all of your accounts by USPS mail, unless you have requested your statements electronically via Online Banking and/or eMessenger.

PREAUTHORIZED PAYMENTS

- **Right to Stop Payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call.

Please refer to our separate fee schedule for the amount we will charge you for each Stop Payment Order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

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

FINANCIAL INSTITUTION'S LIABILITY

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

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

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make, which may include your name, address, email address, and other public and Nonpublic Personal Information (NPI):

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) for our marketing purposes, and for joint marketing purposes with other affiliated and nonaffiliated companies, to offer you products and services; or
- (5) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

- (a) **Consumer liability.**

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

These numbers correspond with the numbers on the Substitute Check Image:

- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the "reconverting bank"—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the "truncating bank"—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

TRUTH-IN-SAVINGS DISCLOSURE

MEMBERSHIP ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

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

You must maintain a total minimum average monthly balance of \$300.00 in your Membership and other Share accounts to avoid a Share Account Monthly Service Fee, please refer to a current fee schedule for the applicable fee amount. If, during any month, you do not meet the minimum balance requirement, your account may be subject to a Share Account Monthly Service Fee for that month.

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

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

Transaction limitations:

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

Par value of a share:

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

SAVINGS ACCOUNT (Share Account)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

No minimum balance requirements apply to this account.

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

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

Transaction limitations:

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

SAVINGS PLUS ACCOUNT (Share Account)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

No minimum balance is required to open this account. However, you must maintain a minimum daily deposit balance from \$0.01 to \$500.00 in this account in order to earn the higher dividend rate and annual percentage yield. Additionally, any balance over the initial \$500.00 will earn the standard savings account dividend rate and annual percentage yield. Please refer to a share account rate sheet for the current dividend rate and annual percentage yield.

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

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

Transaction limitations:

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

Account limitations: Limit one (1) account per Member. By acceptance of this account, you agree to receive electronic rather than paper statements, and agree to provide a valid e-mail address for eStatement delivery through the Online Banking system. Failure to abide by this account limitation may result in a reduction of the dividend rate and annual percentage yield, and other actions as deemed necessary by the credit union, including but not limited to the closure of this account.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$100.00.

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

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

Transaction limitations:

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

MORTGAGE CLEARING ACCOUNT

Rate Information: Dividends are not paid on this account.

Minimum balance requirements:

No minimum balance required.

Transaction limitations:

This account acts strictly as a processing link between the Credit Union and its First Mortgage system. Payments made to the Mortgage Clearing Account will transfer overnight and will have a zero balance the day after making a payment, which means that the payment has been applied to your First Mortgage loan.

CHECKING ACCOUNT (Share Draft)

Rate Information: Dividends are not paid on this account.

Minimum balance requirements:

The minimum balance to open this account is \$25.00.

Transaction limitations:

You may be subject to a Monthly Service Fee, for each month that you maintain an open Checking account. Please refer to a current fee schedule for the applicable fee amount. You further agree to receive a debit card and Personal Identification Number (PIN), for noncheck transaction processing. Additional transactions may be made through the Automated Clearing House (ACH) network.

Additional transaction limitations may apply to this account as stated in the Common Features section.

CHECKING PLUS ACCOUNT (Share Draft)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

No minimum balance is required to open this account. However, you must maintain a minimum daily deposit balance from \$0.01 to \$500.00 in this account in order to earn the higher dividend rate and annual percentage yield. Additionally, any balance over the initial \$500.00 will earn a lower dividend rate and annual percentage yield. Please refer to a share account rate sheet for the current dividend rate and annual percentage yield.

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

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

Transaction limitations:

During any month, you may not make more than three (3) check withdrawals. If you exceed the transaction limitation in any month, your account may be subject to a Per Check Fee. You may also be subject to a Monthly Service Fee, for each month that you maintain an open Checking Plus account. Please refer to a current fee schedule for the applicable fee amounts. Additional limitations may also apply to this account, as stated in the Common Features section.

Account limitations: Limit one (1) account per Member. By acceptance of this account, you agree to receive electronic rather than paper statements, and agree to provide a valid e-mail address for eStatement delivery through the Online Banking system. You further agree to receive a debit card and Personal Identification Number (PIN), for noncheck transaction processing. Additional transactions may be made through the Automated Clearing House (ACH) network. Failure to abide by these account limitations, may result in a reduction of the dividend rate and annual percentage yield, and other actions as deemed necessary by the credit union, including but not limited to the closure of this account.

GRAND CHECKING ACCOUNT (Grand Share Draft)

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Grand Checking account, which would then be replaced with a standard checking account.

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

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

Transaction limitations:

You may be subject to a Monthly Service Fee, for each month that you maintain an open Grand Checking account. Please refer to a current fee schedule for the applicable fee amount.

Additional transaction limitations may apply to this account as stated in the Common Features section.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market account, which would then be replaced with a standard checking account.

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

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

Transaction limitations:

During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may apply to this account, as stated in the Common Features section.

MONEY MARKET MAXIMUM (MAX) ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$10,000.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market Max account, which would then be replaced with a standard checking account.

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

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

Transaction limitations:

During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union. Please refer to a current fee schedule for the applicable fee amounts. Additional transaction limitations may also apply to this account, as stated in the Common Features section.

HEALTH SAVINGS ACCOUNT (HSA) MONEY MARKET

Please refer to the separate Health Savings Account (HSA) Brochure, Disclosure and Debit Card Application, or contact a Member Service Advisor, for the fees, terms, penalties and conditions that may apply to HSA Money Market accounts.

CERTAIN SAVER ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

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

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

Minimum balance requirements:

The minimum balance required to open this account is \$200.00.

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

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

Transaction limitations:

Withdrawal transactions are limited to the transfer of funds to initiate a share certificate, transfer to a Money Market, or to a Money Market Max account within the credit union or to close the account. A Certain Saver Withdrawal or Transfer Fee will be charged for all other withdrawals or transfers. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may also apply to this account, as stated in the Common Features section.

SHARE CERTIFICATE

Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

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

Crediting frequency - You may choose to have dividends credited monthly, quarterly, semi-annually, annually or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account. If your certificate term is more than one (1) year until maturity, your dividends must be paid at least annually.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00, except on the \$25,000 Access Certificate(s). You must maintain the minimum balance in this account daily to earn the disclosed annual percentage yield.

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

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

Transaction limitations:

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

Partial withdrawals of principal, \$500.00 or more, plus any accrued dividends on the amount withdrawn, will be allowed from share certificates. A penalty may be imposed on the amount of the withdrawal only. See penalty disclosure for specific penalty details based on terms. The withdrawal amount cannot take the certificate below the minimum amount required to establish the certificate at opening or renewal.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

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

- If your account has an original maturity of one year or less:
The penalty on all early withdrawals is ninety (90) days' dividends or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty on all early withdrawals is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

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

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

"CHOICE" SHARE CERTIFICATE

Choice Certificate Option Plan and Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

The dividend rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during the first term of this account to exchange this dividend rate for a new dividend rate. The

available rate at the time of your rate adjustment option will be the prevailing one-year share certificate fixed rate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term and once during each renewal term.

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

Crediting frequency - Dividends will be credited to your account monthly, quarterly, semiannually, annually, or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account. If your certificate term is more than one (1) year until maturity, your dividends must be paid at least annually.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

After the account is opened, you may make additions into the account, in minimum increments of \$1,000.00, until the maturity date stated on the account (but the total balance of this account may not exceed \$250,000.00). **No additional funds may be added to this account after the rate change option has been exercised.**

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

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

- If your account has an original maturity of one year or less:
The penalty we may impose is ninety (90) days' dividends on the amount withdrawn or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty we may impose is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

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

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Variable Rate - This certificate will automatically renew for the maximum term of 730 days (24 months) unless written instructions are received prior to the maturity date.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE CERTIFICATE

Rate Information (fixed rate account) - See accompanying rate disclosure. You will be paid this rate until first maturity.

Rate Information (variable rate account) - See accompanying rate disclosure. The dividend rate and annual percentage yield may change every week. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Crediting frequency - Dividends will be credited to your account at maturity.

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

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:

For a fixed rate IRA Share Certificate, you may not make additions into the account until the maturity date stated on the account.

For a variable rate IRA Share Certificate, you may make additions to the account. The minimum amount you can deposit is \$500.00.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

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

- If your account has an original maturity of one year or less:
The penalty on all early withdrawals is ninety (90) days' dividends or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty on all early withdrawals is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

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

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

HEALTH SAVINGS ACCOUNT (HSA) CERTIFICATE

Please refer to the separate Health Savings Account (HSA) Brochure and Disclosure, or contact a Member Service Advisor, for the fees, terms, penalties and conditions that may apply to HSA Certificate accounts.

COMMON FEATURES

Bylaw requirements:

You must complete payment of the following as a condition of admission to Membership: one \$5.00 share in your Membership account. If the balance in the account falls below what is required for Membership, you may be terminated from Membership, and forfeit any and all Membership rights and privileges, such as loan product eligibility, in accordance with the Credit Union's Nonparticipation Policy.

Cash withdrawal transactions - Cash withdrawal transactions of \$2,000.00 or more require advance notice of at least one (1) business day, and are subject to funds availability in your account.

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

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

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Administration (NCUA) and the National Credit Union Share Insurance Fund (NCUSIF).

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing(fee depends on style of check ordered)

For more information on:

- **Business Accounts** - Please refer to our separate Business Account Disclosure and Fee Schedule.
- **Consumer, Credit Card and Real Estate Loans** - Please refer to our separate Loan Disclosures and Agreements.
- **Fees and Charges** - Please refer to our separate Membership Fee Schedule.

Certain fees and charges may be waived or reduced for Members that qualify for participation in the Credit Union's REWARDS program. REWARDS program benefits do not apply to Business accounts, to Members that have caused a loss to the Credit Union such as a charge off, including losses due to bankruptcy, or to Members with a negative share account balance or a loan delinquency of 35 days or greater until their share account and/or loan balance is brought current. Please refer to a REWARDS Brochure for details.

- **Privacy Rights** - Please refer to our separate Privacy Disclosure.
- **Share Account Rates** - Please refer to our separate Share Account Rate Sheet for information about dividend rates and Annual Percentage Yield (APY).

Please contact our office for details on the above products and services. Information is also available on our website at www.ibmsecu.org.



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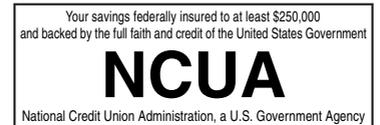
Your time. Your money. Your future.®

YOUR LINKS TO YOUR CREDIT UNION:

Telephone Banking 24-hour access:
(800) 888-3900, (561) 266-2100, or
in Atlanta, (770) 429-6520

Member Service Call Center:
(800) 873-5100 or (561) 982-4700
fax: (561) 226-5415
e-mail: serviceplus@ibmsecu.org

Online Banking: www.ibmsecu.org
Mobile Banking: <https://mobile.ibmsecu.org>
To apply for a loan online, view your statements,
or for account inquiries and transactions.



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