



705 West Cherry Street  
Jesup, GA 31545  
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**Effective: March 25, 2026**

## **Membership & Account Agreement and Disclosures: Important Legal Information and Disclosures**

**This Agreement is subject to Arbitration under the state laws as stated in the section, herein, titled “Resolving Claims” and The Federal Arbitration Act §9 USC 1 ET SEQ. on pages 42-46. This Section explains any opt-out rights you may have and steps to exercise such rights.**

**Notice to Members:** Your relationship with the Credit Union is also governed by state and federal laws, which may change from time to time. The body of law is too large and complex to be reproduced here. The purpose of this Agreement is to: (1) summarize the rules applicable to common transactions; (2) establish rules to govern transactions not regulated by state or federal law; (3) establish variations that will apply to certain rules, events or transactions as permitted by applicable law; and (4) provide you with certain disclosures and information regarding our policies as required by law. By signing a Membership Application or your use or continued use of any account or account services after receiving this Agreement, notice of its availability or notification of any change in terms, you, jointly and severally, agree that you understand and agree to the terms and conditions stated in this Agreement, and the Schedules, as amended from time to time. This Agreement governs all services whether opened now or in the future and we may modify, change, add provisions or terms we deem necessary or in the best interests of the Credit Union, or amend the terms of this Agreement, the Rate and Fee Schedule and Privacy Policy at any time, and any change shall be immediately effective unless otherwise specifically required by applicable law.

**Active Military Members and Dependents:** Any terms or conditions herein contrary to the Military Lending Act (“MLA”) are void for the period(s) during which you are entitled to the protections of the MLA.

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**Thank you for doing business with us.**

This Membership & Account Agreement and Disclosures applies to new and existing consumer and business accounts and, together with the following documents, is your contract with Interstate Credit Union (herein “Credit Union”) and constitutes the “Agreement” that governs your account with Credit Union:

- Membership, Account and Account Services Agreement – Consumer and Business
- Electronic Funds Transfer Agreement and Disclosures
- Funds Availability
- Rate and Fee Schedule – Truth in Savings Act Disclosures
- Privacy Disclosure
- Overdraft Protection Options Disclosure
- Any additional disclosures, amendments, or addenda we provide to you.

In this Agreement, when we say “Credit Union,” “we,” “us,” and “our,” we are talking about the Credit Union. “You” and “your” means each account owner, authorized signer, and any other person authorized to operate your account. When we say “We may” or “Credit Union may” do something, that means you authorize us and agree to such action.

This Agreement is applicable to new and existing accounts and replaces all prior agreements regarding your account, including any verbal or written statements or representations. When you sign an account application or use your account, including any account service, you and anyone else identified as an owner or authorized signer on your account consent to the terms of this Agreement. We regularly update this Agreement. You are responsible for ensuring that any authorized signer is familiar with this Agreement. If you keep your account open after we change this Agreement or end a fee waiver, you agree to the changes. We recommend you keep a copy of this Agreement — and any changes we provide to this Agreement — for as long as your Credit Union accounts are open. You can get a copy of the current Agreement **by visiting your local branch, or by contacting the Credit Union by phone at the number below.**

This document contains various defined terms with specific meanings. Some defined terms are defined within the section in which they are used. More frequently used defined terms are defined in the Glossary at the end of the document. As you review this Agreement, be sure to check the Glossary for those definitions.

**Questions? We’re here for you**

<b>Online</b>	Visit: <a href="http://www.interstatecu.org">www.interstatecu.org</a>
<b>Phone</b>	<b>800-822-1124</b>
<b>Deaf or hard of hearing members</b>	We accept all relay calls, including 711.
<b>Mail</b>	Interstate Credit Union 705 West Cherry Street Jesup, GA 31545

## General Terms

This Agreement and the applicable Rate and Fee Schedule [consumer or business as applicable] ("Schedule") explain the rules which govern your account(s) and account services with us. Please read this Agreement and the Schedule carefully and keep them in a safe and convenient place.

<p><b>Terms, conditions and limitations of your relationship with the credit union</b></p>	<p>The following terms govern our relationship with you. All Credit Union services are further governed by the terms and conditions set forth in any future agreements and/or disclosures together with the Credit Union's Bylaws, Policies and Procedures, which are herein collectively referred to as "Agreement". The Credit Union's Member Conduct, Behavior and Loss Policies are provided herein; and you agree to abide by these terms at all times. To the extent there is any conflict between the terms of this Agreement and any of these items or any other documents, the terms of this Agreement shall govern unless the other documents expressly provide otherwise. This Agreement governs all services whether opened now or in the future. This Agreement is binding upon the account owner and all parties hereto together with their heirs, successors, assigns and any other person claiming any right or interest under or through said parties. You agree at all times that you will comply with all Applicable Laws. "Applicable Laws" shall include: "(i) Visa U.S.A. Inc. Bylaws, Visa U.S.A. Inc. Operating Regulations, Visa U.S.A. Inc. Certificate of Incorporation, Visa International Bylaws, and Visa International Operating Regulations; (ii) NACHA's (The National Automated Clearing House Association) Operating Rules May change to local ACH – e.g. NEACHA; (iii) the Operating Regulations of any network through whom you initiate or process any transaction(s); and (iv) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, as the same may be amended and in effect from time to time; and you agree that such Applicable Law shall govern despite any other general or specific terms or conditions set forth in the entirety of this Agreement. The Credit Union is not in any way limited in the use of the name of any person or entity that claims trademark, copyright or other such status regarding a name in the ordinary course of Credit Union business, in providing any services we may offer; or in using such name in any other manner authorized by our agreements or applicable laws. <b>Personal / Business:</b> Unless and account is expressly opened for business, you agree that all accounts and services will be for personal, family and household purposes. If we in our discretion ascertain that you are not complying with this obligation, we may require the account(s)/services(s) be closed or converted to business. <b>Disabilities:</b> We will accommodate reasonable requests to assist members with disabilities. In order to do so you agree to notify us of any disability and/or accommodation requests. You will notify us regarding any service providers you wish to use; and you will provide us with information to allow us to identify the service providers.</p>
<p><b>Rate and fee schedule</b></p>	<p><b>All Account rates, fees we may charge, limitations and other important features of your accounts and services with us are addressed in the accompanying Rate and Fee Schedule, which is incorporated herein by reference as an important part of this Agreement.</b></p>
<p><b>Compliance with laws and inappropriate transactions or account relationship</b></p>	<p>You agree to comply with all laws, rules and regulations. You also warrant and agree that you will not use any Credit Union Accounts or Services, including but not limited to loans, to make or facilitate any illegal or inappropriate transaction(s) as determined by applicable law as we in our discretion may deem inappropriate; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Third-Party Service Providers' Rules may limit or prohibit certain transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal, improper or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction.</p>
<p><b>Credit union's right to investigate</b></p>	<p>It is agreed that it is critical to the Credit Union and its members that the Credit Union have full rights to investigate all transactions, methods and means of making transactions to protect its members and the Credit Union. Therefore, it is agreed that upon notification of any claim of error, unauthorized transaction(s) or other notification related to or arising from any transaction(s), methods or means of making transactions the Credit Union shall have full rights of investigation to extend to all persons, means and methods of making transactions. It is expressly agreed that this shall specifically include the right to inspect and scan a member's or users access device(s) including but not limited to computers, tablets and smartphones; and to report the Credit Union's findings of such investigation to all owners and/or users.</p>
<p><b>Credit reports, membership-account eligibility, other credit union</b></p>	<p>To verify your eligibility or continued eligibility for membership, any account(s), service(s), or loan products; increases or decreases in services and/or credit limits, now and in the future; or as needed to comply with any applicable law, regulation or governmental agency requirements including but not limited to escheatment/abandoned property, privacy, or other issues that may affect your rights, or pursuant to any reasonable actions we take to ensure our compliance with such laws, regulations or governmental agency</p>

<b>services and social-media:</b>	<p>requirements (all of which are deemed permissible purposes by you and us) you authorize us to make inquiry to verify your information; to determine your employment history; and to obtain information concerning any accounts with other institutions and your credit history from time to time, including consumer credit reports. You agree that this authority applies to any account, account-related service, loans or other financial products you request or which we may offer or make available to you. We may also report information concerning your account(s) and credit to others. You also understand that you may elect from time to time to use Credit Union or other parties' social media tools and sources; that there is no claim of privacy or privilege regarding information shared or discernible from such use or sharing; and the use of such information by us does not violate your privacy or other rights. If you have consented to communicating with us via social media, we may use any social media addresses you may establish from time to time.</p>
<b>Privacy in addition to the credit union's general privacy policy</b>	<p><b>Privacy and Confidentiality:</b> Every person on the Credit Union's premises has the expectation and right that their private and confidential information will be protected and remain private and confidential. Thus, the Credit Union prohibits any photography, filming or recording of any type using any device that has or may have the potential to record by any means on any Credit Union premises, including at or near any ATM/ITM or other device which may display or allow determination of confidential information without the Credit Union's prior express permission. The Credit Union's general privacy policy is provided later in this Agreement or via a separate disclosure provided at account opening.</p> <p><b>Agreed Exception to Privacy Restrictions – Fraud or Financial Exploitation:</b> It is agreed that fraud and financial exploitation are serious matters that can expose both members and the Credit Union to risks and losses. This particularly affects the elderly but can harm anyone. To help combat suspected fraud and financial exploitation it is agreed that the Credit Union may report such suspicions to persons (including but not limited to family members) who we in good faith believe may be able to provide assistance and/or protections. The option to so report is completely voluntary and imposes no obligations on the Credit Union.</p>
<b>Reassignment of Account Numbers, Access Devices and Related Matters</b>	<p>If we suspect fraud, illegal or improper activity, or if we have any legitimate need to makes changes pursuant to Credit Union policies or operational requirements; we may, at our discretion, transfer your existing account(s) to replacement account(s) with a new account number(s). We may also make this reassignment when your account is reported compromised by you. If we issue you a replacement account number, all terms of this agreement will continue to apply, without interruption, as if you retained the discontinued account number. We may also reissue new access devices, and require you change access via user names, passwords and other actions as deemed necessary to accomplish the purposes for any reassignment hereunder. You agree that this will not create a new customer relationship and our existing relationship will continue uninterrupted with this reassignment.</p>

## Lien and Collateral Rights of the Credit Union

As a member owned cooperative, we have the following Lien Rights as a matter of law and/or by agreement.

<b>STATUTORY AND CONSENSUAL LIENS ON SHARES</b>	<p>By signing an Account Card or other agreement conveying a pledge or security interest in shares, or your use of any accounts or services, you have given the Credit Union a lien on any and all funds ("shares") in all joint and individual share accounts, together with all dividends, regardless of the source of the shares or any individual owner's contributions. This lien secures any account owner's joint and individual obligations to us now or in the future, whether direct, indirect, contingent, or secondary; and has priority over all other claims. You agree that this lien is created and/or impressed, as applicable, as of the first date that any applicable account is opened with us. This lien secures all debts you owe us, including but not limited to those arising pursuant to any loan agreements, or under this Agreement, or arising from any insufficient funds item; or fees; or costs; or expenses; or any combination or all of the above. You authorize us to apply shares to any obligations owed to us if you default or fail to pay or satisfy any obligation to us, without any notice to any account owner or other party. The Credit Union's rights are immediate and apply to all accounts.</p>
<b>Right of set off</b>	<p>You agree that the Credit Union at all times retains the common law equitable right of set off against shares with regard to any debt or obligation owed to us individually or otherwise, which right may be exercised by us without legal process or notice to any account owner.</p>
<b>Status quo – collateral preservation</b>	<p>You specifically agree that all shares on deposit constitute collateral for all obligations owed to the Credit Union. You agree that the Credit Union has the right to preserve this collateral, and may use appropriate administrative procedures (including but not limited to placing a temporary hold or "freeze" on such funds) to safeguard such funds if the Credit Union at any time has reason to believe such collateral may be impaired or at risk due to any default, bankruptcy, breach of any agreement or promise, or as otherwise provided for by our agreements or applicable law, without notice to any owner. In the case of any bankruptcy proceeding, the Credit Union has a right to preserve such collateral as set forth herein as cash collateral; and is not required to surrender or</p>

	turnover such collateral absent the owner’s filing any appropriate motions and the entry of an order either providing for adequate protection of the Credit Union’s rights in such collateral, or modifying or terminating the automatic stay as to such collateral. You further agree that the Credit Union’s exercise of this right to safeguard or “freeze” funds on deposit shall not constitute a violation of the automatic stay afforded by the Bankruptcy Code.
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## Opening Accounts

*This section applies to consumer accounts only unless otherwise specifically noted.*

<b>Forms of account ownership</b>	You can open an account that you own alone, or with more than one person. If the account is owned with more than one person, it’s considered a joint account.
<b>Different types of joint account ownership</b>	<p><b>For joint accounts:</b> we treat all owners, who are referred to in this Agreement as “co-owners,” as joint tenants with right of survivorship (described below), unless:</p> <ul style="list-style-type: none"> <li>• Applicable state laws expressly require other treatment, or</li> <li>• We agree with you in writing that the account is owned in some other way.</li> </ul> <p>Regardless of how your account is owned, we don’t keep a separate record of each co-owner’s interest in the account. We act on instructions from any co-owner (or a co-owner’s authorized representative) without obtaining other co-owner’s consent, including withdrawing or transferring funds, making payments, or closing the account. We may accept orders, instructions, and requests for future services from any owner, which shall be binding on all owners. Any account owner may withdraw funds, stop payment of Items/Transactions (regardless of who ordered the payment), transfer or pledge to us all or any part of the shares in any account, and block, terminate or discontinue or close any transaction or service without the consent of the other owner(s) regardless of their contributions to the account, and whether any other co-owner is incapacitated or deceased, or whether the account includes a right of survivorship. We have no obligation to notify other owner(s) of any pledge or other actions, orders or instructions by any owner. Each owner is jointly and severally liable for all returned items, overdrafts or any other obligations owed to the Credit Union as a result of any Transaction(s) on a joint account, regardless of the drawer, user or authorized user who orders or causes said Transaction(s).</p> <p><b>Joint tenants with right of survivorship:</b> Unless your account card specifically indicates otherwise, you agree that it’s your intention to create a joint tenancy with the right of survivorship (a form of ownership) in any multiple party account and if one or more of the multiple party owners dies, his or her interest in the account passes to the remaining owners; unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us regardless of contributions, up to the amount of the obligation(s) owed. We may not release any funds to a survivor until all required legal documents are delivered to us.</p>
<b>Joint owners and responsibility for liabilities on your account</b>	Each joint owner is individually and jointly responsible for any overdraft on your account, regardless of who caused or benefited from the overdraft. If there’s a setoff, an enforcement of our lien or security interests in your account, or legal action (such as a third-party garnishment, seizure, forfeiture, or tax levy) affecting any co-owner, we may treat all funds in the account as belonging to the owner against whom the setoff, enforcement of the security interest, or other legal action is directed. If your account is closed for unsatisfactory handling, we may report all joint owners to the consumer reporting agencies.
<b>Pay on death (POD) account</b>	Payable on Death (“POD”) accounts are governed by your agreements with the Credit Union and applicable state law. A POD account instructs us that the designated account is payable to the owner(s) during their lifetimes, and upon death of the last account owner, is payable to the beneficiary(ies) designated by your Account Card and pursuant to applicable laws; unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us up to the amount of the obligation(s) owed. Either owner, during their lifetime, may change any designated beneficiary by written direction to us. If any beneficiary is not of legal age at the time the account(s) are to be paid to beneficiaries hereunder, then we will make a check payable to the named beneficiary and deliver it to the person who presents themselves to be the parent or legal guardian of such beneficiary or as otherwise allowed by applicable law; and upon such payment you agree that we are released from any and all claims and obligations and shall be indemnified per the provisions of this Agreement. Payable on Death accounts are “without rights of survivorship;” meaning that if all named POD beneficiaries pre-decease the owner(s) the applicable funds shall be paid to the estate of the last surviving owner. It is further agreed that upon the vesting of any interest in any rights of a POD beneficiary all sums payable shall be subject to any right of set-off between us and the POD beneficiary.

<b>Accounts established for minors</b>	<b>Uniform Transfers/Gifts to Minors Act account.</b> All grantors, custodians and beneficiaries agree to the terms of this paragraph. If you have signed an account as custodian for a beneficiary under an applicable UGMA and/or UTMA, your rights and duties are governed by that Act. However, since the 50-states provide varying ages for distribution to the beneficiary; and the grantor, the custodian and/or the beneficiary may move; and you wish to direct when distribution may be made, you have instructed and agreed that when the beneficiary reaches the age of 18 in all states, the funds in any UGMA/UTMA may be paid or withdrawn by the beneficiary without notice or further action by us as this is the intent of the party establishing this account.
<b>Minor’s accounts</b>	Minors Accounts: We may require any account with a minor to include a joint owner that is legally able to enter into binding contractual agreements. As a joint owner, we may make payments of funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any right to access the account other than in a custodial capacity. We have no duty to inquire about the use or purpose of any transaction by the minor, parent or guardian or any account owner. If a required joint owner is removed from the account by death or otherwise, we have the right to suspend all account activity until a new joint owner is placed on the account who is a recognized legal guardian; or pursuant to any cognizable court order.
<b>Representative payee, VA fiduciary and other government fiduciary accounts</b>	The representative payee/fiduciary (“fiduciary”) agrees to be bound by the terms of the Account Agreements and to furnish us, upon request, a copy of the written SSA, VA or other authorization designating the fiduciary and such other documents and authorizations as we may deem necessary or appropriate. In opening a fiduciary account, the Credit Union acts only as a depository for the Beneficiary’s funds, and is under no obligation to act as a fiduciary or to inquire as to the powers or duties of the appointed fiduciary. The fiduciary agrees that he or she are liable to us for any and all obligations incurred by any actions dealing with the account and agree to indemnify and hold the Credit Union harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney’s fees, we may suffer or incur arising out of or related to any action or claim by any party with respect to the authority or actions taken by the fiduciary.
<b>Club accounts</b>	The Credit Union offers club plan account(s) to help you save for Christmas, vacations or other purposes. At the end of the club account period, you authorize the Credit Union to pay the balance into your account by depositing the balance into any account designated by you, or by such other means set forth in the Schedule. If paid electronically, this payment is deemed a pre-authorized transfer. If you withdraw funds during a period, we may require you to withdraw the entire balance and not allow additional deposits until the following club period.
<b>Transfer of account ownership</b>	If you want to transfer account ownership to another person, we must consent and note it in our records before the transfer is valid and binding on us; however, we’re not responsible for determining whether such transfer is legally valid. Assignment of your account is subject to our lien, pledges and setoff addressed in this Agreement or other agreements with us. This Agreement is binding on your personal representatives, executors, administrators, and successors, as well as our successors and assigns.
<b>When an owner does not sign account documentation</b>	<b>Applies to both Consumer and Business Accounts:</b> If a person or entity identified in our records as an owner or a co-owner of an account does not sign any account-related documentation (including the account application), we still may treat them as an owner or a co-owner of that account, in our sole discretion; and we’re not liable to anyone as a result.
<b>Death or legal incompetence of an authorized signer or account owner OK</b>	<p>Please notify us promptly if you learn or suspect an account owner or signer has been declared incompetent by a court or other legal authority or has died. When we receive proper notice, we may:</p> <ul style="list-style-type: none"> <li>• Freeze the account until we receive documents verifying the incapacity or death and instructions regarding the funds remaining in the account,</li> <li>• Pay (without inquiring) any item authorized by the account owner before being declared legally incompetent or deceased,</li> <li>• Return or reverse deposits, and</li> <li>• Apply funds in the account to any debt the account owner owes us before recognizing the rights of a surviving joint owner or other person to any remaining funds.</li> </ul> <p>If we release funds after the account owner’s death and have to pay tax or reclamation claims to a government agency as a result, the account owner’s estate is responsible for reimbursing us.</p> <p><b>Consumers and Sole Proprietors Only:</b> If an account owner dies or is declared legally incompetent, we may comply with court orders and legal documents, and take direction from affiants, court-appointed representatives, guardians, or conservators from your state of residence, even if different than where the</p>

account was opened except as otherwise required by applicable law or court order. We may require additional documentation be provided to us before complying with the directives. We may require U.S. court documents for customers residing outside of the U.S. at the time of incompetence or death.

**For Business Account Owners:** Businesses must provide us documentation of any change in ownership or control of a business upon the death or legal incompetence of a business owner. Businesses must also provide us any documentation we require to document a change in authorized users before we are obligated to recognize any such changes.

## Depositing Funds

*There are many ways for you to deposit funds into your account: at branches, ATMs/ITMs, via Mail, and through the Credit Union Mobile app. You should be aware of your responsibilities when you make deposits. We exercise ordinary care when collecting a deposited item but are not responsible for any other financial institution's treatment or loss of the item. If a deposited item is lost or destroyed during processing or collection, you agree to provide all reasonable assistance to help us reconstruct the item.*

### Deposit accuracy

**It's your responsibility, not ours, to confirm the accuracy of the amount you deposit.** If we determine a discrepancy exists between the declared and the actual amount, we may debit or credit your account and we may notify you if any adjustments are made. In handling deposits to your account, we act only as your agent for collection and assume no responsibility beyond the exercise of ordinary care.

**Notify us of a discrepancy.** You must notify us within the applicable timeframe below or we may consider the deposit correct.

<b>Consumer accounts</b>	within 60-days after we have made your account statement available to you
<b>Business accounts</b>	within 30 days after we have made your account statement available to you

**If you fail to notify us in a timely manner:** If the actual deposit is less than the amount on the statement, the difference is your property; if the actual deposit is more, the difference is the Credit Union's property.

### Verifying transactions

We don't verify all transactions but have the right to verify any, including those for which we have provided a receipt. We may reverse or adjust, at any time without prior notice to you, any debit or credit we believe we have made to your account by mistake or any other reason including where we believe fraud, or any impropriety may be involved in the transaction.

### Sending an item for collection

We may, upon notice to you, send an item for collection instead of treating it as a deposit. This means we send it to the issuer's financial institution for payment, and your account won't be credited for the item until we receive payment. Our availability of funds policy does not apply to an item we accept for collection.

### Our right to decline deposits

**We may decline all or part of a deposit, including cash.** This could happen if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

### Requirements for correct endorsement

An endorsement is a signature, stamp, or other mark on the back of a check to transfer, restrict payment, or make the signer responsible for the check. If you have not endorsed a check that you deposited to your account, we may endorse it for you. Any endorsement must be in the 1-1/2-inch area that starts on the top of the back of the check. Do not sign or write anywhere else on the back of the check. If an item is submitted visa Remote Deposit Capture or Mobile Deposit Capture you agree that you will use the Mobile Deposit service to scan only original checks payable to and properly endorsed by you by signing your name(s) and writing "FOR REMOTE DEPOSIT ONLY – Interstate Credit Union / DATE /Account Number".

	<p><b>Multiple Payees:</b> Unless any check, share draft or other instrument expressly indicates that the item is payable to conjunctive payees, the instrument shall be deemed payable in the alternative. If there is any ambiguity, the instrument shall be deemed payable in the alternative (example: a check payable to "A and B" is a conjunctive instrument. A check payable to "A or B;" "A, B;" "A/B", where "A and B are listed on separate lines;" or otherwise, where not expressly conjunctive are payable in the alternative).</p>
<b>Restrictions on checks are not binding</b>	<p>We are not obligated to follow restrictions or notations written on a check such as, "void after six months," "void over \$50," or "payment in full." You're responsible for any resulting loss or expense we incur.</p>
<b>Substitute checks</b>	<p>A substitute check is created from an original check; under federal law, it's legally equivalent to the original check and can even be used as proof of payment. A substitute check contains an accurate copy of the front and back of the original and bears the legend: "This is a legal copy of your check. You can use it the same way you would use an original check." Any check may be returned to you in the form of a substitute check. You agree that you won't transfer a substitute check to us, by deposit or otherwise, if we would be the first financial institution to take the substitute check, unless we have expressly agreed in writing to take it. You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnity. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute check or item. You agree not to deposit any substitute check without our consent.</p>
<b>Items returned unpaid</b>	<p>If an item you deposited or cashed is returned to us unpaid, we can deduct the amount from any account you have with us. We can do this when we're notified that the item will be returned and don't need to receive the actual item. We can do this even if the balance in your account isn't sufficient to cover the amount we hold or deduct, causing an overdraft. In addition, we'll charge you all applicable fees and reverse all interest accrued on the item.</p> <p>We may place a hold on or charge your account for a deposit if a claim is made or we otherwise have reason to believe the deposited item was altered, forged, unauthorized, missing a signature or has a forged endorsement, or should not have been paid for any other reason. When the claim is finally resolved, we'll either release the hold or deduct the amount of the item from your account. We're not responsible if we take, or fail to take, any action to recover payment of a returned deposited item.</p>
<b>Breach of a warranty associated with an item</b>	<p>If you breach any warranty you make to us under the laws governing your account with respect to any item, you won't be released or discharged from any liability for the breach so long as we notify you of the breach within 120-days after we learn of the breach. If we fail to notify you within this 120-day period, you'll be released from liability and discharged only to the extent our failure to notify you within this time period caused a loss to you.</p>
<b>Reversal of an electronic payment</b>	<p>If an electronic payment credited to your account, such as a direct deposit, is reversed, we can deduct the amount from any account you have with us, at any time, without notifying you. You agree to promptly repay any resulting overdrafts.</p>
<b>Deposit by mail</b>	<p>You can make deposits to your account(s) by mail. Write on the back of the check "for deposit only, Interstate Credit Union" and include the account number to which the check should be deposited, and mail to: Interstate Credit Union, 705 West Cherry Street, Jesup, GA 31545.</p>
<b>Direct deposits</b>	<p>You must notify us at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option.</p> <p>Direct Deposit or Transfer Authorization/Bankruptcy. If you file bankruptcy and fail to cancel any instructions in your direct deposit or transfer authorization, then you hereby instruct your employer and us to continue to make and apply deposits, make loan payments in order to avoid delinquency and other transfers in accordance with your authorization, until written notification is received by us to discontinue any payments or transfers.</p>
<b>Early Pay Service</b>	<p>For certain direct deposits, we may make those funds available to you up to one to two business days before we receive the funds from the payor, which is typically your employer or its payroll service provider. Our ability to provide early access to these funds may be limited by many factors, such as when we receive notice of payment from your payor. Early Pay Day is not guaranteed, may vary between pay periods, and we may stop providing it at any time without advance notice to you. Early Pay Day funds will be reflected in your account's available balance. It is always your obligation to verify that the funds are available in your account before spending them.</p>

Deposits Available for Early Pay Day: Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are generally limited to electronic direct deposits such as your payroll, pension, and government benefit payments that are made through the Automated Clearing House (ACH) network. Most other deposits or credits to your account, such as deposits of funds from person-to-person payments services (e.g., Zelle®, Venmo, or PayPal transfers), check or mobile deposits, instant payments processed through the RTP® network or FedNow™ service, and other online transfers are not eligible for Early Pay Day.

Early Pay Day and Interest on Your Account: For interest-bearing accounts, dividends on your incoming direct deposit will begin accruing on the business day we credit your account for the deposit. For example, if we make funds available to you through Early Pay Day two days early on Wednesday, dividends on those funds will not begin accruing until the day we receive the funds from your payor, in this example on Wednesday.

How Early Pay Day Impacts Overdraft and Overdraft Fees: Early Pay Day funds are reflected in your account's available balance. We use your account's available balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection to determine if we will authorize and pay transactions and assess overdraft fees. Your account's available balance will reflect the funds made available to you through Early Pay Day as soon as we credit the account. Overdraft fees are assessed in accordance with our Available Balance, Posting Transactions, and Overdraft as described in this Agreement

Other Terms and Conditions of Early Pay Day: If a direct deposit is not made available early, it will be made available in accordance with our Availability of Funds Policy described in this Agreement. Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Credit Union, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available — even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed — including those charged by merchants or third parties — as a result of the overdraft.

## **Availability of Funds Policy**

### **FUNDS AVAILABILITY**

#### **The Availability of Funds you Deposit with the Credit Union**

Please read all provisions carefully in order to fully understand when funds may be available from certain deposits.

Important Note: The amounts stated below are adjusted pursuant to applicable federal laws every five years. The amounts that can adjust are (1) the amounts that must be made available to you immediately; (2) the amounts we must make available to you immediately if we choose to delay availability for an extra day; and (3) the amounts of large deposits and the amounts subject to the special rules for new accounts as addressed below. To determine the actual amount in effect at any specific time, please refer to the Rate and Fee Schedule.

This Disclosure applies to all "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your accounts are covered by these rules.

Funds "availability" means your ability to withdraw funds from your account, whether those withdrawals are to be in cash, by check, automatic payment, or any other method we offer you for access to your account. If deposited funds are not "available" to you on a given day, you may not withdraw the funds in cash and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, we may charge a fee for this.

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

DETERMINING THE AVAILABILITY OF A DEPOSIT - ALL ACCOUNTS. The day funds become available is determined by counting business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make

a deposit in person before our "cutoff time" on a business day we are open, we will consider that day to be the day of your deposit for purposes of calculating when your funds will become available. However, if you make a deposit after the cutoff time, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Our cutoff times are our business hours.

Deposits you send by mail are considered deposited on the business day it arrives if it arrives by the cutoff time at the branch of deposit.

In all cases, availability of any deposit assumes that a requested withdrawal will not overdraw the account.

**IMMEDIATE AVAILABILITY FOR CERTAIN ITEMS.** The following types of deposits will usually be available for withdrawal immediately:

- Cash (if deposited in person to an employee of ours);
- Electronic direct deposits;
- Wire transfers; and
- The first \$275 from the aggregate of all other deposits made on any given day.

Cash and wire transfer deposits are subject to the Special Rules for New Accounts and the \$275 availability is subject to the rule in the section titled Longer Delays May Apply.

Note -- ACH Transfers: If you initiate a wire or ACH transfer from your account at another institution to your Credit Union account (called "ACH debit transfers"), the funds transferred in this way to your Credit Union account will be available on the business day we receive the deposit, at which time you withdraw the funds in cash and we will use them to pay checks you have written. However, the funds that you transfer by wire or ACH to your Credit Union account from your account at another institution may not be wired out or your Credit Union account to a non-Credit Union account until the third business day after the day we receive the deposit.

**IMMEDIATE AVAILABILITY FOR MOST OTHER ITEMS.** Our general availability policy for items not listed in the prior section is to make funds available to you **immediately / on the business day of deposit**. If we place a hold on funds deposited, we generally make some portion of a day's deposits available for withdrawal immediately. See the previous section for the types and amounts of deposits that are available immediately.

**Paper Checks: Case-by-Case Option:** In some cases involving paper checks, we will not make all of the funds that you deposit available to you as provided above. The first \$275 or such greater amount as required by annual adjustments to Regulation CC of your deposits, however, will generally be available no later than the first business day after the day of deposit, and usually immediately. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit; or soon after as reasonably practical. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees (including a deposit made at an ATM/ITM) or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

**Paper Checks: Statutory Holds Option:** In the case of deposits of paper checks, funds from these checks will not be available until after the second business day from the date of deposit. The first \$275 of your deposits, however, will generally be available no later than the first business day after the day of deposit, and usually immediately.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

#### DEPOSITS AT AUTOMATED TELLER MACHINES

If you make a deposit at an ATM/ITM identified as Interstate Credit Union, your deposit will generally be available on the first business day after the day of deposit.

**LONGER DELAYS MAY APPLY Safeguard Exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- "Large Deposits" -- You deposit checks totaling more than \$6,725 or such greater amount as allowed by annual adjustments to Regulation CC on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

#### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits and deposits of cash and wire transfers to your account will be available on the day we receive the deposit. The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, on-us checks (checks drawn on Interstate Credit Union), and federal, state and local government checks will be available on the business day your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

**Funds from all other check deposits will generally be available on the fifth business day after the day of your deposit. In certain instances, we may hold funds from other check deposits for longer than five business days. For example, if we receive a check that falls within the Safeguard Exception description above, we may delay funds for up to nine business days. If we do so, we will provide you with a hold notice at the time of deposit or when we learn that we will hold the funds from the deposit.**

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

**OTHER ACCOUNTS.** If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the day the deposited item would have been available, which will usually be the first business day after the day of deposit.

**Real-Time Electronic Payments.** We may participate in certain electronic payment networks that facilitate instantaneous or real-time settlement of funds transfers. Such funds transfers into your account are immediately available for ATM withdrawal and electronic transaction authorization, and if made to your account before 6 p.m. Eastern Time on a business day will be available in processing that night to cover items presented against your account during that same business day. Such funds transfers made to your account on a day that is not a business day or after 6 p.m. Eastern Time on a business day will not be available to cover items in nightly processing until the next business day. You should ask us if you need additional information about funds transfers made through these payment networks.

**NACHA Risk Mitigation Rules.** Revisions to NACHA Rules that govern ACH transactions mandate that financial institutions implement risk-based fraud monitoring for ACH transactions, covering both unauthorized transactions and those made under false pretenses. Under these Rules we may place holds on ACH credits to investigate potential fraud and/or suspicious patterns. These holds will generally be for 1-2 days but may extend for longer periods.

**FOREIGN CHECKS.** Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposit of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn. Foreign checks with no routing numbers and payable in foreign currency are not accepted for deposit. These items must be sent as a collection item. Only foreign checks payable through a U.S. financial institution with routing numbers and payable in U.S. dollars will be available subject to the schedule described in this section.

**\*SPECIAL RULES FOR TIME PERIOD ADJUSTMENT FOR WITHDRAWALS BY CASH OR SIMILAR MEANS.** The Credit Union reserves the right to extend by one business day the time that funds deposited will be available for withdrawal by cash or similar means. However, an additional \$550 will be available for withdrawal by cash or similar means on the date funds are otherwise available for withdrawal under this policy.

**SHARED BRANCHING.** With respect to items deposited at shared branch locations (meaning branches of credit unions other than this Credit Union that accept deposits for our members through participation in a shared branch network), funds will be available as stated above with the addition of the following exceptions:

- Your Ability to Withdraw Funds – Our policy is to delay the availability of funds from non-cash deposits that are accepted at a shared branch location. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written or other withdrawals you have authorized.
- Foreign checks will not be accepted at a shared branch.
- Shared Branch Transaction Limits – Aggregate daily withdrawals from all sub accounts are limited to the following amount: Cash limit is limited to the funds available; however, in the state of Georgia limits are decreased to \$7,500.00. The shared branch that you are visiting may impose lower withdrawal limits.
- All Transactions with the Credit Union are subject to our policies and procedures – including security, identification, Bank Secrecy Act, and all other applicable laws, rules and regulations.
- Share Insurance: Although deposits with this Credit Union are federally-insured, not all credit unions served by the teller may be federally insured. You should contact your credit union to determine if your deposits are insured.

**Available Balance, Posting Transactions, and Overdraft**

**Actual and Available balance**

“Actual Balances and Available Balances”

In Order to manage and understand how transactions are processed – including when fees such as overdraft fees may apply you understand and agree to the following:

Your Actual Balance is the total amount of money in your account. The Actual Balance does not take into account outstanding transactions authorized by the accountholder. The Actual Balance may not always depict an accurate display of what you may spend without overdrawing your account.

The Available Balance is the total amount of funds in your account less holds placed on deposits and less holds on debit card authorizations not yet presented for payment. While an Available Balance shows as immediately available for use, it may not always depict an accurate display of what you may spend without overdrawing your account. For example: You have an Actual Balance of \$75 and an Available Balance of \$75. You then swipe your debit card at the grocery store; an authorization for your purchase is given for \$25. The \$25 transaction is now on hold. Since we are obligated to pay the merchant, even if your checking account is negative at the time the transaction is presented to us by the merchant, we will reduce your available balance by the amount of the authorization which is \$25. Your Actual Balance would still be \$75 because this transaction has not yet posted, but your Available Balance would be \$50 because you have authorized a \$25 payment to the grocer. When the merchant submits the request for payment, your Actual Balance will be reduced by the amount of the posted transaction and both your current and available balance will be \$50, provided additional charges have not been made. If you exceed the Available Balance (even though the Actual Balance may be greater), you may overdraw your account since transactions ARE posted against the Available Balance. This may result in Insufficient Funds transactions; Overdraft Privilege fees; Returned Items and Fees; and Overdraft Protection Fees as a result of exceeding your Available Balance. To know the Available Balance, you may verify your list of outstanding transactions via your online banking account(s) or by visiting any Interstate Credit Union branch location. It is important to understand the order in which your transactions are paid as explained in Transactions from Your Account(s) to avoid making transactions that exceed your Available Balance.

We use your Available Balance to determine when your account is overdrawn prior to assessing Non-sufficient fees or Overdraft Privilege Fees, if you are opted into the ODP Program. The following is an example: Your Actual Balance and Available Balance are both \$100. You use your debit card for a \$70 purchase, the merchant requests an authorization, and a hold is placed on the \$70. Your Available Balance is now \$30. Your Actual Balance still shows as \$100. Before the merchant sends the transaction to us for payment, a \$35 check you wrote clears your checking account. Because you only have \$30 available when the check is presented, your account will be overdrawn by \$5, even though your Actual Balance shows \$100. In this case, we may pay the \$35 check, but you will be charged an Overdraft Privilege fee, even though your Actual Balance exceeds the amount of the transaction. The fee will be deducted from your account, further reducing your Available Balance (to -\$40.50). When the merchant requests payment for the \$70 debit card transaction, your Available Balance no longer has sufficient funds to cover it. This will result in an Overdraft Privilege fee for the \$70 transaction even though your Available Balance was sufficient at the time the authorization for the transaction was approved.

YOU MAY STILL OVERDRAW YOUR ACCOUNT EVEN THOUGH THE AVAILABLE BALANCE APPEARS TO SHOW THERE ARE SUFFICIENT FUNDS TO COVER A TRANSACTION YOU WANT TO MAKE. Your Available Balance does not reflect your outstanding checks, automatic bill payments, or any other outstanding transactions that have not been paid from your account. These items will not be reflected in your Available Balance until presented to us and paid from your account. Holds on deposits may not be reflected, as described in our Funds Availability Policy.

In addition, your Available Balance may not reflect all of your pending debit card transactions. For example, if a merchant obtains an authorization but does not submit the debit card transaction for payment within three (3) business days after the authorization is given, we may increase your Available Balance by the amount of that authorization. This means your Available Balance will no longer reflect the pending transaction until the transaction has been received by us and posted to your account. Although clearing times for debit card transactions range from 0-5 days, merchants choose the system by which they process their transactions and how frequently they do so (often a decision based on the lowest cost to them). The Credit Union has no control over how and when transactions are presented to us to be paid.

Even though we may increase your Available Balance when a merchant does not submit the transaction for payment within 3 business days, the obligation to the merchant still applies. The time period for authorizations may be different for certain types of merchants.

NOTE: Holds placed on your account balance for pending debit card/electronic transactions including gasoline, hotels, car rentals, etc., may reduce your available balance for an amount that may vary from the actual purchase amount, which may or may not be presented for payment. These same holds also reduce the available funds for subsequent purchases. Failing to account for outstanding items may cause your account to become overdrawn and fees assessed. Why is this Important to You? The order in which items are paid is important if there is not enough available funds in your account to pay all of the items presented for payment. Our payment policy may cause your larger, more important items, (such as your rent or mortgage payment), to not be paid first, but may reduce the amount of overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient available funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The Credit Union does not have to notify you prior to paying an item, regardless of the availability of funds. We encourage you to keep careful records of all transactions (debits & credits) and practice good account management. This will help you avoid writing checks or share drafts without sufficient available funds and incurring overdraft fees.

**How we process and post transactions to your account**

To assist you in handling your account(s) with us, we are providing you with the following information regarding how we process the items that you authorize. When processing items drawn on your account, our policy is to pay them as we receive them. We commonly receive items to be processed against your account(s) multiple times per day in what is referred to as presentment files. Each presentment file received commonly contains a large amount of a specific type of item (Check, ACH, or ATM/ITM/POS). It is common for each of these presentment files to contain multiple items to be processed against your particular account. In this case, when multiple items are received at once, the items will be paid as follows: checks are paid in order of check number, lowest to highest; ACH items in each presentment file post credits first, then debits paid by order of presentment, and generally we will receive up to four ACH presentment files per day; ATM/ITM/POS items are paid in the order they are presented. Items performed in person such as withdrawals or checks cashed at one of our locations or a shared branch, are generally paid at the time they are performed. Why this is Important to You: The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy may cause your larger, and perhaps more important, items to not be paid first (such as your rent or mortgage payment), but may reduce the amount of overdraft or NSF fees you have to pay if funds are not available to pay all of the items. 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 in this Agreement. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees. Third Parties: You further understand and agree that

	<p>we have no control over how the third parties (or entities who process transactions for them) you elect to do business with “code” transactions. For instance, these third parties have full control over the amounts of transactions they may enter per your relationship with them; and they may code transactions as recurring or non-recurring which may affect the payment order of transactions and the application of any overdraft protection or courtesy pay services you have with us. You authorize us to accept transactions based upon the coding submitted by third parties; and that we may rely upon such coding in processing all transactions and services for you. “Multiple presentments”: Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentment will be charged a separate overdraft fee even though it may be for a repeat presentment.</p>								
<p><b>Overdraft and Overdraft Protection Plan</b></p>	<p>An overdraft occurs when you make or authorize any transaction that exceeds the balance in any account with us that you access by check, electronically, or otherwise that we pay or if we impose a fee that exceeds the balance in your account(s) (“Overdraft”). Unless you have an approved overdraft protection agreement with us, you agree not to cause any Overdraft on any of your accounts with us. If we decide not to pay an overdraft the transaction shall result in an insufficient funds transaction (an “NSF”). The Credit Union, in its sole discretion, may pay any Overdraft via a courtesy overdraft program or otherwise on a case-by-case basis, but has no obligation to do so, or to continue to do so. We may impose a fee as set forth in the Schedule for any Overdraft or any NSF. You agree to pay to us promptly the amount of the Overdraft as applicable together with the fee pursuant to the Credit Union’s policies. The Credit Union has no obligation to notify you of any Overdraft, any NSF, or charge that creates a negative funds balance in your account(s). You agree that the Credit Union may also in its sole discretion utilize any funds in any of your accounts to pay any overdrafts as defined herein or to pay any other debts that you owe as a result of any authorized acts. Funds may be applied from any account in which you have a beneficial interest; and may include funds regardless of the source including but not limited to deposits of funds representing the payment of Social Security, Veterans benefits, or any other funds that may be subject to limitations under federal or state laws. Any application of funds hereunder shall be deemed a voluntary transfer that you have authorized. Further, you agree that any overdraft protection plans you have now or in the future are intended to cover and be utilized for any such matter addressed herein caused by or arising from the actions of any owner or authorized users. Debit and one-time debit card transactions require member opt-in using the methods we require in order for the Credit Union to exercise its discretion under this provision to pay these particular transaction types. You may apply for and receive the benefits of a specific agreement for overdraft protection. If approved by us, you agree the terms of any such agreement(s) shall also apply.</p>								
<p><b>Overdraft Coverage Options: Overdraft Protection and Overdraft Privilege</b></p>	<p><b>Interstate Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.</b></p> <p><b>Overdraft Coverage Options</b> The choice is yours. Consider these ways to cover overdrafts:</p> <table border="1" data-bbox="342 1381 1511 1619"> <thead> <tr> <th>Service</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>Overdraft Protection link to another deposit account you have at Interstate Credit Union<sup>1</sup></td> <td>Free</td> </tr> <tr> <td>Overdraft Protection Line of Credit<sup>1, 2</sup></td> <td>Subject to interest; Subject to credit approval</td> </tr> <tr> <td>Overdraft Privilege Standard or Extended Coverage</td> <td>\$30.00 Overdraft Fee per item presented*</td> </tr> </tbody> </table> <p><sup>1</sup>Call us at 800-822-1124, email us at <a href="mailto:info@interstatecu.org">info@interstatecu.org</a>, or come by a branch to sign up or apply for these services; <sup>2</sup>Subject to credit approval.</p> <p><b>* Per item presented means each time an item is presented, including re-presentment</b></p> <p><b>Overdraft Protection</b> applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at Interstate Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.</p>	Service	Cost	Overdraft Protection link to another deposit account you have at Interstate Credit Union <sup>1</sup>	Free	Overdraft Protection Line of Credit <sup>1, 2</sup>	Subject to interest; Subject to credit approval	Overdraft Privilege Standard or Extended Coverage	\$30.00 Overdraft Fee per item presented*
Service	Cost								
Overdraft Protection link to another deposit account you have at Interstate Credit Union <sup>1</sup>	Free								
Overdraft Protection Line of Credit <sup>1, 2</sup>	Subject to interest; Subject to credit approval								
Overdraft Privilege Standard or Extended Coverage	\$30.00 Overdraft Fee per item presented*								

**Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	<b>If you would like to select Extended Coverage for future transactions:</b> <ul style="list-style-type: none"> <li>• call us at 800-822-1124</li> <li>• complete the online consent form found at <a href="http://www.interstatecu.org">www.interstatecu.org</a></li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at 705 West Cherry Street, Jesup GA 31545</li> <li>• email us at <a href="mailto:info@interstatecu.org">info@interstatecu.org</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM/ITM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, **ATM/ITM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again.

You can discontinue Overdraft Privilege in its entirety by contacting us at 800-822-1124 or sending us an email at [info@interstatecu.org](mailto:info@interstatecu.org)

**WHAT ELSE YOU SHOULD KNOW**

- A link to another account or a line of credit is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, instead of multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$30 Overdraft Fee that is charged if you overdraw your account is the same fee amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return NSF Item Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- For consumer accounts, there is no limit on the total Overdraft Fees per day we will charge you for overdrawing your account.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Fee from funds that you deposit or that are deposited into your account may call us at (800) 822-1124 to discontinue Overdraft Privilege.
- If an item is returned because the Available Balance (as defined below) in your account is not sufficient to cover the item and the item is presented for payment again, Interstate Credit Union (“We”) will charge a Return NSF Item Fee each time we return the item because it exceeds the Available Balance in your account. Because we may charge a Return Item Fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and re-presentation of the item. When we charge a Return NSF Item Fee, the charge reduces the Available Balance in your account and may put your account into (or further into) overdraft. If, on re-presentation of the item, the Available Balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee. We may use the terms “item” and “transaction” interchangeably.
- We generally post items in the following order: 1) credits, 2) ATM/ITM and debit card transactions (in the order received), 3) ACH debits (in the order received), 4) checks (check number order); however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of fees assessed.

- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Depositor and each Authorized Signatory will continue to be liable, jointly, and severally, for all overdraft and fee amounts, as described in the Membership Account Agreement and Disclosures. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- We may be obligated to pay some debit card transactions that are not authorized through the payment system but which we are required to pay due to the payment system rules, and as a result you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM/ITM transactions unless your account's Available Balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.

**Understanding your Available Balance:** Your account has two kinds of balances: the Ledger Balance and the Available Balance.

- We authorize and pay transactions using the Available Balance.
- Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
- Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.
- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.
- The balance used for authorizing everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Overdraft Privilege limit.
- The balance used for authorizing everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.
- Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Membership Account Agreement and Disclosures., which will reduce the amount in your Available Balance.
- Please be aware that the Overdraft Privilege amount is not included in your Available Balance provided through online banking, mobile banking, or Interstate Credit Union's ATMs/ITMs.
- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the Available Balance, an Overdraft Fee may be assessed.
- Except as described herein, we will not pay items if the Available Balance in your account (including the Overdraft Privilege limit, (if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).

**Understanding Overdraft Privilege Limits**

- New consumer and business checking accounts will receive a \$50 Introductory Overdraft Privilege limit at account opening that will be increased to \$300 or \$500, depending on your account type, after 30 days in good standing for both consumer and business accounts.
- Overdraft Privilege may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within every thirty-two (32) day period

	<p>for a minimum period of 24 hours. You must bring your account balance to a positive balance for at least 24 hours to have the full Overdraft Privilege limit reinstated.</p> <p>If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (800) 822-1124 or visit a branch.</p>
<b>Returning your account to a positive balance</b>	<p><b>If your account has an overdraft, you must promptly add money to return your account to a positive balance.</b> If you don't return your account to a positive balance or you have too many overdrafts, we may close your account. Also, we may report you to consumer reporting agencies and initiate collection efforts. You agree to reimburse us for the costs and expenses (including attorney's fees and expenses as provided herein) we incur to do so.</p>
<p><b>Debit Cards</b></p> <p><b>We offer a number of account services at a variety of locations that involve using a card. Some services may not be available at all locations. When you get a debit card from us, you may receive, and be required to agree to, additional terms and conditions applicable to the card. In the event of a conflict between the terms and conditions and this Agreement, the terms and conditions will control. Additional disclosures applicable to these services are provided in the Consumer Schedule or Business Schedule, as applicable.</b></p>	
<b>Issuance of a card and Personal Identification Number (PIN)</b>	<p>We may issue a card to each account owner to access your accounts. If you don't select a PIN when you request your card, we'll send a randomly selected PIN. If you don't request a card but would like a PIN for authentication purposes, we can provide a PIN for only that purpose (a "cardless PIN"). A cardless PIN cannot be used for purchases or ATM access (see "Telephone banking services" section for more details).</p> <p>You should securely protect your card and PIN from loss or theft. Each cardholder must have his or her own unique PIN and is responsible for keeping the PIN confidential. If the card or PIN is given to another person, the account owner will, to the extent allowed by applicable law, be responsible for all transactions made by that person or anyone else to whom that person gives the card or PIN.</p>
<b>Using a card to access linked asset accounts</b> Non-Credit Union ATM/ITM operators may not support display of all linked accounts and may not support all functions.	<p>Linking adds asset accounts you own (for example, checking or savings) to a debit card, giving you the ability to perform transactions on multiple accounts with one card at Credit Union ATMs/ITMs. The money for purchases and payments made with your card is deducted from the primary linked account. Using a card at a participating non-Credit Union ATM/ITM for cash withdrawals, transfers, and balance inquiries is generally available for the primary linked checking and savings accounts. We may restrict the number and type of asset accounts you can link to your card.</p> <p>Some Credit Union ATMs/ITMs in branches can operate in "Assisted-Service mode" during branch hours. When in Assisted-Service mode, the ATM/ITM screen's main menu will display an "I need assistance" or "Help" option. When using a Credit Union ATM/ITM in Assisted-Service mode, you may be able to use your consumer card to access and perform transactions on your consumer accounts that are not linked to your card.</p> <p>When you use your card to access any asset account, the agreements and disclosures applicable to that asset account will apply to that card transaction. Additionally, the consumer protections described in the "Electronic Fund Transfer Disclosures" section of this Agreement don't apply to transactions on business or commercial accounts.</p>
<b>Using a card to access linked credit card and line of credit accounts at ATMs/ITMs</b>	<p>The Credit Union will link credit card accounts or eligible line of credit account (linked credit account) to your debit card, you may use the card to access the linked credit account at any Credit Union ATM/ITM. You can use the card to obtain cash or transfer funds from the linked credit account, as long as the linked credit account is in good standing and has available credit. Cash withdrawals and transfers of funds from your linked credit account are treated as cash advances. Each of these transactions is subject to the applicable credit card account agreement or line of credit account agreement, including daily limits and cash advance fees.</p>

<p><b>Using your card</b></p>	<p>There are many ways to use your debit card—using the physical cards or via mobile devices. See the following descriptions.</p> <p><b>You can use your debit card:</b></p> <ul style="list-style-type: none"> <li>• At merchants who accept payments through a network in which we participate</li> <li>• To request cash back when making a physical card purchase with your PIN at merchants who offer this service</li> <li>• To choose whether and how you receive a receipt when you use your card at a merchant terminal</li> </ul> <p><b>In addition, with your debit card, you can also:</b></p> <ul style="list-style-type: none"> <li>• Pay for purchases, or pay bills directly with your card, or through a mobile device at participating merchants (see “Using your card through a mobile device” for more details)</li> </ul> <p><b>At any ATM/ITM with your debit card you can:</b></p> <ul style="list-style-type: none"> <li>• View account balances, withdraw cash, and transfer funds between your accounts (fees may apply on any of these actions at a non-Credit Union ATM/ITM)**</li> </ul> <p><b>At Credit Union ATMs/ITMs ONLY you can:</b></p> <ul style="list-style-type: none"> <li>• Make deposits to your account***</li> <li>• Transfer funds from your eligible Credit Union credit accounts to your checking or savings accounts+</li> <li>• Make payments to your eligible Credit Union credit accounts</li> <li>• Get a statement++ of your account balances or the last 10 transactions</li> <li>• Choose how you want to receive your ATM/ITM receipt: printed, emailed, or to your mobile phone</li> </ul> <p><b>In addition, with your debit card</b> you may also use your mobile device at Credit Union ATMs/ITMs.</p> <p>* Non-Credit Union ATMs/ITMs are part of ATM/ITM networks owned or operated by other financial institutions. You can use your card at non-Credit Union ATMs/ITMs that display the Money Pass, Culiance, and VISA logo to withdraw cash, check balances, and transfer funds between the accounts linked to your card as primary checking and primary savings. Note: 1) Some non-Credit Union ATMs/ITMs may not give you the option of choosing which account to access or may only let you access one of these two accounts. 2) Some transactions may not be available at all ATMs/ITMs, may be different from those available at Credit Union ATMs/ITMs, or may be limited to any withdrawal limit(s) set by the non-Credit Union ATM/ITM.</p> <p>** A business deposit card can be issued to an authorized signer on business accounts. At Credit Union ATMs/ITMs, a business deposit card and associated PIN can only be used to make ATM/ITM deposits, and can only be linked to deposit accounts. The card PIN cannot be used for authentication for phone or online access.</p> <p>+ Cash advance and ATM/ITM advance fees may apply. Refer to the applicable credit card account agreement or line of credit account agreement for more details.</p> <p>++ Statements at Credit Union ATMs/ITMs should not be used in place of the account statement for balancing or verifying the actual account balance.</p>
<p><b>Actions via electronic credit transfers</b></p>	<p>You can receive transfers through card networks or funds transfer systems with your debit card.</p>
<p><b>ATM/ITM and merchant terminal malfunctions</b></p>	<p>Generally, we’re not responsible for damages resulting from an ATM/ITM or merchant terminal malfunction. However, for applicable accounts, see “In case of errors or questions about your electronic fund transfers” in the “Electronic Fund Transfer Disclosures” section of this Agreement.</p>
<p><b>Fees for use of card</b> Other applicable fees for use of your card are described in the Consumer Schedule and</p>	<p><b>We charge a fee for each non-Credit Union ATM/ITM transaction.</b> In addition, the non-Credit Union ATM/ITM owner/operator may charge a fee and set their own withdrawal limits. We may waive our fee and/or reimburse the non-Credit Union ATM/ITM owner/operator fee, in whole or in part, if allowed by the terms of your account. Even if reimbursed, the non-Credit Union ATM/ITM owner/operator fee is included in the total transaction amount that is withdrawn from your account and will apply to your card’s daily ATM/ITM withdrawal limit.</p> <p>Transactions will also be limited to any withdrawal limits set by the non-Credit Union ATM/ITM. We may charge a fee if you make a teller-assisted cash disbursement at a non-Credit Union bank that accepts Visa-</p>

Business Schedule.	branded cards. Some merchants may assess a fee when you use your card for a purchase or for cash back. The merchant fee will be included in the total purchase amount.
<b>Daily limits</b>	<p>Unless otherwise specified, a “day” is defined as the 24-hour period from midnight to midnight, Eastern Time. Transactions made in other time zones will be based on when received in Eastern Time. You may use your card subject to your daily purchase limit, daily ATM/ITM withdrawal limit, and the available balance in your account. The following rules apply:</p> <p><b>Limits on dollar amounts:</b> Your card’s daily purchase limit is the maximum U.S. dollar amount of purchases (including cash back, if any) that can be authorized each day from your primary linked account, less merchant fees, if any. Note: If you use your card or card number to fund a digital wallet, brokerage, or other type of account, these Account Funding Transactions (AFTs) will count against your card’s daily purchase limit. AFTs may also be limited by the applicable card network.</p> <p>Your card’s daily ATM/ITM withdrawal limit is the maximum amount of cash you can withdraw each day from any combination of accessible accounts using your card, less any non-Credit Union ATM/ITM owner/operator fees, if applicable. When you use a Credit Union ATM/ITM in Assisted-Service mode, your card’s daily ATM/ITM withdrawal limit may not apply.</p>
<b>You can confirm your card’s daily limits through online banking, our mobile app, or by calling us.</b>	<p><b>Limits for your card:</b> We provide you your daily ATM/ITM withdrawal and purchase limits in respect to dollars and usage when you receive your card, unless otherwise stated in the Agreement. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your card.</p> <p>If an ATM/ITM transaction or purchase would create an overdraft on the account, we may, in our sole discretion, take any of the actions described in the “Available Balance, Posting Transactions, and Overdraft” section of this Agreement.</p>
<b>Other fees and limits</b>	Please refer to your Rate and Fee Schedule for all Fees and Limits.
<b>When we approve a transaction or purchase, we call that an authorization.</b>	<p>We may limit the number of authorizations we allow during a period of time (for example, if we notice out-of-pattern use of your card, or suspected fraudulent or unlawful activity). For security reasons, we cannot explain the details of the authorization system. If we don’t authorize the payment, we may notify the person who attempted the payment that it has been refused. We won’t be responsible for failing to give an authorization. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in or who are identified as engaged in the internet gambling business.</p> <p><b>Changes to your card limits:</b> We may, without telling you, increase your daily purchase or ATM/ITM withdrawal limit based on account history, activity, and other factors. If we decrease the limits of your card, we’ll notify you in accordance with applicable law.</p>
<b>Using your card through a mobile device</b> A mobile device means a smartphone, tablet, or any other hand-held or wearable communication device that allows you to electronically store or electronically present your debit card or debit card number (digital card number) to	<p>When you use your debit card with your mobile device for transactions:</p> <ul style="list-style-type: none"> <li>• Availability may be affected by your mobile carrier’s coverage area, and your mobile carrier may charge you message and data rates, or other fees.</li> <li>• Your debit card information is sent across wireless and computer networks.</li> <li>• Information about your mobile device may be transmitted to us.</li> <li>• You should secure the mobile device the same as you would cash, credit cards, and other valuable information. Password protect and lock it to help prevent unauthorized transactions and notify us promptly if it’s lost or stolen.</li> <li>• When you make a purchase or payment using your mobile device, the merchant won’t provide an option for cash back.</li> <li>• A physical card may be required for access to Credit Union ATMs/ITMs within secure locations.</li> <li>• Each time you access a Credit Union ATM/ITM with your mobile device and card PIN, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.</li> <li>• If you’re accessing a Credit Union ATM/ITM in Assisted-Service mode using your mobile device, your card’s daily ATM/ITM withdrawal limit will apply and you won’t be able to access accounts that are not linked to your card.</li> </ul>

<p>make debit card transactions.</p>	<ul style="list-style-type: none"> <li>We may automatically provide digital wallet operators with updated Digital Card Number information, such as when your Card is replaced or reissued.</li> </ul> <p>Third parties, such as merchants, card association networks, mobile carriers, digital wallet operators, mobile device manufacturers, and software application providers may 1) use and receive your digital card number, and 2) receive information about your mobile device. If you have enrolled in Overdraft Protection and/or Debit Card Overdraft Service, those terms will apply to debit card transactions made through a mobile device.</p> <p>We may, at any time, partially or fully restrict your ability to make debit card transactions through a mobile device. If you are unable to remove your digital card number from your mobile device, contact us at <b>800-822-1124 or <a href="mailto:info@interstatecu.org">info@interstatecu.org</a></b></p>
<p><b>Card on file with merchants</b></p>	<p>If you give your debit card number to a merchant with authorization to bill that card for recurring payments, or to keep it on file for future purchases or payments, the merchant may receive updated card information to process such payments. However, since not all merchants receive updated card information, we recommend you notify each merchant of your new debit card number and/or expiration date to ensure your payments continue uninterrupted. If you have a card on file with a merchant and want to cancel the payment arrangement, be sure to cancel it directly with the merchant.</p>
<p><b>Authorization holds for card transactions</b></p>	<p>For all card purchase transactions, we may place a temporary hold on some or all of the funds in the account linked to your card when we obtain an authorization request. <b>We refer to this temporary hold as an authorization hold. The funds subject to the hold will be subtracted from your available balance.</b> We generally release the hold within 3 business days, but it can be up to 30 business days for certain types of debit card transactions, such as international car rental and hotel, from the time of authorization or until the transaction is paid from your account.</p> <p>If the merchant does not submit the transaction for payment within the time allowed, we'll release the authorization hold. This means your available balance will increase until the transaction is submitted for payment by the merchant and posted to your account. If this happens, we must honor the prior authorization and will pay the transaction from your account. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you'll spend. For example: A restaurant submits the authorization request for your meal before you add a tip.</p> <p>You might end up overdrawing your account even though the available balance appears to show there are sufficient funds to cover your transaction. For example: A merchant does not submit a one-time debit card transaction for payment within three business days of authorization (or up to 30 business days); we must release the authorization hold even though we'll have to honor the transaction. When we receive it for payment, it's paid from the funds in the account and at that time it causes an overdraft. You should record and track all of your transactions closely to confirm your available balance accurately reflects how you spend funds from the account linked to your card.</p>
<p><b>Transactions outside the United States</b></p>	<p>If a card is used to make an ATM/ITM withdrawal or a purchase outside the United States, the network handling the transaction will convert the local currency amount of the transaction to U.S. dollars (or, in the case of a purchase only, the merchant handling the transaction may convert the currency). If the network converts the currency, it will use either a rate selected by the network from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the network itself receives, or the government-mandated rate in effect for the applicable central processing date. If the merchant handling the purchase converts the currency, the merchant will determine the currency conversion rate. For each purchase transaction completed outside the United States, we may also charge an international purchase transaction fee, which we base on the amount provided to us by the network (for example, Visa, MasterCard) in U.S. dollars.</p>
<p><b>Ending your card use</b> Your card is our property.</p>	<p>We may cancel your card or card banking access at any time without notice to you. You may cancel your card or card banking access at any time by writing to us at the address provided in your account statement, calling the number on the back of your card, or visiting your nearest branch. If the account is closed or the card is cancelled, you will immediately destroy the card(s) and, upon request, tell us in writing that the card(s) has been destroyed. If requested, you must immediately return the card(s) to us. If your card or card banking access is cancelled, you must pay for any card transactions made before the card is cancelled.</p>

<p><b>Zero liability protection</b></p>	<p>With Zero Liability protection, you'll have no liability for any card transactions that you did not make or authorize, so long as those transactions occurred before the end of the 60-day period described below.</p> <p>If your account statement shows card transactions that you did not make or authorize, tell us at once. If you don't notify us within 60 days after the statement was mailed or was otherwise made available to you, you'll be liable for any additional unauthorized card transactions that occurred after the 60-day period and before you provided notice to us (if we could have stopped those card transactions had you promptly notified us). This will apply even to unauthorized card transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we'll extend the time period.</p> <p>For card transactions from consumer accounts: Your card comes with Credit Union's Zero Liability protection, which provides you with more coverage than what Regulation E requires for cards accessing consumer accounts (see "Liability for unauthorized transactions according to Regulation E" in the "Electronic Fund Transfer Disclosures" section of this Agreement).</p> <p><b>For card transactions from business accounts: Your card comes with Credit Union's Zero Liability protection but has no consumer protections under Regulation E or the Electronic Funds Transfer Act as discussed in this Agreement.</b></p>
<p><b>Card and ATM/ITM safety tips</b></p>	<p><b>Card safety</b></p> <ul style="list-style-type: none"> <li>• Always protect your card and keep it in a safe place, just like you would cash, credit cards, or checks.</li> <li>• Create a PIN that does not include any number or word that appears in your wallet (such as birth date, name, or address). Note: Most ATMs/ITMs outside of the U.S require a four-digit numeric PIN.</li> <li>• Memorize your PIN, never tell it to anyone, and never write it down.</li> <li>• Change your PIN every six months. If you have forgotten your PIN or want a new one, visit your nearest Credit Union location.</li> <li>• Shop with merchants you know and trust.</li> <li>• Look at your account statements when you receive them to be sure you made the transactions listed. Contact us immediately if you identify anything suspicious.</li> <li>• Make sure your internet transactions are secure. Look for secure transaction symbols.</li> <li>• Log off from any site after you make a purchase. If you cannot log off, shut down your browser to keep someone from accessing your information.</li> <li>• Avoid sending your card number through email because it isn't secure, and don't give the number over the phone unless you made the call.</li> <li>• If your card is ever lost or stolen, immediately notify us at the number or P.O. Box listed in the "Questions? We're here for you" section at the beginning of this Agreement.</li> <li>• Destroy your old card if you receive a replacement.</li> <li>• Before using an attended or unattended merchant terminal, look at it for possible tampering or for the presence of any unauthorized attachment that could capture your card information or PIN.</li> </ul> <p><b>ATM/ITM Safety</b></p> <ul style="list-style-type: none"> <li>• Be aware of your surroundings and be cautious when you withdraw money.</li> <li>• Watch for suspicious persons or activity around the ATM/ITM. If you notice anything out of the ordinary, come back later or use an ATM/ITM elsewhere. If you see someone suspicious or unusual circumstances, don't use the ATM/ITM at that time. If you're in the middle of a transaction, cancel the transaction, take your card and leave the area and come back at another time or use an ATM/ITM at another location.</li> <li>• Before using the ATM/ITM, look at it for possible tampering or for presence of any unauthorized attachment that could capture your card information or PIN.</li> <li>• Report all crimes immediately to the operator of the ATM/ITM or local law enforcement.</li> <li>• Consider having someone accompany you when using an ATM/ITM after dark.</li> <li>• Be sure no one sees you enter your PIN.</li> <li>• Avoid showing your cash. Put it away as soon as your transaction is completed. Wait to count your cash until you're in the safety of a locked enclosure, such as a car or home.</li> <li>• Keep safe or securely get rid of your ATM/ITM receipts.</li> </ul>

- Keep your engine running when you use a drive-up ATM/ITM. Keep your doors locked and your passenger window up.

## Funds Transfer Services

The following provisions are in addition to, and not in place of, any other agreements you have with us regarding funds transfers to and from your account. The terms “funds transfer,” “funds transfer system,” “payment order,” and “beneficiary” are used here as defined in Article 4A of the Uniform Commercial Code - Funds Transfers, as adopted by the state whose laws govern your account. As used in these provisions, a funds transfer does not include a transaction made using a Credit Union issued card. Examples of funds transfers covered by these provisions are a preauthorized automatic transaction via ACH (such as your car or mortgage payment), remittance transfers, and wire transfers (whether outgoing or incoming, foreign or domestic).

<b>Rules of funds transfer systems</b>	Funds transfers to or from your account will be governed by the rules of the funds transfer system(s) through which the transfers are made (“system rules”), including Fedwire, the National Automated Clearing House Association, the Electronic Check Clearing House Organization, any regional association (each an ACH), the Clearing House Interbank Payments System (CHIPS), the Society for Worldwide Interbank Financial Telecommunication (“SWIFT”) and the RTP system (“RTP System”). We’re under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) and the Financial Crimes Enforcement Network (“FinCEN”).
<b>Sending funds transfers/ Means of transmission</b>	When acting upon your transfer instructions, we may use any means of transmission, funds transfer system, clearing house, or intermediary bank that we reasonably select.
<b>Notice of funds transfers</b>	We’ll notify you of funds electronically debited from or credited to your account through the account statement covering the period in which the transaction occurred. We’re under no obligation to provide you with any additional notice or receipt.
<b>Reliance on identification numbers</b>	If an instruction or order to transfer funds describes the party to receive payment inconsistently by name and account number, we’ll rely on the beneficiary account number even if the account number identifies a party different from the named recipient. If an instruction or order to transfer funds describes a participating financial institution inconsistently by name and identification number, the identification number may be relied on as the proper identification of the financial institution.
<b>Your duty to report unauthorized or erroneous funds transfers</b>	You’ll exercise ordinary care to determine whether a funds transfer from your account was either not authorized or inaccurate. You must notify us if a funds transfer from your account wasn’t authorized or is inaccurate. Notify us within 14 days after we notify you that the instruction or order was accepted or your account was debited or credited for the funds transfer, whichever is earlier, to be entitled to a refund from us. If you don’t notify us within 14 days, we’ll be entitled to retain payment for the funds transfer. We are not responsible to refund any funds if you give us an Erroneous Payment Order.
<b>Erroneous payment orders</b>	You could lose funds if you provide incomplete or inaccurate information in your payment orders. We have no obligation to detect errors you make in payment orders (for example, paying the wrong person or the wrong amount). Just because we detect an error once, we won’t be obligated to detect future errors. We’ll rely on the beneficiary account number and beneficiary bank identification number (e.g., IBAN, RTN, or SWIFT BIC) you provide with an instruction or order.
<b>ACH transactions</b>	These additional terms apply to payments to or from your account that you transmit through an ACH: <ul style="list-style-type: none"> <li>• Your rights as to payments to or from your account will be based on the laws governing your account.</li> <li>• When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.</li> <li>• If we don’t receive final settlement or payment, we’re entitled to a refund from you for the amount credited to your account.</li> <li>• Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.</li> </ul>
<b>Remittance</b>	Remittance transfers are initiated by consumers primarily for personal, family, or household purposes, and are sent outside the United States and its territories. Each time you initiate a remittance transfer, you’ll receive disclosures outlining additional rights provided by federal law
<b>Incoming international wire transfers</b>	Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you.

<p><b>Dispute or return of ACH transactions</b></p>	<p><b>Consumer accounts only:</b> You have the right to dispute any unauthorized ACH payment that was debited from your account. If you give us written notice that you want to dispute a payment, we'll credit your account for the amount of the payment. You must notify us no later than 15 days after we send or otherwise make available to you the account statement that reflects the payment you want to dispute. This right of dispute is in addition to your right to stop payment.</p> <p><b>Business accounts only:</b> Under the ACH Rules, the Credit Union can return any non-consumer ACH debit entry as unauthorized until midnight of the business day following the business day the Bank posts the entry to your account. In order for the Credit Union to meet this deadline, you're required to notify us to return any non-consumer ACH debit entry as unauthorized by the cutoff time we separately disclose. The cutoff time is currently 5:00 p.m. Central Time. If you don't notify us in a timely manner of the unauthorized non-consumer ACH debit entry, we won't be able to return it without the cooperation and agreement of the originating bank and the originator of the debit entry. Any other effort to recover the funds must occur solely between you and the originator of the entry.</p>
<p><b>Additional information on ACH debit entries</b></p>	<p>If you provide information that is incorrect or subject to change (for example, if the sender changes its company identification number or individual identification number), it may result in payment of the ACH debit entry. You acknowledge this risk and agree that you're responsible for notifying the sender of the ACH debit entry that your authorization has been revoked. You agree to indemnify and hold us harmless from, and against any loss we incur, as a result of our paying an ACH debit entry, if any of the information relied on in the stop payment order is incorrect or incomplete (or as a result of our not paying an ACH debit entry for which a valid stop payment order is in effect).</p>
<p><b>Liability for transactions not covered by Regulation E</b></p>	<p>For purchases and other transactions in consumer accounts not governed by Regulation E, you're liable for all losses relating to unauthorized funds transfers that don't result solely from our negligence or intentional misconduct, unless the laws governing your account require lesser liability.</p>
<p><b>Receiving RTP® Payments</b></p>	<p>The following additional terms apply to any real-time payments we receive for credit to your account through the RTP System. The terms "sender," "receiver," and "sending participant" are used here as defined in the system rules governing RTP payments ("RTP Rules"). In addition to the RTP Rules, RTP payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.</p> <ul style="list-style-type: none"> <li>• The RTP System may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. You may not send or receive payments on behalf of any person or entity not domiciled in the United States. RTP payments that are permitted under the RTP Rules and our requirements are considered eligible payments for purposes of this Agreement.</li> <li>• RTP payments cannot be cancelled or amended by the sender. If we receive a message from a sending participant requesting return of an RTP payment received for credit to your account, we may notify you of that request. You're not obligated under the RTP Rules to comply with any such request for return of funds. Any dispute between you and the sender of an RTP payment should be resolved between you and the sender.</li> <li>• If you don't wish to accept an RTP credit received to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.</li> <li>• RTP payments are typically completed within thirty (30) seconds of transmission of the RTP payment by the sender, unless the RTP payment fails or is delayed due to a review by us or the sending participant, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the RTP System or sending participant may also prevent RTP payments from being sent to your account.</li> </ul> <p>We're under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") and the Financial Crimes Enforcement Network ("FinCEN").</p>
<p><b>Electronic Fund Transfer Services (Consumer accounts only)</b>  <b>These provisions DO NOT apply to business accounts.</b></p>	
<p><b>General rules for electronic fund transfer services</b></p>	<p>We offer a variety of electronic fund transfer services you can use to access funds in your account(s) and perform other transactions detailed in this section. We describe some of these services in this section and also provide certain disclosures that apply to the use of electronic fund transfer services with your consumer</p>

When you read this section, you'll see references to Regulation E which provides certain protections and responsibilities.

account. Some of these services are governed by separate agreements we give to you at the time your card is mailed or you sign up for the service (e.g., debit cards, online, and mobile banking).

When you read this section, you'll see references to Regulation E or Reg E. This regulation applies to transactions you can perform using your card to access your account, such as purchases and debit transactions. Regulation E also applies to other types of electronic fund transfers you can make from or to your account, such as payments made using Bill Pay and the direct deposit of your paycheck into your account.

Regulation E sets forth the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfers and of the banks or other persons who offer these services. It includes the actions you need to take if you believe your card, your card number, or your Personal Identification Number (PIN) has been lost or stolen, or if you notice an error or unauthorized electronic fund transfer on your account and the rules regarding your potential liability for these transfers. Your responsibilities and protections under Regulation E are described in more detail in the "Electronic Fund Transfers Agreement and Disclosures" section.

For unauthorized card transactions, in addition to the rights you have under Regulation E, Credit Union Zero Liability protection provides you with added protection from liability. For details, see "Zero Liability protection" in the "Debit Cards" section of this Agreement.

### **ELECTRONIC FUNDS TRANSFERS AGREEMENT AND DISCLOSURES**

This section applies to payment orders and funds transfers governed by the Electronic Fund Transfer Act. When you enroll in online or mobile banking or other services we will provide you the applicable agreements that govern the use of those services ("Online Services"). You agree that these terms shall apply to these other services except where those other agreements expressly provide other or contrary terms.

If you have any questions regarding electronic banking transactions or believe that an unauthorized transaction has occurred, please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures. 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.

Types of Transactions: These are the types of Electronic Fund Transfers that you can accomplish with us (assuming you make arrangements to do so).

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. In all cases, these third party transfers will require you to provide the third party with your account number and bank information. Thus, you should only provide your Credit Union and account number 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:

Direct Deposits – Preauthorized Credits: You can arrange for certain direct deposits to be accepted into your Credit Union share savings, Money Market, checking account(s).

Preauthorized Payments. You can arrange to pay certain recurring bills from your checking account(s).

Electronic check conversion. An ECK transaction occurs when you authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. An electronic check conversion transaction can only be processed when it has been authorized by the member. A member authorizes the transaction when he receives the appropriate notice and then goes forward with the transaction.

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

Account Access at Automated Teller Machines: You may access your account(s) by Credit Union ATM/ITM using your Visa Debit Card and personal identification number (PIN).

You may perform the following transactions at ATMs/ITMs:

- Make cash withdrawals from your checking and savings accounts.
- Deposit funds to checking and savings accounts.
- Get balance information on checking and savings accounts.
- Transfer money from savings to checking and transfer money from checking to savings.
- At \*\*foreign ATMs/ITMs you can get balance information and make cash withdrawals from checking or savings, depending upon how your account is set up.
- Get cash advances from a merchant, if merchant policy permits, or from participating financial institutions.
- Cash and/or check deposits

\*\* Foreign ATMs/ITMs are machines we do not own that allow access via the network.

SOME OF THESE SERVICES MAY NOT BE AVAILABLE AT ALL TERMINALS. THE WAY YOUR CARD IS SET UP ALSO AFFECTS WHAT TRANSACTIONS YOU CAN DO.

Purchases at Merchants: You may use any of your Credit Union Debit Cards to make purchases at merchants that accept Visa® debit cards. You may use your Credit Union Visa® debit card(s) to make purchases by entering your PIN at participating merchants. You may also get cash from a merchant, if the merchant permits. These transactions will be itemized on your monthly statement, including the merchant name, location, the date of purchase and the amount of the purchase.

Partial Debit Card Transactions: Some merchants may be enrolled in Visa's Partial Authorization service. This means that if you chose 'No' to ATM/ITM and Debit Card Overdraft Coverage, your transaction may be approved for only part of your total purchase amount. This occurs when you do not have a sufficient Available Balance, necessary to pay for the entire transaction, at the time of the purchase. Additionally, funds from your designated account(s) linked for Overdraft Protection (if applicable) may be considered when determining the amount that is authorized. For example, if you attempt a \$30.00 transaction when your account has an Available Balance of \$20.00, your purchase may be approved for \$20.00 instead of the entire transaction being declined.

Returns at Merchants: Returns of purchases made with your Credit Union Visa® Debit Card may be limited to any daily amounts set forth in the Rate and Fee Schedule.

Other Electronic Transactions: In addition to transactions initiated by using your Credit Union Debit Card, there are other electronic banking transactions that you may arrange through your account. These include:

- Telephone/personal computer activated transfers of funds from your accounts with us to other accounts with us or to third parties. These include but are not limited to transfers made by telephone, text, online and mobile banking.
- Automatic transfer of funds between checking and savings accounts.
- Automatic periodic payments to third parties or us from checking or savings accounts (for example, monthly mortgage payments, installment loan payments, insurance payments, utility payments).
- Direct deposit to checking or savings accounts (for example, payroll checks, social security payments).
- Electronic check conversions from your checking account using a blank, partial or fully completed personal check at merchant locations.
- Payments made to your account through your Credit Union Debit Card.
- You may also use any of your Credit Union Debit Cards to obtain a cash advance from your checking account at any Visa® member financial institution anywhere in the world.

LIMITS ON TRANSFERS: The terms of your deposit account may restrict the number of withdrawals you may make from your account each month. Restrictions described earlier in this Agreement and in the Rate and Fee Schedule and other disclosures and agreements you received at the time your account was opened or when additional products or services were accessed, will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

**New Accounts:** Generally, you cannot make deposits at a non-Credit Union ATM/ITM. If we permit a deposit at an ATM/ITM that is not identified as ours with the Credit Union name, your deposit may not be available until the fifth business day after the day of deposit.

**Security:** For security reasons, there are limitations on the transactions that you may perform with any of your Credit Union Debit Cards per day. There are limitations on the number of transactions that can be performed per day and the limits may vary. Refer to the Rate and Fee Schedule for limits. There are limitations on the dollar amount of cash withdrawals at ATMs/ITMs and/or cash that you receive from merchants over the amount of your purchase. There are also limitations on the total dollar amount of purchases at merchants and/or cash advances at Visa® member financial institutions you may perform during each 24-hour period beginning at 4:30 p.m. Central Time. Our standard transaction limits are set forth in the Rate and Fee Schedule. We may change these limitations based on periodic risk assessments and we reserve the right to make such changes without notice to you. Transfer limits are also subject to temporary reductions to protect the security of customer accounts or transfer systems.

**Debit Card Transactions:** When you use your Credit Union Visa Debit Card (Debit Card) for payment, the merchant requests Credit Union to authorize the transaction amount. At the time of the request, we authorize (promise to pay) or decline the merchant's request. If we authorize (promise to pay) we will reduce your Available Balance by the amount of the merchant's authorization request. Some merchants (e.g., hotels, restaurants, gas stations, car rental agencies) request an authorization that is an estimated amount of the anticipated purchase instead of the full purchase amount. As a result, the reduction of your Available Balance may be less or greater than the final debit card transaction amount presented for payment. It is important to note that your Available Balance may change between the time a debit card transaction is authorized and when the debit card transaction is presented for payment.

Debit card authorizations will be reflected as pending transactions from the time we receive the authorization until the merchant presents the item for payment, a completion message is received, or three business days, whichever occurs first. If the debit card authorization has not been presented for payment after three business days, it will be removed from your pending transactions and your Available Balance will no longer be reduced by the authorization amount. Due to prior authorization (promise to pay), if the debit card transaction is presented for payment at a later date we will pay the item regardless of your Available Balance.

If any debit card transaction results in a negative Available Balance at the time it is presented for payment—even if your Available Balance was positive at the time the debit card transaction was authorized—you may be charged an Overdraft Paid Fee. For more information on Available Balance please review Sections 2, 8 and 14 of your General Terms and Conditions provided in your Membership Agreement and Disclosures. Please know, it is your responsibility to ensure your account has a sufficient Available Balance to cover all transactions you conduct. We recommend keeping a record of your balance and deducting every transaction at the time you initiate it.

**FEES:** We will charge you fees for electronic fund transfers in accordance with the information found in the Rate and Fee Schedule. The fees may be changed at any time, subject to our giving you any notice required by law.

**ATM/ITM Surcharges.** When you use an ATM/ITM that is not identified as ours with the Credit Union name, you may be charged a fee by the ATM/ITM operator or any network used to complete the transfer.

**USING YOUR CARD FOR INTERNATIONAL TRANSACTIONS:** You may use your Credit Union Debit Card or ATM/ITM card for retail purchases with international merchants, for international cash advances and all transactions performed at international ATMs/ITMs that bear any of the network logos found on your card. Refer to the Rate and Fee Schedule for fee information. We may block transactions in certain foreign countries. Please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures for more information. Some merchant and ATM/ITM transactions, even if you and/or the merchant or ATM/ITM are located in the United States, are considered international transactions under the applicable network rules, in which case we will add International Processing Fees to those transactions. Credit Union does not control how these merchants, ATMs/ITMs and transactions are classified for this purpose. If the transaction requires a currency conversion, the exchange rate in effect when processed may differ from the rate in effect on the date of the transaction or the date of the posting to your Account.

Transactions processed through the Visa® system will be converted according to the applicable rules established by Visa®. The foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. For transactions processed through other networks, the international currency transaction will be converted by that network in accordance with their rules. Additional fees may apply. If you need to contact us about your card while outside of the United States, please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures.

**DOCUMENTATION: *Terminal transfers.*** You can get a receipt at the time you make any transfer to or from your account using automated teller machines or point-of-sale terminals. However, you may not get a receipt if the amount of the transfer is \$15.00 or less. ***Pre-authorized 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, you can call Credit Union 24-Hour Banking or visit our Online Banking site at [www.interstatecu.org](http://www.interstatecu.org) by entering your Credit Union Account Number and your password to find out whether or not the deposit has been made. ***Periodic statements.*** You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly for an account to or from which you have arranged for electronic access. In the event your account has become inactive as defined in the General Terms and Conditions above and you have had no electronic activity, you will receive a quarterly statement.

**PREAUTHORIZED PAYMENTS:** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person you are going to pay ten calendar days prior to the payment date of the amount to be deducted. If the date upon which your payment is scheduled to be deducted changes, the person you are going to pay will notify you seven calendar days prior to the new scheduled date. To confirm the completion of automatic transfers, payments and/or direct deposits, please contact Credit Union at 800-822-1124 or visit our Online Banking site at [www.interstatecu.org](http://www.interstatecu.org) by entering your Credit Union Account Number and your password.

**Right to Stop Payment of Preauthorized Transfers:** To stop a preauthorized electronic payment or transfer, please call the Credit Union at 800-822-1124. You must call in time for us to receive your request and to be able to act upon it, which in the case of these electronic payments, is at least three business days before the transfer is scheduled to occur. We may also require you to put your request in writing and forward it to us within 14 days after you call. If you order us to stop one of these payments at least 3 business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**OUR 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 may be liable for your losses or damages. However, there are some exceptions. We may not be liable, for instance:

1. You do not have enough money in your account to make the transaction through no fault of ours.
2. The transaction goes over the credit limit on your overdraft line.
3. The terminal where you were making the transaction does not have enough cash.
4. The terminal or other system was not working properly and you knew about the breakdown when you started the transaction.
5. Circumstances beyond our control (such as fire, flood or electrical failure) prevent the transaction, despite reasonable precautions that we have taken.
6. You have not properly followed instructions for operation of the ATM/ITM or system.
7. The funds in your account are subject to legal process or other similar encumbrance.
8. The transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements.
9. Access to your account has been blocked after you have reported your Access Device lost or stolen or you use a damaged or expired Access Device.
10. The Credit Union has a reasonable basis to believe an access device has been compromised; or that other actions/circumstances cause us to believe there is a possibility of unauthorized activity or other risk involving an access device we have issued.

Authorized Transactions: We assume that all transactions performed with your Credit Union Debit Card or any of your Credit Union Debit Cards and/or your personal identification number (PIN) are authorized unless you promptly notify us to the contrary. If you intentionally provide another person with the means to perform electronic banking transactions using your account, any resulting transactions will be treated as if they were performed and authorized by you. Such treatment will continue until you call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures that the other person is no longer authorized to use your card and/or PIN (in which case the card and PIN and/or account will have to be deactivated). You may also write to us, but your5 revocation of authority will not be valid until we actually receive it and have an opportunity to act upon it. We will have no obligation until notice is actually received by us.

UNAUTHORIZED TRANSACTIONS AND LOST OR STOLEN CARDS / ACCESS DEVICES: An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit. In order to avoid unauthorized transactions, please observe the following basic precautions (if you have any questions regarding any of items below, please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures):

- Do not keep your Credit Union Debit Card and personal identification number (PIN) together. Do not write your PIN on your card.
- Do not provide your card or reveal your PIN to another person. If you do so, you authorize that person to conduct transactions using your card or PIN. You are liable for that person's transactions until you notify the Credit Union (contact information provided above in this section) that the person is no longer authorized to use your card or PIN.
- Notify the Credit Union (contact information provided above in this section) or do so at any Credit Union branch of the loss, theft or unauthorized use of your card or PIN.
- Notify the Credit Union (contact information provided above in this section) or do so at any Credit Union branch if you think an electronic banking transaction is incorrectly reported on a receipt or statement. Failure to promptly notify the Credit Union (contact information provided above in this section) or failure to do so at any Credit Union branch of the loss, theft, or unauthorized use of your card or PIN will result in inconvenience to you and will hinder the efficient operation of your account. It may also affect your liability for transactions.

Credit Union Fraud Reporting: Contact the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures.

We reserve the right to cancel, block, and not renew your access device for any reason, with or without prior notice. Reasons for suspension of access may include, for example: Detection of suspicious or fraudulent activity; Lack of usage; Misuse; or Access devices returned as undeliverable by postal service.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS: Liability for Unauthorized Transfers. Tell us AT ONCE if you believe any access device or PIN has been lost or stolen. 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 two (2) business days, you can lose no more than \$50.00 if someone used your Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can establish that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can establish that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures. Special Rule for Debit VISA® Purchases: For Debit VISA® card purchases, you will generally have no liability for unauthorized purchases. However, if we determine that the unauthorized transactions occurred because of your gross negligence or fraud, these special limitations on liability may not apply, up to \$500.

BUSINESS DAYS and DAILY "CUT-OFF" LIMITS: Please see page one of the Rate and Fee Schedule.

CONFIDENTIALITY: We will disclose information to third parties about your account as permitted by law or the transfers you make: 1. where it is necessary for completing transfers; or 2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or 3. in order to comply with government agency or court orders; or 4. if you give us your written permission; or 5. according to our privacy pledge, which generally permits us to share information with companies that perform marketing or other services on our behalf.

ERROR RESOLUTION NOTICE: In case of errors or questions about your electronic transfers, please call the Credit Union at the number provided on the cover page of your Membership Agreement and Disclosures or write us at the address provided on the cover page of your Membership Agreement and Disclosures. You may also visit any Credit Union branch, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

If you tell us orally, we may require that you send us your dispute or question in writing within ten business days. We will determine whether an error occurred within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your dispute or question. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your dispute or question in writing and we do not receive it within ten business days, we might not provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your dispute or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**NOTICE OF ATM/ITM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS:**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM/ITM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful:

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM/ITM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM/ITM or night deposit facility. Always save your ATM/ITM receipts. Do not leave them at the ATM/ITM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Do not lend your Debit card to anyone.
5. Remember, do not leave your card at the ATM/ITM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your Debit card or PIN over the telephone. Never enter your PIN in any ATM/ITM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.

9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM/ITM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM/ITM or night deposit facility.
10. Do not accept assistance from anyone you do not know when using an ATM/ITM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM/ITM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM/ITM or coming back later.
12. Do not display your cash; pocket it as soon as the ATM/ITM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM/ITM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.

ACH & Wire Transfers: You may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. We may accept on your behalf, payments to your account that have been submitted by Fed Wire and that are not subject to the Electronic Funds Transfer Act ("Regulation E"). Your rights and obligations with respect to such transfers shall be governed and construed in accordance with Regulation J, Funds Transfers through Fed wire. Whenever an ACH is used as part of a transaction that does not involve Fed wire, the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account.

VISA Account Updater (VAU) — VAU is an account updating service in which your card is automatically enrolled. When your card(s) expire, are lost or stolen and new cards are issued, the service may update relevant card data (card numbers and expiration dates) to appropriate merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to a Visa database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments. This service is provided as a free benefit to you. If at any time you wish to opt-out of the VAU service or if you have any questions, please insert your contact option and location of that information – such as the Rate and Fee Schedule.

## Other Account Services and Restrictions

### Telephone banking services

You may use our automated phone system to get account information, transfer funds between Credit Union accounts, or pay certain Credit Union credit bills. To access this service, you must have a valid PIN. If you don't have a valid PIN, you will not be able to use this service. We may cancel your non-card PIN at any time without notice, including after six months of non-use. We may comply with any request of a caller using Credit Union's telephone banking services, provided we authenticate the caller in compliance with one of the identity verification procedures described in this paragraph.

### Restrictions on Withdrawals from ALL Accounts / Transactions

Restrictions on Withdrawals from All Accounts / Transaction: In accordance with applicable law, we reserve the right to require you to provide written notice of any intended withdrawals from any account(s) of not less than seven (7) but not more than sixty (60) days before the intended date of withdrawal. If there are sufficient funds to cover some but not all of your withdrawal orders, we may permit those for which there are sufficient funds in any order we choose. We may refuse to allow any transaction, and will advise when required by applicable law if; for example: (1) there is a dispute between account owners; (2) a legal garnishment, attachment or levy is served on us;

<b>Limits on transactions and freezing accounts</b>	<p>(3) the account(s) secures any obligation owed to us; (4) any required documentation has not been provided to us; or (5) you are delinquent or fail to pay a loan or any other obligation owed to us when due. If we freeze any account – we will only be obligated to remove the freeze upon receipt of either an agreement signed by all interested person or a legal document, which meets our requirements. In addition to the foregoing if any person should instruct the Credit Union to make a large cash withdrawal (the definition of which shall be within the Credit Union’s sole discretion) in lieu of other methods of transferring funds offered by the Credit Union, the Member hereby releases the Credit Union from any and all liability, claims and demands whatsoever which arise from or in any way relate to the Member’s possession of any large sums of cash from the moment possession of same is made available to the Member; and Member will execute and deliver any further releases the Credit Union may require in connection with any such withdrawal. In addition to the foregoing, for reasons that include your safety and that of the Credit Union, large amounts of cash are not maintained at any Credit Union facility. The Credit Union may require that large withdrawal amounts be facilitated by other means such as a cashier’s check or wire transfer when funds are not readily available or advance notice has not been provided.</p>
<b>Transaction limitations for all share savings and money market/money management accounts (all referred to as “savings account” herein)</b>	<p>There may be limitations for withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. Any minimum withdrawal requirements or limitations are set forth in the Schedule.</p>
<b>Large cash withdrawals or deposits</b>	<p>We may place reasonable restrictions on large cash withdrawals. These restrictions may include requiring you to provide reasonable advance notice to ensure we have sufficient cash on hand. We don’t have any obligation to provide security if you make a large cash withdrawal. If you want to deposit a large amount of cash, we may require you to provide adequate security or exercise other options to mitigate possible risks. In addition to the foregoing if any person should instruct the Credit Union to make a large cash withdrawal and we, in our sole discretion decide to accommodate such request, in lieu of other methods of transferring funds offered by the Credit, you will execute and deliver any releases and/or indemnitees that the Credit Union may require in connection with any such withdrawal. The Rate and Fee Schedule provides the amount we consider large, which may vary from time to time. If we agree to provide a large cash withdrawal, then you will be responsible for any costs associated with this to include the costs of security as we deem necessary or prudent, which costs shall be deducted from the deposit.</p>
<b>Restrictions on withdrawals from all accounts / transactions: Closing accounts</b>	<p>When either you or the Credit Union close any accounts, certain funds may not be immediately made available to you upon closing. This is due to actions you have taken or your relationships with third parties that may result in certain holds that affect your available funds versus your actual funds. Please read this entire section for a complete explanation of these matters. These holds are generally resolved within a period of 10-days. Once all these matters are cleared so that your accounts are no longer responsible for any sums these other parties may claim, then any remaining funds shall become available funds and will be paid to you.</p>
<b>Checks with multiple signatures</b>	<p>We may act on the instructions of any one authorized signer on your account and not require multiple signatures. If you have indicated that more than one signature is required to transact on your account, you acknowledge and agree that such requirements are for your own control purposes only, and we won’t be liable if a check or other transaction is processed without multiple signatures. We’re not responsible for reviewing your checks or other transactions for multiple signatures.</p>
<b>Items with dates and special instructions</b>	<p>We may pay the amount encoded on your check in U.S. dollars, even if you wrote the check in a foreign currency or made a notation on the check’s face to pay it in a foreign currency. If we, in our sole discretion, pay a check or other item in a foreign currency, the applicable exchange rate may apply. For information on the applicable exchange rate, see “Applicable exchange rate” in the “Statements, Interest, and Other Account Information” section of this Agreement. The encoded amount is in the line along the bottom edge of the front of the check where the account number is printed.</p> <p>We may, without inquiry or liability, pay a check even if it:</p> <ul style="list-style-type: none"> <li>• Has special written instructions indicating we should refuse payment (e.g., “void after 30 days” or “void over \$100”),</li> <li>• Is stale-dated (i.e., the check’s date is more than six months in the past), even if we’re aware of</li> </ul>

	<p>the check's date,</p> <ul style="list-style-type: none"> <li>• Is post-dated (i.e., the check's date is in the future), or</li> <li>• Isn't dated.</li> </ul> <p>All instructions to us in any manner shall be given in English; and any instructions given shall be given using simple numerical methods (e.g., to request one hundred dollars you will use: "\$100" "\$100.00" or the English equivalent: "One Hundred Dollars."). We are not obligated to follow any other instructions.</p>
<b>Use of a facsimile or mechanical signature</b>	If you use any device or machine to provide a faxed, electronic, computer generated or other mechanical signature (including a stamp on a check) it will be treated as if you had actually signed it.
<b>ACH debit entries</b> (Business accounts make note)	Under the ACH operating rules, certain types of ACH debit entries may only be presented on a consumer account. We'll have no obligation to pay, and no liability for paying, any consumer ACH debit entry on a business account.
<b>Acceptable form for checks</b>	<p>Your checks must meet our standards, including paper stock and dimensions; we may refuse checks that don't or that cannot be processed by our equipment. Checks must include our name and address as provided by us. Certain check features, such as security features, may impair the quality of a check image. Also, you understand that checks can be washed unless you use a wash preventive ink. Therefore, you acknowledge and agree that we have no responsibility or liability to you whatsoever resulting, arising or relating from/to: alterations, forgery, non-payment; returns as no account/insufficient funds or otherwise; limitations we do not specifically agree to in writing; or any other processing/payment error with regard to any check that is not printed by our approved vendor(s) or your failure to use wash preventive ink in the writing of any check(s).</p> <p>We require that checks purchased or printed from sources other than the Credit Union contain security features that will prevent the check from being counterfeited. The minimum features required are an artificial watermark, "VOID" pantograph, micro-print lines, bleed-through check numbering, a warning band and a Regulation CC endorsement backer on the reverse of the check. If you use checks that do not meet these minimum required counterfeit-avoidance security standards, and your checks are counterfeited, we may refuse to honor your request for reimbursement of any losses you may suffer.</p> <p>We're not responsible for losses that result from your failure to follow our check standards.</p>
<b>Checks you request from the Credit Union</b>	If you request any check be issued by the Credit Union pursuant to any means we make available, then all such checks are payable to the first named owner of the account, record owner, trustee, custodian, or as otherwise indicated on your account card with us and will be mailed to the address of record.
<b>Checks presented by a non-customer / Non-Member of Credit Union</b>	For these transactions, we require acceptable identification, which may include a fingerprint from the person presenting your check. We may not honor the check if the person refuses to provide us with requested identification. We may charge a fee for non-customers to cash a check.
<b>Electronic check indemnifications</b> An "electronic check" and an "electronic returned check" means an electronic image of a paper check or paper returned check or the electronic information derived from it.	<p>When we transfer or present an electronic check or electronic returned check, we provide the following warranties:</p> <ul style="list-style-type: none"> <li>• <b>Image Quality Warranty.</b> We guarantee that the electronic image accurately represents all of the information on the front of the check as of the time that the original check is truncated, and the electronic information includes an accurate record of all MICR line information required for a substitute check and the amount of a check.</li> <li>• <b>No Double Debit Warranty.</b> We guarantee that the warrantee won't receive a presentment of or otherwise be charged for an electronic check, an electronic returned check, the original check, a substitute check, or a paper or electronic representation of a paper substitute check, in a way that the warrantee will be asked to pay a check that it has already paid.</li> </ul> <p>When we transfer an electronic check for collection or payment, we make the image quality warranty and the no double debit warranty to the transferee bank, any subsequent collecting bank, the paying bank, and the drawer. When we transfer an electronic returned check for return, we make the image quality warranty and the no double debit warranty to the transferee returning bank, the depository bank, and the owner.</p>

	<p><b>Indemnities applicable to electronic checks and electronic returned checks.</b> You will indemnify, defend, and hold us harmless from all liabilities, obligations, demands, and costs (including fees of legal counsel and accountants) awarded against or incurred by us (collectively, “losses and liabilities”), related to the transfer or return of an electronic check or an electronic returned check on your behalf. If we suffer any losses or liabilities related to a breach of the image quality warranty or the no double debit warranty, you will reimburse us and not hold us responsible or liable.</p> <p><b>Indemnities applicable to remote deposit capture services (including Credit Union Mobile Deposit).</b> If a depository bank accepts the original check from which an electronic check is created and suffers losses due to the check having already been paid, we’re required to indemnify and reimburse that bank. If we suffer any losses or liabilities related to that type of depository bank indemnity obligation, you will indemnify and reimburse us and not hold us responsible or liable.</p> <p><b>Indemnities applicable to electronically created items.</b> If we transfer or present an “electronically created item” and receive settlement or other consideration for it, we’re required to indemnify and reimburse each transferee bank, any subsequent collecting bank, the paying bank, and any subsequent returning bank against losses that result from the fact that:</p> <ul style="list-style-type: none"> <li>• The electronic image or electronic information is not derived from a paper check,</li> <li>• The person on whose account the electronically created item is drawn didn’t authorize its issuance or the payee stated on the item, or</li> <li>• A person receives a transfer, presentment, or return of, or otherwise is charged for an electronically created item in such a way that the person is asked to make payment based on an item it has paid.</li> </ul> <p>If we suffer any losses or liabilities related to that type of electronically created item indemnity obligation, you will indemnify and reimburse us and not hold us responsible or liable.</p>
<p><b>Stop payment</b> Applicable fees are described in the Consumer Schedule and Business Schedule.</p>	<p><b>Requesting stop payment on a check.</b> You may request a stop payment on a check if you allow us a reasonable amount of time to act on it; the same is true if you ask us to cancel a stop payment order. You can request a stop payment through by phone, or by visiting your local branch. We may verify that we have not already become obligated to pay the check from your account and can verify after we accept your stop payment order. To issue a stop payment order on a check, we need the following information:</p> <ul style="list-style-type: none"> <li>• Your Credit Union account number</li> <li>• The check number or range of numbers</li> <li>• The check amount or amounts</li> <li>• The payee(s) name(s)</li> <li>• The date on the check</li> </ul> <p>We are not responsible for stopping payment on a check if you provide incorrect or incomplete information about the check.</p> <p><b>Effective period for a stop payment order</b></p> <ul style="list-style-type: none"> <li>• A stop payment order on a check is valid for six months. We may pay a check once a stop payment order expires. You must request a new stop payment order if you don’t want it to expire and we treat each renewal as a new order, and a new fee will apply.</li> <li>• Your responsibility after we accept a stop payment on a check. Even if we return a check unpaid due to a stop payment order, you may still be liable to the holder of the check (e.g., a check cashing business).</li> </ul> <p><b>Stop payment orders on ACH debit entries</b></p> <p>You may request a stop payment order for an ACH debit entry that has not already been paid from your account. To be effective, a stop payment order must be received in a time and manner that gives the Credit Union a reasonable opportunity to act on the applicable ACH debit entry. If you provide verbal</p>

	<p>instructions, we may require confirmation in writing. If such written confirmation isn't received, we may remove the stop payment order after 14 days. An instruction to revoke a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it.</p> <p>To place a stop payment order on an ACH debit entry, you must provide the following information: (i) your account number, (ii) amount of the ACH debit entry, (iii) effective date, and (iv) payee name. We may request additional information and may, at our sole discretion, use only a portion of the required information in order to identify the ACH debit entry. We may be able to place a stop payment order based on the company identification number of the sender/payee, but this may stop all ACH entries received from this sender/payee.</p> <p><b>Stopping payment on a preauthorized electronic fund transfer.</b> If your account is a consumer account, you may stop payment on a preauthorized electronic fund transfer. See "Handling preauthorized payments" in the "Electronic Fund Transfer Services" section of this Agreement.</p>
<b>Post-dated checks</b>	<p>A post-dated check is a check you issue with a date in the future. We're not responsible for waiting to honor the check unless you use a stop payment order for the check. You're responsible for notifying us to cancel the stop payment order when you're ready to have that check paid.</p>

## Account Disclosures (Truth in Savings Act)

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts. The Rate and Fee Schedule Applicable to your account is an integral part of these disclosures and is incorporated herein.

## Protecting Your Account and Your Information

<p><b>Protection against unauthorized items</b> Applies to Consumer and Business Accounts</p>	<p>You acknowledge that there's a growing risk of losses resulting from fraud, including unauthorized items. To help prevent fraud on your account, you agree to take reasonable steps to ensure the integrity of your account and items drawn on your account or deposited to it. We recommend you take the following preventive measures (not an exhaustive list):</p> <ul style="list-style-type: none"> <li>• Reconcile your account statements when received and promptly notify us of any problem.</li> <li>• Promptly notify us if you don't receive an expected statement.</li> <li>• Don't provide your account and routing numbers to unknown persons. Fraudsters may use this information to initiate fraudulent transactions against your account.</li> <li>• Only write checks to people and businesses whom you know. Fraudsters may try to trick you by pretending to be friends and family, indicating you have won the lottery or sweepstakes, through online dating sites, or impersonating law enforcement.</li> <li>• Don't deposit checks from people whom you don't know. Fraudsters often request that you deposit a fake a check into your account, then request that you return some of the funds. After you return the funds, the check bounces, but you are still responsible to us for the full amount of the check you deposited.</li> <li>• Write your checks in a manner to prevent others from adding words, numbers or making other changes without your authorization.</li> <li>• Protect your checks from unauthorized use and theft by securing your supply of checks at all times (for example, never leave checks in an unlocked vehicle, or out in a visible location unattended), using tamper resistant checks, using wash preventive ink, destroying checks you don't intend to use, and not signing blank checks. Check-related fraud is common. If you fail to take any of these preventive measures, we are not responsible for any losses that you may incur.</li> <li>• If you link any of your accounts or services to a third-party app or payment service (including but not limited to PayPal, Zelle or Venmo) you understand and agree that these are not Credit Union services; and any transactions you make will be subject to your agreements with the app or service provider. You understand that these apps and services do not provide the same protections from fraud or other misapplication of funds as traditional direct banking services. If we transfer any funds as directed by you or anyone you authorize to the app or third-party service provider such transfer(s) shall in all respects be an authorized transaction and we will have no further obligation or liability if the app or provider then transfers the funds to a fraudster or the funds are otherwise misapplied. Further, you understand that funds transferred to/via a third-</li> </ul>
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	<p>party App may not be federally or otherwise insured; and you assume all risks should your funds become unavailable for any reason.</p>
<p><b>Additional protections for business accounts</b> Applies only to Business Accounts</p>	<p>Additional steps business customers should take to help reduce the risk of fraud on their accounts:</p> <ul style="list-style-type: none"> <li>• Assign responsibilities for your business account to multiple individuals and periodically reassign duties. Have different people reconcile statements and withdraw funds.</li> <li>• Watch for checks cashed out of sequence or made out to cash as flags for embezzlement.</li> <li>• Review activity for unexpected fluctuations such as the percentage of cash deposits to total deposit size. Most businesses will keep a constant average.</li> <li>• Notify us immediately when an authorized signer’s authority ends so that their name can be removed from account access.</li> <li>• Obtain insurance coverage for bank account fraud risks.</li> <li>• Watch out for imposters impersonating vendors or if an alleged vendor changes their payment instructions.</li> <li>• Only send trusted employees to deliver checks or make deposits.</li> </ul> <p>In addition, we recommend you use certain industry best practices such as dual custody. With dual custody, when one user initiates an action like a payment or a change in the set-up of a service, the action does not take effect until a second user approves the action using a different computer or mobile device.</p> <p><b>Consequences if a business customer does not implement the fraud prevention services we recommend.</b> If we have expressly recommended that you use a fraud prevention service or industry best practice and you either (a) decide not to implement or use the recommended service or industry best practice or (b) fail to use it in accordance with the applicable service description or our other applicable documentation, then you are responsible for all losses that could have been prevented or mitigated by correct use of the recommended service or best practice.</p>
<p><b>Verifying your identity with your mobile device and your wireless company</b></p>	<p>The Credit Union may collect, use, and retain personal or other information about you or your mobile device to assist in verifying your identity. We may rely on such information provided to us by your wireless company, and you authorize them to disclose:</p> <ul style="list-style-type: none"> <li>• Your mobile number, name, address, email;</li> <li>• Network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI), and other subscriber and device details to Credit Union and our service providers for the duration of the account relationship.</li> </ul> <p>Review our Privacy Notice for how we treat your data. You represent that you’re the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.</p>
<p><b>Statements, Interest, and Other Account Information</b></p>	
<p>Statements and notices</p>	<p>If the Credit Union provides a periodic statement for your account(s), you will receive a periodic statement from us, or notice of the availability of your statement describing all activity on your account(s) during the statement period as required by law. If you have a multiple party account we are only required to provide one periodic statement to any of the account owners identified on the Account Card. If provided electronically, statements will be (1) e-mailed to you as an attachment; or (2) you will be sent a notice via e-mail that will direct you to a site where you may access your statement as otherwise agreed. E-mails from us will be sent to the e-mail address provided by any owner. Statements will be provided to the fiduciary upon any trust, custodial or other fiduciary or representative account; and the requirements of this paragraph will be binding on all parties in interest with regard to such accounts pursuant to such delivery. Contact us if you do not receive your regular statement. If you do not receive or have any problem accessing a periodic statement, you agree to notify us in writing within fourteen (14) days of the date that the statement is usually sent or made available by us. If you do not so notify us, you will be deemed to have received the statement for all purposes.</p> <p>A. YOUR DUTY TO EXAMINE AND REPORT PROBLEMS: AS USED IN THIS SECTION, THE TERM "PROBLEM" MEANS ANY ERROR, ALTERATION, COUNTERFEIT CHECK, OR UNAUTHORIZED TRANSACTION (INCLUDING,</p>

BUT NOT LIMITED TO, FORGED OR MISSING SIGNATURES AND EXCLUDING CONSUMER ELECTRONIC BANKING TRANSACTIONS) RELATED TO YOUR ACCOUNT. BECAUSE YOU ARE IN THE BEST POSITION TO DISCOVER ANY PROBLEM, YOU AGREE THAT IT IS YOUR DUTY TO PROMPTLY EXAMINE YOUR STATEMENT AND REPORT TO US ANY PROBLEM ON OR RELATED TO YOUR STATEMENT. YOU AGREE THAT WE WILL NOT BE RESPONSIBLE FOR ANY PROBLEM THAT: (1) YOU DO NOT REPORT TO US IN WRITING WITHIN A REASONABLE TIME NOT TO EXCEED 30 CALENDAR DAYS AFTER WE MAIL THE STATEMENT (OR MAKE THE STATEMENT AVAILABLE) TO YOU; (2) RESULTS FROM A FORGERY, COUNTERFEIT OR ALTERATION SO CLEVER THAT A REASONABLE PERSON CANNOT DETECT IT (FOR EXAMPLE, UNAUTHORIZED CHECKS MADE WITH YOUR FACSIMILE OR OTHER MECHANICAL SIGNATURE DEVICE OR THAT LOOK TO AN AVERAGE PERSON AS IF THEY CONTAIN AN AUTHORIZED SIGNATURE); OR (3) AS OTHERWISE PROVIDED BY LAW OR REGULATION. YOU AGREE THAT THIS 30-DAY PERIOD TO EXAMINE YOUR STATEMENT AND REPORT PROBLEMS TO US ARE WITHOUT REGARD TO OUR LEVEL OF CARE OR THE COMMERCIAL REASONABLENESS OF OUR PRACTICES, AND WITHOUT REGARD TO WHETHER CANCELLED CHECKS ARE SUPPLIED TO YOU.

You agree to waive any rights to recovery you may have against us if you do not provide notice to us in the manner and within the time required by this Agreement. You may not start a legal action against us because of any problem unless: (a) you have given us the above notice and (b) the legal action begins within one year after we send or make your statement available to you. If you make a claim against us in connection with a problem, we reserve the right to conduct a reasonable investigation before re-crediting your account and you agree to fully cooperate in such investigation. Within 30 days of the date of mailing, you agree to complete and return an affidavit of forgery on the form we provide you along with any other information we may request. You further agree to file a police report if we request. If you refuse to sign such an affidavit or fail to return the affidavit and other requested documentation within 30 days of the date we mail it to you, you agree that we may consider the matter resolved and reverse any provisional credit provided. At our sole discretion, we may, but are not obligated to, provisionally credit your account during the investigation for all or a portion of the amount claimed. Any provisional credit to your account may be reversed if you fail to fully cooperate in our investigation or, if as a result of our investigation, we determine that the charge to your account was proper. Your duty to cooperate, provide an affidavit or file a police reports does not apply to any federal laws, rules or regulations (together "laws") unless expressly required by those laws. You agree to pay any fees assessed or accrued against your account during the investigation or that may arise upon reversal of any provisional credit notwithstanding the foregoing, the time period for notifying us or making a claim under the Check 21 Act, with respect to a substitute check or an image of a substitute check that is sent with a statement or that appears on a statement, will be as set forth in the Check 21 Act.

We'll make available to you a statement of your account activity for each statement period, using the postal or email address associated with your account. We'll do the same with notices. If your delivery preference is electronic, we'll notify you by email that your statement or notice is available online. You must be at least 13 years old to receive online statements, unless parental consent has been provided in a format acceptable to us.

We'll send statements and notices to one owner of a jointly owned account, and you agree that owner is responsible for sharing copies of the information with all other owners. If you request that we send notices to an authorized signer, the authorized signer has the same responsibility. Online statements are available to each joint owner.

Your statement is considered received by you on the second business day after we mail it to you or, if your delivery preference is electronic, when it's available through online banking. You agree to this timing even if the postal or email address you provided us is invalid.

Checking accounts get a monthly account statement. Savings accounts generally get a quarterly account statement, but will get a monthly statement if you set up automatic transfers into your savings account, have electronic fund transfer activity in the account, or have a combined statement for your checking and savings accounts.

	You agree that we may stop sending electronic statements and send paper statements by mail if for any reason we have reason to believe electronic statements may not be received or accessible to any or all owners of the account.
<b>Changing statement period and fee period for checking and non-IRA savings accounts</b>	<p>We may change the statement period and fee period assigned to your account without advance notice. If your account is dividend-bearing, these changes won't affect dividend calculations, but they may affect the date we post dividends to your account.</p> <p>For all accounts except analyzed business accounts, if the first new fee period created by our change is fewer than 25-days, the Credit Union will automatically waive the monthly service fee for that period.</p>
<b>Check safekeeping and check image service</b>	<p><b>We don't return your physical paid checks in your statements.</b> Instead, we make copies of your paid checks available online, by calling us, or at our branches.</p> <p>When we provide a statement, we have made the check image available to you, even if we don't send originals or images with the statement. We'll destroy original checks after a reasonable period of time we determine. If for any reason we can't provide a copy of your check, we won't be liable for more than the face amount of the check. We cannot provide originals or images of checks that are sent to us as electronic transfers. Additionally, other banks may send us electronic images instead of original checks. In that case, we may provide a copy of the image, but not the original check.</p>
<b>Account statements or notices returned or undeliverable</b>	<p>Your account statements or notices will be considered unclaimed or undeliverable if</p> <ul style="list-style-type: none"> <li>• Two or more account statements or notices are returned to us through the mail because of an incorrect address; or</li> <li>• We notify you electronically that your account statement is available for online viewing, and we receive email notifications that our message is undeliverable.</li> </ul> <p>In either event, we may</p> <ul style="list-style-type: none"> <li>• Discontinue sending account statements and notices, and</li> <li>• Destroy account statements and notices returned to us as undeliverable.</li> </ul> <p>We won't attempt to re-deliver account statements and notices to you until you provide us with a valid postal or electronic address.</p>
<b>Change of address</b>	<p>You agree to promptly notify us of any change to your postal or email address. We'll change your postal or email address within a reasonable time after you request it. If you have a combined statement, any owner of the primary account can change the address of all accounts included in the combined statement. Unless you instruct otherwise, we may change the postal or electronic address only for the account(s) you specify or for all or some of your other account(s) with us.</p> <p>We may update your address in our records without a request from you if (1) we identify a need to rely on another address you have provided us; or (2) we receive an address change notice from the U.S. Postal Service or information from another party in the business of providing correct address details that does not match the address in our records for your account or card if we can confirm with you.</p>
<b>Your responsibility to review account statements and notices and notify us of errors</b>	<p>You are obligated to:</p> <ul style="list-style-type: none"> <li>• Examine your account statement promptly and carefully.</li> <li>• Notify us promptly of any errors.</li> <li>• Notify us within 60 days after we have made your account statement available to you of any unauthorized transaction on your account. Note: If the same person has made two or more unauthorized transactions and you fail to notify us of the first one within this 60-day period, we won't be responsible for unauthorized transactions made by the same wrongdoer.</li> <li>• Notify us within 60 days after we have made your account statement available to you if you identify any unauthorized, missing, or altered endorsements on your items.</li> </ul> <p>For specific information on unauthorized card transactions, see "Zero Liability protection" in the "Debit Cards" section of this Agreement.</p>

	<p><b>Consumer accounts only:</b> Electronic fund transfers are subject to different time periods for notification of errors, as described in the “Electronic Fund Transfer Services” section of this Agreement. Common examples of electronic fund transfers are debit card, and Bill Pay transactions.</p>
<b>Responsibility to notify us of errors</b>	<p>If you fail to notify us of any unauthorized transaction, error, or claim for a credit or refund within the time frames specified above, your account statement will be considered correct and we won’t be responsible for any unauthorized transaction, error, or claim for transactions included in the applicable statement.</p>
<b>Unauthorized transactions</b>	<p>A transaction is an unauthorized transaction when it’s</p> <ul style="list-style-type: none"> <li>• Missing a required signature or other evidence showing you have authorized it, or</li> <li>• Altered (for example, the amount of a check or the payee’s name is changed).</li> </ul> <p>You can notify us of errors on your account statements by promptly</p> <ul style="list-style-type: none"> <li>• Calling the telephone number listed on your account statement or in a notice, or</li> <li>• Submitting a written report (if instructed by us) as soon as possible, but in any event within the specified time frames.</li> </ul> <p>Actions we take when you report an unauthorized transaction: We investigate any reports of unauthorized activity on your account. After you submit a claim, we may require you to:</p> <ul style="list-style-type: none"> <li>• Complete and return the claim form and any other documents we require, and</li> <li>• Ask that you Notify law enforcement (if you do not do so, we may do so if we may incur any loss or damage associated with the claim).</li> </ul> <p>We can reverse any credit made to your account resulting from a claim of unauthorized transaction or error.</p> <p>For specific information on unauthorized card transactions, see “Zero Liability protection” in the “Debit Cards” section of this Agreement.</p> <p><b>Consumer accounts only:</b> For specific information on unauthorized electronic fund transfers, see the “Electronic Fund Transfer Services” section of this Agreement.</p>
<b>Adverse claims against your account</b>	<p>An adverse claim occurs when</p> <ul style="list-style-type: none"> <li>• Any person or entity makes a claim against your account or funds in your account,</li> <li>• We believe a conflict exists between or among your account’s owners, or</li> <li>• We believe a dispute exists over who has account ownership or authority to withdraw funds from your account.</li> </ul> <p>In these situations, we may take any of the following actions without any responsibility or liability to you:</p> <ul style="list-style-type: none"> <li>• Continue to rely on the documents we have on file for your account.</li> <li>• Honor the claim against your account funds if we’re satisfied the claim is valid.</li> <li>• Freeze all or a part of the funds in your account until we believe the dispute is resolved to our satisfaction.</li> <li>• Close your account and send a check or other item for the available balance in your account payable to you or to you and each person or entity who claimed the funds.</li> <li>• Pay the funds into an appropriate court and/or petition the court to resolve the dispute.</li> </ul> <p>We also may charge you and/or any account you keep with us for our fees and expenses in taking these actions (including attorney’s fees and expenses, and court costs).</p>
<b>If you carry special insurance for employee fraud / embezzlement</b>	<p>If you have special insurance for employee fraud/embezzlement, we may require you to file your claim with your insurance company before making any claim against us. In such event, we’ll consider your claim only after we have reviewed your insurance company’s decision, and our liability to you, if any, will be reduced by the amount your insurance company pays you.</p>

(Business accounts only)	
<b>Other Insurance</b> (Business accounts only)	If you make any claim that relates to a business account, you agree to pursue all rights you may have under any insurance coverage you maintain before making any claim against us in connection with any transaction involving your accounts. You will provide us with all reasonable information about your coverage, including the name of your carrier, policy number, policy limits and applicable deductibles. Any liability we may have to you is reduced by the amount of all insurance proceeds you receive or are entitled to receive. At our request, you agree to assign to us your rights under your insurance policy(ies).
<b>Restricting access to your account</b>	If we suspect any suspicious, irregular, fraudulent, unauthorized, dispute as to ownership or unlawful activities, we can prevent, delay or decline transactions, freeze all or some of the funds in any account with us that you keep or control, and otherwise restrict access to your account. We may take these actions in our sole discretion and without liability to you, but we are not obligated to take any such actions.
<b>Converting accounts</b>	We can convert your account to another type of deposit account (by giving you any required notice) if: <ul style="list-style-type: none"> <li>You use it inappropriately or fail to meet or maintain the account's requirements, including minimum balance requirements, or</li> <li>We determine an account is inappropriate for you based on your use, or</li> <li>We stop offering the type of account you have, or</li> <li>You use a personal account for business activities.</li> <li>You no longer qualify for specific account type.</li> </ul>
<b>Sharing information about your account with others</b>	Generally, if we don't have your consent, we won't share information about your account. However, we may share information about your account in accordance with our separately provided Privacy Notice.
<b>Tax identification number certification requirements</b>	U.S. Treasury regulations require us to determine the tax residency of all customers and payees who could receive income that is reportable to the IRS. We accomplish this by obtaining a Form W-9 from all U.S. taxpayers and a type of Form W-8 from all foreign customers. <ul style="list-style-type: none"> <li>We use Form W-9 or a substitute equivalent to document U.S. tax residency and obtain a Taxpayer Identification Number ("TIN") from the primary owner of each account. Until we have received the Form W-9 and TIN, we are required to apply backup withholding to any income earned.</li> <li>Foreign individuals (also referred to as nonresident aliens) and foreign entities document their tax residency outside the U.S. on the applicable type of Form W-8 or an acceptable substitute equivalent. That form also allows us to apply the correct withholding rate or exemption to your income earned in the U.S. If you don't provide a valid type of Form W-8, we're required to apply the 30% withholding rate, or in some cases, presume you're an uncertified U.S. taxpayer subject to backup withholding on all income and gross proceeds regardless of whether or not it's U.S. sourced.</li> <li>Accounts jointly owned by at least one foreign individual or entity must provide a Form W-8 or Form W-9, as applicable, for all of the joint owners.</li> <li>Foreign individuals provide a Form W-8BEN. Foreign entities that are the beneficial owner of the income provide a Form W-8BEN-E unless they can make a special withholding exemption claim and instead provide either a Form W-8EXP or Form W-8ECI.</li> </ul>
<b>Your tax responsibility</b>	You're responsible for paying applicable state and local sales taxes on your account fees. These taxes vary by location. You also agree to pay an amount equal to any other applicable taxes, including backup withholding tax. We will charge you for all the foregoing taxes and amounts. You also agree to pay an amount equal to any other applicable taxes, including backup withholding tax.
<b>Communications about your account</b>	<b>Contacting you for servicing and collection:</b> We may contact you by phone, text, email, or mail to service your account or collect amounts you owe us. You will provide us accurate and current contact information. We can contact you at any address, phone number, or email address you provide.  When you give us a phone number, you expressly consent that we (and any party acting on our behalf) may contact you by phone call or text message at that number. When we call you, you agree that we may leave prerecorded or artificial voice messages. You also agree that we may use automatic telephone dialing systems in connection with calls or text messages sent to any phone number you give us, even if the receiving number is a mobile phone or other service for which the party called may be charged.

**Communicating with authorized signers:** We may provide you or an authorized signer with information about your account. When we receive information from an authorized signer, we treat it as a communication from you. You agree to notify us promptly in writing if an authorized signer no longer has authority on your account.

## **Termination or Restriction of Account(s) and Service(s) and Policy on Member/User/Visitor Conduct and Behavior:**

The Credit Union is committed to delivering exceptional products and services to members. To that end our employees are trained to handle interpersonal interactions effectively and to address any service issues with Credit Union members. The Credit Union's policies define the circumstances under which services may be limited for members who engage in "improper or abusive conduct;" and also address other circumstances where membership and/or services may be terminated or limited. The policy is not intended to restrict the rights and freedoms of any particular group or individual, but to protect Credit Union employees and members by addressing unacceptable conduct. You also understand and expressly agree that the Credit Union is a non-profit organization and that the rights addressed in this section are necessary to protect the Credit Union for the benefit of all members. This section applies to all members, users, persons who have interactions with us and visitors.

### **Examples of Termination, Limitation or Restrictions by the Credit Union**

You further agree that we can limit or terminate your membership rights, any account or service including any rewards program for cause based on any of the circumstances defined in this Agreement; without notice or further action. We, in our sole discretion, may terminate, limit or restrict, or change the terms, as we in our sole discretion deem appropriate, any of your account(s) or service(s), including but not limited to loan services, or place a freeze on any sums on deposit with us at any time without notice or require you to close your account(s)/service(s) and apply for a new account(s)/service(s) if: (1) there is a request to change the owners or authorized users; (2) there is a fraud/forgery or unauthorized use committed or reported; (3) there is a dispute as to ownership of any account or sum on deposit; (4) there are any share drafts that are lost or stolen; (5) there are returned unpaid items-Transactions not covered by an overdraft plan agreement with us or any abuse of any such plan per our assessment thereof; (6) there is any misrepresentation regarding any account(s) or service(s); (7) the Credit Union incurs any loss or believes it may incur any loss relating to any loan(s), account(s) or service(s) you have with us; (8) if we believe you have been negligent in protecting any access devices or codes; (9) we deem it necessary to protect the Credit Union from any risks or losses, or otherwise deem it to be in the best interests of the Credit Union, our members or our employees; (10) you breach any promise under this Agreement or any other agreements with us including but not limited to any default or other delinquency with regard to any loan or other agreements; (11) if bankruptcy or any other insolvency proceeding is filed by or against you, or if we otherwise deem you to be insolvent or incapable of meeting your obligations to us; (12) you refuse or fail to cooperate with the Credit Union as needed to assess any services, transactions or issues [this will in no way affect any claims you may assert under any federal or state laws which do not expressly provide a duty to cooperate and any non-cooperation will only be considered in assessing risks associated with providing services to you in the future]; (13) you have an account that does not maintain a required par value for a membership account or any balance as to all other accounts; (14) you violate any Credit Union policy, procedure or standard including but not limited to the Credit Union's policies on improper or abusive behavior, or the violation of any law, regulation or rule; (15) if you participate or facilitate any transactions for another person who is prohibited from making transactions with us pursuant to applicable laws or Credit Union policy/procedure; (16) making unauthorized posting(s), defacing or removing notices or signs on Credit Union premises and/or social media sites without management authorization; (17) misappropriating Credit Union funds, property, or other material proprietary to the Credit Union; (18) deliberately or repeatedly violating security procedures or safety rules; (19) possessing, using, or being under the influence of illicit drugs on Credit Union premises; (20) engaging in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers or security officers; (21) any new US or other Country's laws, rules, regulations or other requirements make it impractical or impossible for the Credit Union to meet the requirements of such laws, rules, regulations or other requirements; (22) using one or more credit or debit cards to obtain cash and purchasing power we do not believe appropriate, using such devices to pay credit card balances with the proceeds of other cards, or using such devices in a manner we determine is primarily intended to abuse a rewards program; or (23) We reserve the right to determine if any account, loan or service is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making transactions in a manner that we in our sole discretion determine to be a calculated solely in order to meet monthly qualifications for rewards or any incentives that we may offer, may have their accounts converted to a different account

	or closed altogether. We also reserve the right to convert an account to a different account if the account does not have consistent active use over consecutive Statement Cycles, which period we shall determine from time to time.
<b>Electronic banking privileges end when account is closed</b>	All of your electronic banking privileges will be terminated if your account is closed. You will not be able to view account activity, download statements or tax documents, or perform maintenance functions after closure.
<b>Notice on actions we may take upon termination as set forth above</b>	We, on our own accord, may place a stop payment on any share draft, item or Transaction if we are notified or otherwise reasonably believe that any of the foregoing circumstances have occurred. If you do not accept any deposit or part of a deposit that we attempt to return after termination, then such deposit will no longer earn dividends. Club accounts may be terminated if deposits are not made within certain time periods in successive periods. We are not responsible for any draft, withdrawal, item or Transaction after your account is terminated. However, if we pay any item after termination, you agree to reimburse us upon demand.
<b>Joint accounts or services</b>	If our application of the Credit Union's policies or the above remedies affects any accounts or services with multiple parties, we may require the party to whom the restrictions or termination is applied be: (1) removed; (2) the account be closed and then a new account may be reopened absent the affected party; or (3) the restrictions may be applied to the account or service. The Credit Union has no obligation to provide any specific information regarding the basis for taking action under this section to any other owners or parties.
<b>Residence outside the U.S., its possessions or territories.</b>	We may require that all checking accounts and related services be closed or deactivated if you move your residence to a country or place outside the U.S., its possessions or territories. The Credit Union may close your checking account(s) and related services if you do not do so.
<b>Limitations on account and services for members who reside in non-US countries or territories; or in certain US States</b>	(For the laws of Non-US Countries or Territories ) The Credit Union may limit, refuse, close or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a foreign country that are not directly applicable to US residents; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations under non-US laws, rules or regulations.(For Certain States as determined by the Credit Union from time to time) The Credit Union may also limit, refuse, close or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a state in which we do not maintain a physical presence and/or provide services only to a limited number of persons residing in that state; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations arising or related to the laws of a state where we do not maintain a physical presence.
<b>Closing your account if the balance is zero or negative</b>	<p>Accounts with a zero or negative balance will continue to be charged applicable fees (like the monthly service fee) until we close or you request to close your account. We may close an account (except analyzed business accounts) with a zero or negative balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.</p> <ul style="list-style-type: none"> <li>To prevent closure by us, an account with a zero or negative balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.</li> <li>Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM/ITM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM/ITM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for debit cards.</li> <li>Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero or negative balance.</li> </ul> <p>This does not limit or impair our ability to close, restrict or terminate service as otherwise addressed herein.</p>

<b>Dormant accounts</b>	Your account may be declared dormant pursuant to applicable state laws. Unless specifically prohibited by applicable law, we may also charge a service fee set forth on the Rate and Fee Schedule for processing your dormant account. Unless prohibited by applicable law, we further reserve the right to transfer your dormant account funds to a general Credit Union account and to suspend any further account statements.
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**Consumer Relationships Only: Resolving Disputes Through Arbitration**

<b>MEDIATION AND ARBITRATION</b>	<p>If you have a dispute with us, we hope to resolve it as quickly and easily as possible. First, discuss your dispute with us. If a Credit Union employee is unable to resolve your dispute, you agree that either Credit Union or you can initiate arbitration as described in this section.</p> <p>If we are unable to resolve a dispute arising out of or relating to any, this Agreement, any other agreements relating hereto, any transaction or any other matters between us, including a claim based on or arising from an alleged tort, through good faith negotiation, then such dispute shall be referred to mediation before a neutral party, pursuant to applicable Georgia law, rules, regulations and the Rules of the Georgia Supreme Court. The parties shall share equally the expenses of such mediation. This process shall only be used if we are unable to resolve the matter after giving the Notice of Right to Cure discussed below in this Section.</p> <p>If mediation in accordance with this Section does not resolve a dispute, or the dispute is not eligible for mediation, it shall be determined by binding arbitration at the request of either party pursuant to the provisions below. No provision of this Section shall limit the right of a party to obtain provisional or ancillary remedies from a court of competent jurisdiction before, after or during the pendency of any proceedings covered by these terms. The exercise of a remedy does not waive the right of either party to resort to binding arbitration pursuant to the terms that follow.</p> <p>All of the terms in “Resolving Disputes Through Alternate Dispute Processes such as Arbitration” terms and conditions to include any question or dispute regarding the enforceability of any term or condition herein, including but not limited to the waiver of a jury trial or to bring, join or consolidate a class action apply to any mediation.</p>
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<b>BINDING ARBITRATION AGREEMENT BETWEEN YOU AND CREDIT UNION (Waiver of Jury Trial and Class Action)</b>	<p><b>Definition:</b> Arbitration means an impartial third party will hear the dispute between Credit Union and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A dispute is any unresolved disagreement between Credit Union and you. A dispute may also include a disagreement about this Arbitration Agreement’s meaning, application, or enforcement.</p> <p><b>Credit Union and you each agree to waive the right to a jury trial or a trial in front of a judge in a public court.</b></p> <p>Arbitration is beneficial because it provides a legally binding decision in a more streamlined, cost-effective manner than a typical court case. But, the benefit of arbitration is diminished if either Credit Union or you refuse to submit to arbitration following a lawful demand. Thus, the party that does not agree to submit to arbitration after a lawful demand must pay all of the other party’s costs and expenses for compelling arbitration.</p> <p><b>Neither Credit Union nor you will be entitled to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general.</b> If any provision related to a class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, the entire Arbitration Agreement will be unenforceable.</p>
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<b>RIGHT TO OPT OUT</b>	<p><b>You may opt-out of this Arbitration Provision by calling us toll free at: 800-822-1124, or by sending us a written notice to the address on page 2, which includes your name(s), account number(s), and a statement that you do not wish to be governed by the Arbitration Provision in your Account Agreement (the “Opt-Out Notice”). If an account is jointly owned, one owner’s rejection of this provision will be deemed to be a rejection by all joint owners. In all other circumstances, your rejection of this provision will not be deemed to be a rejection of this provision by any person or entity other than you.</b></p> <p><b>To be effective, your written Opt-Out Notice must be: (1) sent to us by first class mail or certified mail, return receipt requested, at: Address for Opt-Out, and (2) signed by you (or all of you, if more than</b></p>
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	<p><b>one party to any relationship) including the information set forth above. We must receive your telephone call or written notice within forty-five (45) days after either: (i) the date this Arbitration Provision was first delivered or otherwise made available to you, in paper or electronic form, or (ii) the day you open your account, whichever is later. Your decision to opt out will not affect any other provision of your Membership and Account Agreement. If the Arbitration Provision of your Membership and Account Agreement has already been delivered or otherwise made available to you, amendments to your Membership and Account Agreement will not give you a new right to opt out of this Arbitration Provision, unless we amend a substantive clause of the Arbitration Provision.</b></p> <p><b>Opting out does not affect the above waiver of trial, joinder and consolidation rights.</b></p>
<p><b>Applicable rules</b></p>	<p>Credit Union and you each agree that:</p> <ul style="list-style-type: none"> <li>• The American Arbitration Association (AAA) will administer each arbitration and the selection of arbitrators according to the AAA’s Consumer Arbitration Rules (AAA Rules).</li> <li>• If there are any differences between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement applies.</li> <li>• All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the Arbitration Agreement or whether a dispute can or must be brought in arbitration are for a court of competent jurisdiction to decide.</li> <li>• If the AAA is unavailable or unwilling to administer an arbitration consistent with this Arbitration Agreement, the parties shall agree on an alternative administrator that will do so. If the parties are unable to agree, they shall jointly petition a court of competent jurisdiction to appoint an administrator that will do so.</li> <li>• Credit Union and you are participating in commercial transactions involving the movement of money or goods among states.</li> <li>• The Federal Arbitration Act (Title 9 of the United States Code) governs this Arbitration Agreement and any arbitration between Credit Union and you. If the Act or any part of it is inapplicable, unenforceable or invalid, the state laws governing your relationship with Credit Union govern this Arbitration Agreement. Either Credit Union or you may submit a dispute to binding arbitration at any time, regardless of whether a lawsuit or other proceeding has previously begun. For information on initiating arbitration, contact the AAA at 1-800-778-7879.</li> </ul> <p>The party initiating arbitration must include in the arbitration demand all of the following information: (i) the claimant’s name, address, telephone number, and email address; (ii) the applicable account holder’s name (if different from the claimant) and account number; (iii) information sufficient to identify any transaction at issue including the date and location of any such transaction, if applicable; (iv) a detailed description of the nature and basis of the claims asserted; and (v) a detailed description of the nature and basis of the relief sought, including a calculation for it. The demand must be personally signed by the party initiating arbitration (and by counsel if the claimant is represented). By submitting an arbitration demand, the claimant (and, counsel, if the claimant is represented) represent that, as in court, they are complying with the requirements of Federal Rule of Civil Procedure 11(b). The arbitrator is authorized to impose any sanctions available under Federal Rule of Civil Procedure 11 on represented parties and their counsel. If the arbitrator finds that either the substance of your or Credit Union’s claim or the relief sought was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then Credit Union or you may also seek applicable fee-shifting. Either Credit Union or you may request to have the arbitration conducted by a video or in-person hearing, or through written submissions, except any dispute seeking \$10,000 or more, or injunctive relief, shall have a video or in-person hearing unless the parties agree otherwise. You and a Credit Union representative will personally appear at any hearing (with counsel, if represented).</p>
<p><b>Fees and expenses</b></p>	<p><b>Setting the fees/expenses:</b> We will pay any costs that are required to be paid by us under the arbitration administrator’s rules and procedures, and subject to applicable law. If the arbitrator rules in your favor on any claim presented, we will reimburse you for arbitration filing fees you have paid up to \$700.00. Please check with the arbitration administrator to determine the fees applicable to any arbitration you file.</p>

	<p><b>Applying state law:</b> The laws governing your account may limit the amount of fees and expenses you are required to pay in arbitration. Your arbitration fees and expenses will not exceed any applicable limits.</p> <p><b>Paying for attorney/expert/witness fees:</b> Unless applicable laws state otherwise, each party will pay its own attorney, expert, and witness fees. This rule applies no matter which party wins arbitration.</p>
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## Business Relationships Only: Resolving Disputes Through Arbitration

<p><b>ARBITRATION AGREEMENT BETWEEN YOU AND CREDIT UNION</b></p>	<p>If you have a dispute with us, we hope to resolve it as quickly and easily as possible. First, discuss your dispute with us. If a Credit Union employee is unable to resolve your dispute, you agree that either Credit Union or you can initiate arbitration as described in this section.</p> <p><b>Definition:</b> Arbitration means an impartial third party will hear the dispute between Credit Union and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A “dispute” is any unresolved disagreement between Credit Union and you. A “dispute” may also include a disagreement about this Arbitration Agreement’s meaning, application, or enforcement.</p> <p>Except as stated in “No waiver of self-help or provisional remedies” below, Credit Union and you agree, at Credit Union’s or your request, to submit to binding arbitration all claims, disputes, and controversies between or among Credit Union and you (and their respective employees, officers, directors, attorneys, and other agents), whether in tort, contract or otherwise arising out of or relating in any way to your account(s) and/or service(s), and their negotiation, execution, administration, modification, substitution, formation, inducement, enforcement, default, or termination (each, a “dispute”). <b>DISPUTES SUBMITTED TO ARBITRATION ARE NOT RESOLVED IN COURT BY A JUDGE OR JURY. TO THE EXTENT ALLOWED BY APPLICABLE LAW, CREDIT UNION AND YOU EACH IRREVOCABLY AND VOLUNTARILY WAIVE THE RIGHT EACH MAY HAVE TO A TRIAL BY JURY FOR ANY DISPUTE ARBITRATED UNDER THIS AGREEMENT.</b></p> <p><b>Aside from self-help remedies, this Arbitration Agreement has only one exception:</b> Either Credit Union or you may still take any dispute to small claims court. Any matter subject to the jurisdictional limits of any applicable small claims court is not subject to arbitration.</p> <p>Arbitration is beneficial because it provides a legally binding decision in a more streamlined, cost-effective manner than a typical court case. But, the benefit of arbitration is diminished if either Credit Union or you refuse to submit to arbitration following a lawful demand. Thus, the party that does not agree to submit to arbitration after a lawful demand by the other party must pay all of the other party’s costs and expenses for compelling arbitration.</p>
<p><b>Class action or representative suit not permitted</b></p>	<p>Credit Union and you agree that the resolution of any dispute arising pursuant to the terms of this Agreement will be resolved by a separate arbitration proceeding and will not be consolidated with other disputes or treated as a class. Neither Credit Union nor you will be entitled to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general. If any provision related to a class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, the entire Arbitration Agreement will be unenforceable.</p>
<p><b>Applicable rules</b></p>	<p>Credit Union and you each agree that the arbitration will:</p> <ul style="list-style-type: none"> <li>• Proceed in a location mutually agreeable to Credit Union and you, or if the parties cannot agree, in a location selected by the American Arbitration Association (AAA) in the state whose laws govern your account</li> <li>• Be governed by the Federal Arbitration Act (Title 9 of the United States Code), notwithstanding any conflicting choice of law provision in any of the documents between Credit Union and you</li> <li>• Be conducted by the AAA, or such other administrator as Credit Union and you will mutually agree upon, in accordance with the AAA’s commercial dispute resolution procedures, unless the claim or counterclaim is at least \$1,000,000 exclusive of claimed interest, arbitration fees and costs in which case the arbitration will be conducted in accordance with the AAA’s</li> </ul>

	<p>optional procedures for large, complex commercial disputes (the commercial dispute resolution procedures or the optional procedures for large, complex commercial disputes to be referred to, as applicable, as the “rules”).</p> <p>If there is any inconsistency between the terms hereof and any such rules, the terms and procedures set forth herein will control. Any party who fails or refuses to submit to arbitration following a lawful demand by any other party will bear all costs and expenses incurred by such other party in compelling arbitration of any dispute. Nothing contained herein will be deemed to be a waiver by Credit Union of the protections afforded to it under applicable laws.</p>
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**General Provisions for BOTH Consumer and Business Relationships -- Resolving Disputes Through Arbitration**

<p><b>Scope of Arbitration Coverage</b></p>	<p>Under the terms of these Arbitration Provisions, and except as set forth above, Claims (as defined below) will be resolved by individual (and not class-wide) binding arbitration in accordance with the terms specified herein, if you or we elect it. These provisions shall apply to any claim arising or relating to any Claim existing now or in the future and shall apply to existing and future accounts, loans and other Credit Union services.</p> <p>“Claim.” For purposes of this Arbitration Provision, the word “claim” means any dispute associated with or arising from any one or more savings, checking or other accounts you have with us and the features and services provided in connection with it or them. Claim also includes collectively and separately, any services associated with any account. Further, “claim” shall include any loan or lending relationship with us as a borrower, co-borrower, guarantor, owner of collateral or third-party pledgor. A loan or lending relationship shall include any products or services obtained in connection with or arising from the lending relationship.</p> <p>All statutes of limitation applicable to any dispute apply to any arbitration between you and the Credit Union. The provisions of this arbitration agreement shall survive termination or amendment of the account/services relationships or any other relationships between you and the Credit Union.</p>
<p><b>Notice and Cure</b></p>	<p>Prior to initiating any litigation or proceeding under this Resolving Disputes Through Alternate Dispute Processes such as Arbitration Section, you or we, as applicable, shall give the other party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you shall be sent in writing by mail to the address you provided in connection with your account (or any updated address you subsequently provide). Any Claim Notice to us shall be sent by mail to 705 W. Cherry Street, Jesup, GA 31545, Credit Union, Attn: CLAIM NOTICE. Any Claim Notice you send must include your name, address, and information sufficient to identify your account and explain the nature of the Claim and the relief demanded. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. The party giving a Claim Notice must reasonably cooperate in providing any information about the Claim that the other party reasonably request.</p>
<p><b>No waiver of self-help or provisional remedies</b></p>	<p>This arbitration requirement does not limit the right of Credit Union or you to:</p> <ol style="list-style-type: none"> <li>1) Preserve or obtain possession of property,</li> <li>2) Exercise self-help remedies, including setoff or</li> <li>3) Obtain provisional or ancillary remedies such as injunctive relief or attachment, before, during, or after the pendency of any arbitration proceeding. This exclusion does not constitute a waiver of the right or obligation of either party to submit any dispute to arbitration or reference hereunder, including those arising from the exercise of the actions detailed above.</li> </ol>
<p><b>Arbitrator’s qualifications and power</b></p>	<p>Any dispute in which the amount in controversy is \$5,000,000 or less will be decided by a single arbitrator selected according to the rules, and who will not render an award of greater than \$5,000,000. Any dispute in which the amount in controversy exceeds \$5,000,000 will be decided by majority vote of a panel of three arbitrators; provided however, that all three arbitrators must actively participate in all hearings and deliberations. Each arbitrator will be a neutral attorney licensed in the state whose laws govern your account, or a neutral, retired judge in such state, in</p>

	<p>either case with a minimum of ten years' experience in the substantive law applicable to the subject matter of the dispute to be arbitrated. The arbitrator(s) will determine whether or not an issue is arbitratable and will give effect to the statutes of limitation in determining any claim.</p> <p>In any arbitration proceeding the arbitrator(s) will decide (by documents only or with a hearing at the discretion of the arbitrator(s)) any pre-hearing motions which are similar to motions to dismiss for failure to state a claim or motions for summary adjudication. The arbitrator(s) will resolve all disputes in accordance with the substantive law of the state whose laws govern your account and may grant any remedy or relief that a court of such state could order or grant within the scope hereof and such ancillary relief as is necessary to make effective any award. The arbitrator(s) will also have the power to award recovery of all costs and fees, to impose sanctions, and to take such other action as deemed necessary to the same extent a judge could pursuant to the federal rules of civil procedure, the state rules of civil procedure for the state whose laws govern your account, or other applicable law. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. The institution and maintenance of an action for judicial relief or pursuit of a provisional or ancillary remedy will not constitute a waiver of the right of any party, including the plaintiff, to submit the controversy or claim to arbitration if any other party contests such action for judicial relief.</p>
<b>Discovery</b>	In any arbitration proceeding, discovery will be permitted in accordance with the rules. All discovery will be expressly limited to matters directly relevant to the dispute being arbitrated and must be completed no later than 20 days before the hearing date. Any requests for an extension of the discovery periods, or any discovery disputes, will be subject to final determination by the arbitrator upon a showing that the request for discovery is essential for the party's presentation and that no alternative means for obtaining information is available.
<b>Fees and expenses</b>	The arbitrator will award all costs and expenses of the arbitration proceeding.
<b>Additional rules for an arbitration proceeding</b>	To the maximum extent practicable, the AAA, the arbitrator(s), Credit Union and you will take all action required to conclude any arbitration proceeding within 180 days of the filing of the dispute with the AAA. The arbitrator(s), Credit Union or you may not disclose the existence, content, or results thereof, except for disclosures of information by Credit Union or you required in the ordinary course of business, by applicable law or regulation, or to the extent necessary to exercise any judicial review rights set forth herein. If more than one agreement for arbitration by or between Credit Union and you potentially applies to a dispute, the arbitration agreement most directly related to your account or the subject matter of the dispute will control. This arbitration agreement will survive the closing of your account or termination of any service or the relationship between Credit Union and you.
<b>The right to pursue claims in small claims court</b>	Notwithstanding anything to the contrary, Credit Union and you each retains the right to pursue in small claims court a dispute within that court's jurisdiction. Further, this arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorneys' fees and costs) that exceeds the jurisdictional limit of the small claims court.
<b>Arbitration location</b>	<b>Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Georgia shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Wayne County in the State of Georgia.</b>
<b>Additional Terms and Services</b>	
<b>Laws governing your account</b>	This Agreement and your and our rights and obligations under this Agreement and any other relationships to which this Agreement applies, are governed and interpreted according to federal law and the law of the state where your account is located. If you are not sure where your account is located, please refer to the Rate and Fee Schedule, which is a part of this Agreement. Generally, your account is located in the State of the Credit Union's principal office. We reserve the right to transfer your account to another location in another state, which will be noted in the Rate and Fee Schedule or any amendments provided to you. If state law and federal law are inconsistent, or if state law is preempted by federal law, federal law governs in all respects. Our web site and the electronic services that we provide (excluding linked sites) are controlled by the Credit Union from its principal offices noted in the Schedule. While you may choose to access our web site and electronic services from other locations, we make no representation that any information, materials, or functions included in our web site or via our electronic service are appropriate or authorized for use in other jurisdictions. Your access from other locations is made on your own initiative; and you are solely responsible for compliance with

	any applicable local laws and regulations. Section headings in this Agreement are for convenience of reference only. If any law or judicial ruling renders any term or condition of this Agreement unenforceable, the remaining terms and conditions shall remain in full force and effect. We reserve the right to waive enforcement of any of the terms set forth in this Agreement regarding any Transaction or series of Transactions. Any such waiver will not affect our right to enforce any of our rights with respect to any owner, user or other applicable person/party; or to enforce any of our rights with respect to other Transactions. Any such waiver shall not modify the terms and conditions of this Agreement.
<b>Controlling language</b>	English is the controlling language of our relationship with you, including the terms of this Agreement. Items you write such as checks or withdrawal slips must be written in English. For your convenience, we may, but are not obligated to (unless required by law), translate some forms, disclosures, and advertisements into another language, but if there's a discrepancy, the English version prevails over the translation.
<b>Order of precedence between agreements</b>	If a service we offer has a separate agreement, and there's a conflict between the terms of this Agreement and the separate agreement, the conflicting terms of the separate agreement will apply.
<b>Legal process</b>	<p>Legal process includes any levy, garnishment or attachment, tax levy or withholding order, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, and other legal process relating to your account.</p> <p>We may accept and act on any legal process we believe to be valid regardless of how and where it is served, including if process is served in locations, states, or jurisdictions other than where the account was opened or where the account, property, or records are located.</p> <p>We may, but are not required to, provide notice of legal process relating to your accounts. We may comply with legal process even though it affects the interests of only one owner or authorized signer of a joint account.</p> <p>Any fees, expenses (including attorney's fees and expenses), or losses we incur as a result of responding to legal process related to your account are your responsibility. We may charge these costs to you or any account you maintain with us.</p>
<b>Legal dispute location</b>	Any lawsuit, claim, or other proceeding arising from or relating to your account or this Agreement, will take place exclusively in the state or federal courts in the listed above or in the Rate and Fee Schedule, without regard to conflict of laws principles. This includes enforcement of the Arbitration Agreement and entry of judgment on any arbitration award. The location for venue and jurisdiction shall be the location of the Credit Union's principal offices where your account is maintained as explained herein and in the Rate and Fee Schedule.
<b>Changes to this Agreement</b>	We may change the terms of this Agreement, including account fees and features, at any time by adding new terms or conditions, or by modifying or deleting existing ones. Changes to any account or account service requested by any member or account owner can only be made with the express consent of the Credit Union. The Credit Union, in its sole discretion, may: (1) change or modify any term or condition of this Agreement, including the method for determining dividends; (2) we may add new terms, conditions and requirements that we deem necessary or in the Credit Union's best interests; and (3) we may make operational changes. We may make all such amendments or changes as described at any time without notice except as expressly required by applicable law, and any change in the Agreement shall be effective at the earliest time allowed by applicable law. If applicable laws provide no express time period, then notice 10-days or more in advance of the effective date of any change shall be deemed sufficient. We may agree in writing to waive a term of this Agreement, including a fee, and we may revoke any waiver.
<b>Modification of invalid terms</b>	Any term of this Agreement that is inconsistent with the laws governing your account will be excluded to the extent of such invalidity. The invalid term will be considered modified by us and applied in a manner consistent with such laws. Such modification won't affect the enforceability or validity of the remaining terms of this Agreement.
<b>Timing of notices</b>	Any notice you send us is effective once we receive it and have a reasonable opportunity to act on it.
<b>Responsibilities and liabilities between Credit Union and you</b>	<p>We're responsible for exercising ordinary care and complying with this Agreement.</p> <p>When we take an item for processing by automated means, ordinary care does not require us to examine the item. In all other cases, ordinary care requires only that we follow standards that don't vary unreasonably from the general standards followed by similarly situated financial institutions.</p>

	<p>Except to the extent we fail to exercise ordinary care or to comply with this Agreement, you agree to indemnify and hold us harmless from all claims, demands, losses, liabilities, judgments, and expenses (including attorney’s fees and expenses) arising out of or in any way connected with our performance under this Agreement. This indemnification will survive termination of this Agreement.</p> <p>We won’t be liable for anything we do when following your instructions. In addition, we won’t be liable if we don’t follow your instructions if we reasonably believe that your instructions would expose us to potential loss or civil or criminal liability, or conflict with customary banking practices. In no event will either Credit Union or you be liable to the other for any special, consequential, indirect, or punitive damages. The limitation doesn’t apply where the laws governing your account prohibit it. We won’t have any liability to you if your account does not have sufficient available funds to pay your items due to actions we have taken in accordance with this Agreement.</p> <p>Circumstances beyond your control or ours may arise and make it impossible for us to provide services to you or for you to perform your duties under this Agreement. If this happens, neither Credit Union nor you will be in breach of this Agreement. If we waive a right with respect to your account on one or more occasions, it does not mean we’re obligated to waive the same right on any other occasion.</p>
<b>Your obligation to pay our fees</b>	We’re permitted to either directly debit your account or bill you for our fees, expenses and taxes incurred in connection with your account and any service. If the available funds in your account are not sufficient to cover the debit, we may create an overdraft on your account.
<b>Virtual Currency</b>	We do not accept accounts transacting in any type of virtual currency (crypto-currency) services or transactions. We do not accept any type of virtual currency for loan payments or for payment of any other obligations to the Credit Union. Prohibited transactions include but are not limited to: (i) wires (incoming/outgoing) (ii) ACH transactions (incoming/outgoing) (iii) privately owned ATMs/ITMs dealing specifically with crypto-currency (iv) credit or debit card transactions. We may not be able to monitor or limit such transactions and you agree we have no responsibility to detect, block, or limit your transactions in virtual currencies should you choose to engage in such activity despite these prohibitions.
<b>Monitoring</b>	We monitor all members and transactions. If prohibited activity, suspicious activity and/or unsatisfactory account handling is detected, we will review the account and take action either by limiting services or closing the account.
<b>Right to Reject, Delay or Suspend</b>	<p>We will not be obligated to honor, in whole or in part, (or may delay or suspend) any transaction or instruction which:</p> <ul style="list-style-type: none"> <li>• Is not in accordance with any term or condition applicable to the relevant account;</li> <li>• We reasonably believe may have been requested or issued without proper authority;</li> <li>• Involves funds subject to a hold, dispute, restriction or legal process which we believe prevents withdrawal;</li> <li>• We reasonably believe might violate the laws or regulations of the United States or any State, including without limitation, regulations of the Office of Foreign Asset Control (OFAC)</li> <li>• Would violate any applicable provision of any risk control program of any state or federal agency or authority;</li> <li>• Is not in accordance with any other requirement of our applicable policies, procedures or practices; or,</li> <li>• We reasonably decline to honor for your or our protection.</li> </ul> <p>You agree that any such action allowed above is a permissible under the terms of this Agreement and all laws and regulations applicable to the availability of funds held in deposit accounts and otherwise.</p>
<b>Natural disasters, pandemics or significant health concerns and other acts of God</b>	<b>Force Majeure.</b> Neither Party will be liable for any failure or delay in performing an obligation under this Agreement that is due to any of the following causes, to the extent beyond its reasonable control: acts of God, accident, riots, war, terrorist act, epidemic, pandemic, quarantine, civil commotion, breakdown of communication facilities, natural catastrophes, governmental declarations, acts or omissions, changes in laws or regulations, national strikes, fire, explosion, generalized lack of availability of raw materials or energy. For the avoidance of doubt, Force Majeure shall not include (a) financial distress nor the inability of either party to make a profit or avoid a financial loss, (b) changes in market prices or conditions, or (c) a party's financial inability to perform its obligations hereunder.

	<p>This clause shall continue to apply for a reasonable period of time after the cause addressed above has subsided sufficient to allow resumption of services.</p> <p><b>Official Health Guidance:</b> All Credit Union offices reserve the right to follow/implement official health guidance issued by governmental entities and/or health organizations which may include but are not limited to: Closure of Credit Union Offices; Social Distancing; Requiring the use of Personal Protective Equipment (masks, gloves, clear eye coverings or other requirements). These requirements may vary from office to office; and may change from time to time.</p> <p><b>Face Masks/Coverings:</b> For security reasons all face masks or other coverings are prohibited unless medically required. If a mask is medically required, members/non-members, contractors and staff, will be asked to temporarily remove it before assistance may be provided and completing a transaction for proper identification. If you feel you cannot remove you mask temporarily for identification in the branch you may use the Credit Union’s Drive-Thru as an alternative. We will also consider any requests for special appointments where your identity can be verified before entering Credit Union property.</p>
<p><b>Sharing information with other persons, co-borrowers, co-signers/guarantors, owners of collateral pledged and others.</b></p>	<p>You hereby consent and agree that we may share any information regarding your obligations with us or collateral pledged to secure any obligations you owe to the Credit Union with the persons listed in this subsection if we receive a request which we in good faith believe to be related to any such obligations, refinancings, sales, trades, transfers, exchange or Transactions Also, you consent and agree that we may provide pay-off or payment information to persons or entities who seek to make payments on your behalf, including potential “pay-offs”. This may include account numbers and information necessary to process payments.</p> <p><b>Access to Third Parties.</b> When you give another party access to your accounts or account information you understand and agree that we have no liability or obligation for any errors, claims or losses of any type of nature whatsoever relating to any transactions initiated as a result of your relationship with that third party, including any claims or losses that may arise from any access to your accounts or personal information.</p> <p><b>Third Parties:</b> To expedite the matters herein for your benefit, you agree that we can rely on the representations made to us by a third party, and our duties to you hereunder do not require us to investigate or document a request for such information.</p>
<p><b>“E-Mail” and Facsimile Communications // Consent to Communications By Email:</b></p>	<p>You acknowledge and agree that the Internet is considered inherently insecure. Therefore, should you undertake to communicate with us via general email, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to an e-mail at either the address provided with the communication, the e-mail address in your Membership Application and Signature Card, or any other application or written communication actually received by us. Any account owner, co-borrower, or authorized user may change the e-mail address for notices, statements or other information provided by us at any time. The Credit Union may not immediately receive e-mail communications that you send. Although we may use general email as provided herein, we reserve the right to require any notices from you be submitted to us in writing; and we may refuse to send certain information through unsecured e-mail communications. You agree and consent that we may provide to you any communication, documentation or information required by applicable laws or which we deem necessary or appropriate, which is not expressly subject to both consent and verification pursuant to laws such as the E-Signatures Act.</p>
<p><b>Powers of attorney</b></p>	<p>You agree that regardless of any laws, rules or regulations we may in our sole discretion refuse to honor or accept a power of attorney to open, close, deposit, or make Transactions on any account or to supply endorsements on checks or any other items or to take any other action with respect to an account, loan or other service. The Credit Union may allow a third person acting as your attorney-in-fact to make Transactions regarding your account(s) or conduct other business on your behalf without any liability to you, pursuant to a Power of Attorney, but have no obligation to do so. You agree that we have no obligation to verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire as to the use or purpose of any transaction(s) by your attorney-in-fact, and may restrict or refuse account access, withdrawals and Transactions.</p> <p>You further agree we may require that a Power of Attorney be registered with the appropriate recording authorities. We may restrict the types or amounts of Transactions we permit an attorney-in-</p>

	<p>fact to conduct. We may require a separate form for each account or service for which you want to grant power of attorney. If your agent or attorney-in-fact does not present the original form, we may either accept or refuse to honor any power of attorney you grant and with no liability to you. If we accept a power, we may continue to recognize the authority of your agent or attorney-in-fact until we receive written notice of revocation from you and have had a reasonable time to act on it.</p> <p>We within our discretion may not recognize a power of attorney given by one owner of a Joint Account without the consent of the other Joint Account holder(s).</p> <p>You agree to indemnify and hold the Credit Union harmless for accepting and/or honoring any power of attorney, or copy thereof, which we accept in good faith and believe to be valid and authorized by you.</p>
<p><b>Costs, expenses and attorneys' fees ALL ACCOUNTS / SERVICES</b></p>	<p>All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action, you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.</p>
<p><b>Telephone requests; recording data/communications and consent to communications from the Credit Union.</b></p>	<p>You agree that funds in any account(s) with us can be transferred, upon the telephone request of any signer on the account, to another account with us or to any other financial institution. Furthermore, we reserve the right to refuse to execute any telephone request or other order. You consent that any communications by any means with us or our affiliates may be monitored and recorded. When you access any services, we offer/provide including online and mobile banking to conduct transactions, the information you enter may also be recorded. By providing telephone number(s) to us, now or at any later time, you authorize us and our affiliates and designees to contact you regarding your account(s) with the Credit Union and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages.</p>
<p><b>Use of biometrics / fingerprints</b></p>	<p>The Credit Union or various apps you may choose to use may provide access to your accounts and services through the use of fingerprints or other biometrics. You agree to the use of such biometrics, and will cooperate with the Credit Union in implementing any requirements we or the third party may require associated with this technology. Biometric technologies may be used for authentication. A biometric identifier measures an individual's unique physical characteristics and compares it to a stored digital template for authentication. A physical characteristic can be a thumbprint, fingerprint, facial recognition or iris pattern. A biometric identifier can be used as a single or multifactor process. We may require the use of biometrics and/or fingerprinting with regard to any service we offer; and any refusal to cooperate with such use shall allow us to refuse to make any transaction, including but not limited to cashing any on-us item presented by any holder.</p>

	<b>Important Notice on Biometrics:</b> When you enable biometric access every person with an enrolled fingerprint on your accounts, services or device used to access your accounts and services will have access to your accounts and services, and may access your accounts, view your information, conduct transactions on your behalf, and has your authority to engage in these activities. Enrolled biometrics expand the number of persons who have access to your account regardless of the signers listed on your account agreement with us. CREDIT UNION ADVISES YOU TO REVIEW AND CONFIRM THAT ALL REGISTERED BIOMETRICS BELONG TO INDIVIDUALS WITH AUTHORITY AS DESCRIBED ABOVE. BY ACTIVATING ACCESS/SERVICES REQUESTED BY YOU THE CREDIT UNION RELIES ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED BIOMETRIC HAS PROPER AUTHORITY TO ACCESS AND USE YOUR ACCOUNTS AND ASSOCIATED ACCOUNT INFORMATION.
<b>Glossary:</b> These terms govern the interpretation of the above Agreement.	
<b>ACH</b>	The Automated Clearing House Network
<b>ACH debit entry</b>	An electronic instruction requesting the withdrawal of funds from your account through ACH.
<b>ACH transaction</b>	A deposit or payment transferred to or from your account through an ACH.
<b>Analyzed business account</b>	A checking account for which fees are billed through account analysis. Some analyzed accounts offer an earnings allowance to offset eligible fees. Examples of analyzed business accounts include the following: Lawyers Trust Account (IOLTA).
<b>Authorized signer</b>	A person who has actual or apparent authority to use your account even if they have not signed the account application.
<b>“Authorized User” and “Authorized Use”</b>	Means any person who has actual, implied or apparent authority, or to whom any owner has at any time given any information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. Suggestion: If you have a joint owner on an account that has any access to the joint account (online or otherwise) you understand that this owner or authorized user may access all accounts and services associated with the account and all other accounts having the same account prefix (i.e., account number and all suffixes associated with said account number). If you authorize anyone to use your access devices that authority shall continue until you specifically revoke such authority by notifying the Credit Union in writing or as required by applicable laws. If we or any of our agents contact you regarding any transaction(s) and you verify the transaction(s) you agree we may rely on your verification; and that any such transaction(s) shall be deemed authorized by you. If you fail to maintain the security of these access codes and the Credit Union suffers a loss or otherwise makes a determination that the Credit Union is at risk for potential loss, we may terminate any or all of your account services immediately. This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a power of attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us. An authorized signer may stop payment on an item they have drawn or otherwise ordered, but may not close any account(s) or terminate any services without the owner’s specific written consent.
<b>Available balance</b>	Our most current record of the amount of money available for your use or withdrawal. For more information, see the “Available Balance, Posting Transactions, and Overdraft” section in this Agreement.
<b>Business account</b>	Any deposit account, other than one of Credit Union’s commercial deposit accounts, which isn’t established and kept for personal, family, or household purposes. Common examples of ownership include an individual acting as a sole proprietor, a partnership, a limited partnership, a limited liability partnership, a limited liability company, a corporation, a joint venture, a nonprofit corporation, an employee benefit plan, or a governmental unit including an Indian tribal entity.
<b>Business day</b>	Every day except Saturday, Sunday, and federal holidays.
<b>Card</b>	Every type of debit card we may issue, except any prepaid cards or the business
<b>Collected balance</b>	The ending daily balance in your account after all credits and debits have posted, minus deposited items that have not yet been collected from the originating financial institution. The collected balance is the balance on which interest is calculated for all interest-bearing checking accounts and for all savings accounts.
<b>Consumer account</b>	Any deposit account which is established and kept for personal, family, or household purposes and isn’t intended for business use. A consumer account can be owned by one or more individuals.

<b>Direct deposit</b>	An automatic electronic deposit of your salary, pension, Social Security, or other regular income deposited through the ACH network to your Credit Union deposit account by your employer or an outside agency.
<b>Endorsement</b>	A signature, stamp, or other mark on the back of a check to transfer, restrict payment, or make the signer responsible for the check.
<b>Item</b>	Any order, instruction, or authorization to withdraw or pay funds or money from or to an account. Examples include a check, draft, money order, ACH, wire transfer, Bill Pay, other electronic transfer, ATM/ITM withdrawal, teller withdrawal, debit card purchase, and fee.
<b>Overdraft</b>	An available balance of less than \$0.00 in your account.
<b>Returned item / non-sufficient funds (NSF)</b>	A term used to indicate when an item presented for payment is returned unpaid because the available balance in your deposit account is less than the amount of the item when presented.
<b>Shares</b>	For the purpose of your pledge to secure your obligations to the Credit Union, our common law right of set off, and otherwise, "share(s)" mean all deposits in any share savings, share draft, club, share certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held -- regardless of contributions, that you have on deposit now or in the future, all of which are deemed "general deposits," for the purpose of your pledge. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest.
<b>Statement period:</b>	The dates of your statement period are located on your account statement, which provides you a record of all transactions posted during that period. Statement periods can be of varying length, including monthly, quarterly, semi-annual, or annual.
<b>Transaction or transaction</b>	Means any deposit, order, transfer, payment, purchase via POS transaction or otherwise, withdrawal or other instruction relating to any account or account service provided by the Credit Union.

For questions or inquiries, contact:



705 West Cherry Street  
Jesup, GA 31545  
800.822.1124

This credit union is federally insured by the National Credit Union Administration

**TRUTH-IN-SAVINGS DISCLOSURES AND  
RATE AND FEE SCHEDULE**

**SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS**

**EFFECTIVE DATE: 09/30/2025**

Account Type	Tiered Amount	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
<b>Savings</b>									
<b>Primary</b> <b>Vacation</b> <b>Christmas Club</b> <b>Business</b> <b>Sunny Savers</b> (Ages 0-12)	\$100 – 2,499.99	0.10%	0.10%	Variable	Quarterly	Quarterly	\$5.00	—	\$100.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
\$100,000 – 499,999.99	1.50%	1.50%							
\$500,000+	2.00%	2.00%							
<b>Money Market</b>	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$5.00	—	\$100.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
\$100,000 – 499,999.99	1.50%	1.50%							
\$500,000+	2.00%	2.00%							
<b>Traditional IRA Savings</b> <b>Roth IRA Savings</b>	\$25 – 2,499.99	0.10%	0.10%	Variable	Quarterly	Quarterly	\$5.00	—	\$25.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
\$100,000 – 499,999.99	1.50%	1.50%							
\$500,000+	2.00%	2.00%							
<b>Checking</b>									
<b>Educator</b> <b>Scholar</b> (Ages 13-23) <b>Senior</b> (Ages 55+)	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	—	\$100.00
	\$2,500 – 9,999.99	0.20%	0.20%						
	\$10,000+	0.30%	0.30%						
<b>Interest Checking</b>	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	\$300.00 or Direct Deposit	\$100.00
	\$2,500 – 9,999.99	0.20%	0.20%						
	\$10,000+	0.30%	0.30%						
<b>No Strings Free Checking</b>	—	—	—	—	—	—	\$25.00	—	—
<b>Renew Checking</b>	—	—	—	—	—	—	\$25.00	Service Fee Monthly \$10.00 or \$7.00 with Direct Deposit	—

<b>Business Checking</b>	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	\$500.00	\$100.00
	\$2,500 – 9,999.99	0.20%	0.20%						
	\$10,000+	0.30%	0.30%						

**Credit to Accounts for Member Deposits and Business Day Disclosure:**

The Credit Union's "daily-cut-off time":	All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers:	Any dollar amount may be transferred until close of business., on a business day. Any request for a transfer after close of business, will be sent on the next business day we are open.
The Credit Union's business day disclosure:	Our business days are listed below, excluding holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open).
Stop Payment Orders:	The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after close of business hours, on Saturdays, or on holidays until after we open for business on the following business day.

**Business Hours:**

Branch	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday – Drive Thru Only	We will close to observe the following Federal Holidays:
Main Office Jesup <i>Drive-Thru opens at 8:30 a.m. Mon-Fri</i>	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 1:00 p.m.	New Year's Day, Birth of Martin Luther King, Jr., Washington's Birthday, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day
Brunswick Midway Douglas	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	Closed	
Baxley	Closed	9:00 a.m. – 4:30 p.m.	9:00 am – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 1:00 p.m.	
Hazlehurst <i>Drive-Thru closes 6:00 p.m. Fridays</i>	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	Closed	

**Electronic Funds Transfer Services: Limitations, Fees, and other Important Information**

Daily ATM/ITM Limits	Dollar Amount: \$1,000	Limit: 9 per 24 Hours
Daily VISA Debit Card POS	Dollar Amount: \$2,500	Limit: 15 per 24 Hours
ATM/ITM Off-Line Limits	Dollar Amount \$250	Limit: 9 per Day
POS Off-Line Limits	Dollar Amount: \$500	Limit: 9 per Day

**Automatic Teller Machine (ATM/ITM) Limitations, Fees, and other Important Information**

Replacement VISA Debit Card (per occurrence)	\$5.00
Rush Fee for Replacement VISA Debit Card	\$50.00
Insufficient and Overdraft Fee	\$30.00
ATM/ITM Out of Network Withdrawal Fee	\$1.00
Custom image on VISA Debit Card	\$5.00

For questions or inquiries, contact:



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## TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

Bill Pay Limitations, Fee, and other Important Information	
Monthly Fee – First 3 months Free	No Fee with Monthly Bill Payment Activity \$5.00 Monthly Fee Without Monthly Bill Payment Activity (non-use)
Same Day Bill Pay Cutoff – times are biller dependent. Latest cutoff is 10 pm	\$9.95 per transaction
Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before <b>5:00 p.m. (EST)</b> . You may contact us or our representative pursuant to our Agreement at <b>844-596-1075</b> to cancel a payment up to <b>1:00 p.m. (EST)</b> on the business day your payment is scheduled to be initiated.
Overnight Checks 4 pm Cutoff Time	\$14.95 per transaction
Stop Payments	\$30 per transaction
A2A Transfers	No charge for inbound or outbound transactions; 10:00 pm cutoff time
Zelle Send and Receive Money	Free

Safe Deposit Boxes (Available at Jesup, Hazlehurst and Brunswick Branches only)					
Size	Yearly Fee	Size	Yearly Fee	Size	Yearly Fee
5 x 5	\$18.00	5 x 10	\$42.00	3 x 5 (Hazlehurst Branch Only)	\$15.00
3 x 10	\$22.00	10 x 10	\$62.00	2 x 5 (Brunswick Branch Only)	\$7.00
Drill Fee		\$275	Rekey Fee		\$30.00

MasterCard Credit Card			
Annual Fee	No Charge	Late Payment	\$30.00
Cash Advance Fee	\$5.00 or 2% whichever is greater with a maximum of \$200.00	Balance Transfer Fee	\$5.00 or 2% whichever is greater with a maximum of \$200.00
Pay by Phone Fee	\$10.00	Foreign Transaction Fee	2% of each multiple currency transaction in U.S. dollars. Cross-border transaction fee up to 1% on all cross-border transactions
Card Replacement Fee	\$5.00	Statement Copy Fee	\$2.00
Rush Fee	\$25.00	On Demand ACH Fee	\$5.00
Minimum Payment Fee	3% or \$20 whichever is greater	Return Check Fee	\$25.00

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## TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

Fees and Service Charges for All Accounts and Services			
Returned item fee (per item // unpaid items that are returned by the institution upon which drawn)	\$10.00	Insufficient funds item fee (per item // unpaid items that are returned by us, Draft and EFT) *	\$30.00
Account reconciliation / Research fee (per hour)	\$20.00	Overdraft Privilege Fee (per item // items that are paid by us, Draft and EFT) *	\$30.00
Christmas Club early withdrawal fee (per withdrawal if withdrawn before October 1)	\$10.00	Check printing fee	Price varies depending on style
Legal process tax levies, garnishments, etc. (per occurrence)	Actual Costs	Checking with Interest Service Charge Fee (per month if minimum balance has not been met, with direct deposit no charge)	\$4.00
Wire transfer (Domestic) fee (per transfer) Outgoing	\$15.00	Stop Payment Request Fee (per request, Draft, EFT)	\$4.00
Wire Transfer (International fee (per transfer) Outgoing	\$30.00		
Renew Checking Service Charge Fee (per month if account has direct deposit	\$7.00	Renew Checking Service Charge Fee (per month is account does not have direct deposit)	\$10.00
Home Banking Fee (per month if inactive for 3 months)	\$5.00	Debit/Credit Card Payments by phone	\$4.95
Visa Gift Card (per card, not reloadable)	\$5.00	Maintenance Fee (per month if account has an invalid address)	\$5.00
Deposit Bags	\$3.00 (size 11x6) \$5.00 (size 12x8) \$25.00 (lock bag)	Inactivity/Dormant Account Fee (per month after 12 months without activity)	\$5.00
Subordination Fee	\$100.00	Business Checking Fee (per month if minimum balance has not been met)	\$7.00

**State Laws & Jurisdiction/Venue:** Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Georgia shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Wayne County in the State of Georgia.

**Costs, Expenses and Attorneys' Fees ALL ACCOUNTS / SERVICES.** All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action, you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.

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## TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

***The rates and fees appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. Rates may change after account is opened without notice. Although dividends are based on the Credit Union's earnings at the end of each dividend period and cannot be guaranteed, the Credit Union projects sufficient earnings to pay these projected rates. Fees could reduce earnings on the account. Transactions to/from any accounts may be limited until id verification of all applicable persons is completed.***

\*A fee will be imposed for overdrafts created by share drafts, ACH, Point-of-Sale, ATM/ITM withdrawals, in-person withdrawals, or by other electronic means. Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. We generally post items in the following order: 1) credits, 2) ATM/ITM and debit card transactions (in the order received), 3) ACH debits (order received), 4) checks (check number order); however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of fees assessed. Interstate Credit Union will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s). ATM/ITM and everyday debit transactions will not be covered unless the member consents to extended coverage.

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

1. **Rate Information.** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule ("Schedule") provided above. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
2. **Compounding and Crediting.** Dividends will be compounded and will be credited as set forth in the Schedule. The Dividend Period ("period") for each of your accounts is set forth in the Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.
3. **Balance Information.** Any minimum deposit to open an account and the minimum average daily balance you must maintain to avoid service fees and to earn the annual percentage yield stated for your account is set forth in the Schedule. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. Accounts with Minimum Balance Requirements: If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.
4. **Accrual of Dividends.** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.
5. **Transaction Limitations for All Share Savings Accounts.** Limitations are set forth in the first Section of this Booklet entitled "Membership, Accounts and Account Services agreement." **Additional Limitations for IRA Savings Accounts:** You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union accounts. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law; and the minimum balance requirements and other restrictions applicable to the Certificate Account.
6. **Excessive Transactions.** For Regular Share, Money Market, Clubs, Sunny Savers, Business Savings and IRA Share Accounts, there are no limitations for preauthorized, automatic, or telephone transfers made from these accounts to another account of yours or to a third party in any month, and no limitations for transfers made by check, draft, or debit card to a third party. For Checking accounts, no account limitations apply.

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## TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

### COMMON FEATURES OF ALL ACCOUNTS

1. **Nature of Dividends.** The Credit Union pays dividends from current income and available earnings, after required transfers to reserves at the end of the dividend period, thus dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the Schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.
2. **National Credit Union Share Insurance Fund.** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
3. **Limitations on Maximum Shares Held by One Member.** The Credit Union's Board of Directors may limit the maximum amount of shares one member may hold by resolution, which they may set or change from time to time.
4. **Transfer and Assignment.** OWNERSHIP OF AN ACCOUNT IS NOT TRANSFERABLE WITHOUT THE WRITTEN CONSENT OF THE Credit Union. The Credit Union may, before giving its consent, use any of the funds in this Account to repay any debt due it from any named Account owner. Your Accounts may be pledged to secure your existing or future obligations owed to this Credit Union.
5. **Fees and Charges.** The fees and charges set forth in the Schedule may be assessed against your account(s).
6. **Par Value Requirements.** The Par Value of a membership share, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us is set forth in the Schedule. The sum of your membership share shall be paid into and retained in your share savings or other appropriate account.
7. **Transaction Limitation on All Accounts.** No member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. Further, if your account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

## PRIVACY DISCLOSURE

### FACTS

### WHAT DOES INTERSTATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Interstate Credit Union chooses to share; and whether you can limit this sharing.

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

#### To limit our sharing

- Call **800-822-1124**
- Visit us online: **interstatecu.org** or
- Mail the **form** below

**Please note:**

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call 800-822-1124 or go to [interstatecu.org](http://interstatecu.org)

### Mail-in Form

<p><b>Leave Blank OR</b>  <b>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</b></p> <p><input type="checkbox"/> <b>Apply my choices only to me</b></p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<p><b>Mail to:</b>  Interstate Credit Union  705 W Cherry St.  Jesup, GA 31545</p>

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

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Interstate Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Interstate Credit Union may share with nonaffiliates such as insurance companies, credit bureaus, and other financial companies.</i></li> </ul>

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include insurance and other financial companies.*

## Other important information

**Notices and “Joint Relationships.”** Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

**Modification.** The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

**What members can do to help.** Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card, or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It’s important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

**Protecting Children.** We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children’s identities and online privacy is important and that responsibility rests with us and with parents.

**Zelle Privacy Policy.** Within our online and mobile banking application, we aim to elevate your user experience and ensure secure transactions. To achieve this, we request permission to access your contact names, emails, and phone numbers. This data is exclusively utilized for the streamlined facilitation of finding and paying trusted individuals through the Zelle feature. Specifically, it is employed to prepopulate forms when adding a Zelle contact for payment purposes. We want to emphasize that this information is treated with the utmost confidentiality, safeguarded against disclosure to any third party, and reserved solely for the intended purpose. You have full control over your privacy, with the ability to disable contact permissions for this mobile banking application at any time through the Settings feature. Your trust and privacy remain our top priorities, and we are dedicated to the responsible handling of your personal information.

**Image Collection & Usage Privacy Policy.** Our banking app may collect and utilize user images for various purposes aimed at enhancing user experience and providing specific functionalities. Users maintain control over the camera access and usage within the app. Camera access is explicitly requested when the app requires image capture for any functionality. Users can enable or disable camera access at any time through the app's settings. Disabling camera access will prevent the app from utilizing the camera for any functionality requiring image capture. We are committed to protecting the privacy and security of our users' information. Any images collected are used solely for the intended purposes outlined above and are not shared with any unauthorized parties. By using our app, you consent to the collection and usage of images as described in this privacy policy.

**SMS/Text Messaging.** We may use information provided to communicate with you via phone, text (SMS), and email. You have the right to access, correct, or delete your information. We do not share this information with external parties for marketing.