



**FIRST
UNITED**
CREDIT UNION

Important Disclosures

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This Agreement is the contract of deposit that covers your and our rights and responsibilities concerning Membership and Account(s) offered to you. In this Agreement, the words "you" and "yours" mean those who sign the Membership Application. The words "we," "us," and "our" mean First United Credit Union ("Credit Union"). The word "account" means any one or more accounts you have with the Credit Union. The classification and form of ownership of your accounts are designated on your Membership Application.

By signing the Membership Application that is a part of the Agreement, or by establishing and using the account, each of you, jointly and severally, agrees to the terms and conditions in this Agreement, including the Member Account Agreement, Truth-in-Savings Account Disclosures, Schedule of Fees and Charges, Funds Availability Policy, Electronic Funds Transfer Agreement, Privacy Policy, any account receipt, the Credit Union's bylaws and policies, and any amendments which collectively govern your Membership and Accounts. You agree that additional accounts and services you request in the future will be governed by this Agreement as amended from time to time.

MEMBERSHIP AND ACCOUNTS

Membership Eligibility. To be eligible for membership in the Credit Union you must be an individual or entity qualifying within the Credit Union's field of membership, must have a valid Social Security Number (SSN) or Tax Identification Number (TIN), and must purchase and maintain at least one share as required by Credit Union Bylaws. You authorize us to check your account, credit, and employment history and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

Individual Accounts. An individual account is an account owned by one depositor, including any individual, corporation, partnership, trust, or other organization qualified for Credit Union membership. If the account is an individual account, the interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate or payable on death (POD) beneficiary, if applicable.

Joint Accounts. An account owned by two or more persons is a joint account. Joint owners are not members unless they are eligible and have opened a Primary Share Account with the Credit Union. Additional joint owners are owners on all accounts except IRAs.

Rights of Joint Business Account Owners. Any joint business account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the shares of any account, including funds representing a membership share, without the consent of the other account owner(s) and the Credit Union shall have no duty to notify any other joint account owner(s). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a Court order to act, or require that all joint account owners agree in writing to any transaction concerning the account.

Joint Business Account Owner Liability. If any item deposited in a joint business account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple business account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

Rights of Survivorship. If your account is a joint account, you can elect to a joint account with rights of survivorship or without rights of survivorship. With rights of survivorship, upon the death of one of the joint account owners, that person's interest will become the property of the surviving joint account owners. Without rights of survivorship, upon the death of one of the joint account owners, that person's interest will become the property of the designated P.O.D if one has been made.

Rights of Joint Account Owners. Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. **Any account owner may withdraw all available funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the funds of any account, including funds representing a membership share, without the consent of the other account owner(s)** and the Credit Union shall have no duty to notify any other joint account owner(s). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act, or require that all joint account owners agree in writing to any transaction concerning the account.

Joint Account Owner Liability. If any item deposited in a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount, and any charges and transaction, regardless of who created the overdraft, deposited or cashed the item, or benefited from or initiated the transaction. A joint owner shall be responsible for returning any unused checks or access devices from any joint owner removed from the account. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

Payable on Death (POD) Account Designations. A Payable on Death (POD) account is an account held in the name of one (1) or more persons as owner or owners for one or more persons designated as beneficiaries. The account and any balance thereof is subject to the following: a) during your lifetime you may withdraw the money in the account; b) by written direction to the credit union, you may change the beneficiary or beneficiaries; and c) upon your death the money remaining in the account will belong to the beneficiary or beneficiaries, and the money will not be inherited by your heirs or be controlled by your will. Any POD beneficiary designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary of the existence of any account or the vesting of a beneficiary's interest in any account, except as otherwise provided by law.

Accounts for Minors. For any account established by or for a minor, the Credit Union reserves the right to require the minor account owner to have his or her Social Security Number (SSN) or Tax Identification Number (TIN) and to have a parental joint account owner who is at least eighteen (18) years of age, who shall be jointly and severally liable to the Credit Union for any returned item, overdraft, or unpaid charges or amounts on such account. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. The Credit Union may make payments of funds directly to the minor without regard to his or her minority. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The Credit Union will not honor any transaction request by a parent or guardian who is not a joint account owner. The minor account owner's Social Security Number (SSN) or Tax Identification Number (TIN) must be shown on the account.

UNIFORM TRANSFERS/GIFTS TO MINORS ACCOUNT - A Uniform Transfers/Gifts to Minors Account (UTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire

about the use or purpose of any transaction. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

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

Accounts for Businesses and Organizations. Accounts held in the name of a business, organization, or association member are subject to the same terms set forth in this Agreement and the following additional rules. The Credit Union reserves the right to require the business member to provide a Membership Application informing the Credit Union who is authorized to act on its behalf. No POD beneficiary designation or other designation shall apply to the account unless your SSN is used as the primary tax identification number for the account. You agree to notify the Credit Union of any change in authority. The Credit Union may rely on the written authorization until such time as the Credit Union is informed of changes in writing and has had reasonable time to act upon such notice. The Credit Union may require that third-party checks payable to a business not be cashed, but must be deposited to a business account. The Credit Union shall have no notice of any breach of fiduciary duties arising from a transaction by any agent of the account owner, unless the Credit Union has actual notice of any wrongdoing.

Deposit Requirements. Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth in the "Rate Addendum and Schedule of Fees and Charges." All accounts are non-assignable and nonnegotiable to third parties. Certificate accounts are governed by the terms of this Agreement, the terms of the "Rate Addendum and Schedule of Fees and Charges," and the terms and disclosures on your certificate account receipt for each account, which is incorporated herein by this reference.

Endorsements. You authorize the Credit Union, at its discretion, to accept transfers, checks, drafts, and other items for deposit into any of your accounts, whether or not they are endorsed by all payees. You authorize the Credit Union to supply missing endorsements if the Credit Union chooses to supply such endorsements. The Credit Union reserves the right to verify all endorsements on third-party checks presented for deposit, either in person or by comparison with member signature files. If insurance, government, and certain other checks or drafts require an endorsement as set forth on the back of the check, the Credit Union may require endorsement as set forth on the check. Endorsements must be placed in the space on the back of the check between the top edge and one and a half inches from the top edge. The Credit Union may accept drafts or checks with endorsements outside this space. However, if any such endorsements or other markings you or any prior endorser make on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error.

Collection of Items. The Credit Union shall not be responsible for deposits made by mail or at an un-staffed facility until the Credit Union actually receives them. In handling items for deposit or collection, the Credit Union only acts as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for default or negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collection.

Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to these deposits as collected items. If the Credit Union incurs any fee to collect any item, the Credit Union may charge such a fee to your account. The Credit Union reserves the right to refuse or to return all or any item or funds transfer. The Credit Union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use.

Direct Deposits. The Credit Union may offer direct deposit options allowing you to preauthorize deposits (i.e. payroll checks, Social Security or retirement checks, or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits to your accounts by a separate authorization. If applicable, you must notify the Credit Union 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. Upon filing of bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and the Credit Union to make and

apply direct deposits in accordance with your authorization on file with the Credit Union. If the Credit Union is required to reimburse the U.S. government for any benefit payment directly deposited into your account for any reason, you agree the Credit Union may deduct the amount returned from any of your accounts, unless prohibited by law.

Crediting of Deposits. Deposits made on Sundays and Credit Union holidays will be credited to your account on the next business day. Deposits received at un-staffed facilities such as night depositories and automated teller machines (ATMs) will be credited on the day funds are removed and processed by the Credit Union. Items drawn from an institution located outside the United States are handled on a collection basis only. Amounts will be credited to your account when we receive final payment. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

ACCOUNT ACCESS

Authorized Signature. Your signature on the Account Card authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

ACH and Wire Transfers. Except as amended by this Agreement, electronic funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the credit union is located. We may execute certain requests for electronic funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order electronic funds transfers to or from your account. We will debit your account for the amount of an electronic funds transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. We will not provide you with next day notice of ACH, wire transfers and other electronic payments credited to your account.

You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments and, if received after a cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The credit union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order even if that person did not initiate the order. We may refuse requests to amend or cancel a payment order that we believe will expose the credit union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you of any such security procedures and you agree that our security procedures are commercially reasonable.

Credit Union Examination. The Credit Union may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. You agree that the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

ELECTRONIC CHECK TRANSACTIONS

Electronic Checks. If you authorize a merchant to electronically debit your checking account using the routing, account, and serial number of your check to initiate the transfer, whether the check is blank, partially or fully completed and signed, such authorization is an electronic check conversion. An electronic check conversion is an electronic funds transfer (EFT) subject to the terms of the Electronic Funds Transfer Agreement. You authorize us to honor any electronic check conversion from your checking account.

Electronic Re-presented Checks. If you write a check on a personal account that we return unpaid because of insufficient or uncollected funds, payee or any subsequent holder of the check may re-present the check to us, through an electronic instruction ("Electronic Re-presented Check") to charge your account for the amount of the check. If we receive an electronic re-presented check, we will pay or return the electronic re-presented check as if the original paper check was presented to us. Any collection fee you authorize the merchant to debit from your account is an electronic funds transfer subject to the terms of the Electronic Funds Transfer Agreement. If you want to reverse an electronic re-presented check, you must give us an affidavit within fifteen (15) days after we send or make available to you the periodic statement that reflects payment of that electronic re-presented check. In your affidavit, you must declare and swear under oath that the electronic re-presented check was ineligible or unauthorized. If we receive a proper notice of affidavit from you within the 15-day period, we will recredit your account with the amount of the charge. If you wish to stop payment of any electronic re-presented check, you must follow the procedures for stopping payment of checks, not the procedures for stopping payment on electronic loan or bill payments. If you ask us to request the depositor's bank to send us the original paper check or a copy of the paper check, and we provide it to you, you agree that you will not seek to have your account re-credited due to a prior stop payment order or if the item is otherwise ineligible for collection.

Account Rates and Fees. The Credit Union's payment of dividends on any account is subject to the account rates and fees, earnings, payment, and balance requirements as set forth in the "Account Disclosure" and "Schedule of Fees and Charges." You agree that the Credit Union may impose fees and charges for the deposit account services provided by the Credit Union. A current "Schedule of Fees and Charges" has been provided to you separately. You agree the Credit Union may change the "Account Disclosure" and "Schedule of Fees and Charges" from time to time and you will be notified of such changes as required by law.

TRANSACTION LIMITATIONS

Withdrawal Restrictions. The Credit Union will permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft protection plan. Drafts or other transfer or payment orders that are drawn against insufficient available funds will be subject to a service charge set forth in the "Schedule of Fees and Charges." If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may allow those withdrawals for which there are sufficient available funds in any order at the Credit Union's discretion. The Credit Union may also refuse to allow a withdrawal in other cases, for example, any dispute between the owners about the account (unless a court has ordered the Credit Union to allow the withdrawal); a legal garnishment or attachment is served; the account secures an obligation to the Credit Union; any required documentation has not been presented; or you fail to repay a Credit Union loan on time. You will be advised of the reasons for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (except checking accounts) of no less than seven (7) days and up to sixty (60) days, as required by law, before such withdrawal.

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

Cash Withdrawal Limitations. We will limit the dollar amount you withdraw from your account to a maximum of [\$25,000.0] per week. There is a one (1) week (5 business days) required notification for cash withdrawals over \$2,500.00.

OVERDRAFTS

Overdraft Liability. If on any day, the available funds in your checking account are not sufficient to cover checks and other items posted to your account, those checks and items will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. The Credit Union has no duty to notify you of an insufficient funds item. The Credit Union may charge a fee for an insufficient funds item whether paid or returned as set forth in the "Rate Addendum and Schedule of Fees and Charges." Except as otherwise agreed to in writing, the Credit Union, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union pays an item that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

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

Postdated and Stale dated Items. You authorize us to accept and pay any check, even if the check is presented for payment before its date, unless you notify the Credit Union of the postdating. Your notice will be effective only if the Credit Union receives the notice in time for the Credit Union to notify its employees and reasonably act upon the notice. You must accurately describe the check, including the number, date, and amount. You understand that the exact information is necessary for the Credit Union's computer to identify the check. If you give the Credit Union an incorrect, incomplete, or untimely notice, the Credit Union will not be responsible for paying the item before the date stated and the Credit Union may charge your account as of the date the Credit Union pays the item. You may make an oral notice, which will lapse within fourteen (14) days, unless continued in writing, within that time. A written notice will be effective for twelve (12) months. A written notice may be renewed in writing from time to time. You also agree not to deposit checks, drafts, or other items before they are properly payable. The Credit Union is under no obligation to you to pay a check or draft drawn on your account that is presented more than six (6) months after its date.

STOP PAYMENT ORDERS

Stop Payment Request. You may ask the Credit Union to stop payment on any check drawn upon your checking account. You may request a stop payment by telephone, by mail, fax or in person. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, date, and number of the check and its exact amount. If you give the Credit Union incorrect or incomplete information, the Credit Union will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for the Credit Union to act upon the order, the Credit Union will not be liable to you or to any other party for payment of the item. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to the Credit Union, and to assist the Credit Union in legal action taken against the person.

Duration of Order. You may make an oral stop payment order, which will lapse within fourteen (14) calendar days unless continued in writing within that time. A written stop payment order will be effective for 6 months. A written stop payment order may be renewed in writing from time to time. The Credit Union is not obligated to notify you when a stop payment order expires.

Liability. The Credit Union may charge a fee for each stop payment order requested, as set forth in the "Schedule of Fees and Charges." You may not stop payment on any certified check or draft, cashier's check or teller's check, or any other check, draft, or payment guaranteed by the Credit Union. You should be aware that while payment of the item may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages, or claims related to the Credit Union's action in refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

Lost Items. The Credit Union, in receiving items from you for withdrawal or deposit, acts only as your agent and reserves the right to reverse the credit for any deposited items or to charge your account for the items, should they become lost in the collection process.

Credit Union's Liability for Errors. If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union will not be liable if: (a) through no fault of the Credit Union, your account does not contain enough money to make the transaction; (b) circumstances beyond the Credit Union's control prevent the transaction; (c) your loss is caused by your negligence or the negligence of another financial institution; or (d) the money in your account is subject to a legal process or other claim. The Credit Union will not be liable for consequential damages except liability for wrongful dishonor. The Credit Union's actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area serviced by the Credit Union. You grant the Credit Union the right, in making payments of deposited funds, to rely on the form of the account and the terms of this Account Agreement. Any conflict between oral representations by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

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

Credit Union Lien and Security Interest. To the extent you owe the Credit Union money as a borrower, guarantor, endorser, or otherwise, the Credit Union has a lien on any or all the funds in any account in which you have an ownership interest at the Credit Union, regardless of the source of the funds. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts to pay any debt or amount owed the Credit Union, except obligations secured by your dwelling, unless prohibited by applicable law. All accounts are non-transferable to third parties. All accounts may not be assigned without our prior written consent.

Legal Process. If any legal action, such as a levy, garnishment, or attachment, is brought against your account, the Credit Union may refuse to pay out any money from your account until the dispute is resolved. If the Credit Union incurs any expenses or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to the Credit Union's lien and security interest.

Account Information. Upon your request, the Credit Union will inform you of the name and address of each credit reporting agency from which the Credit Union obtains a report in connection with your account. The Credit Union agrees not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; (4) as disclosed in our Privacy Notice Disclosure with Opt Out; or (5) you give us written permission.

NOTICES

Name or Address Changes. It is your responsibility to notify the Credit Union of a change in mailing or physical address, change of email address or change of name. The Credit Union is only required to attempt to communicate with you only at the most recent address you have provided to the Credit Union. If the Credit Union attempts to locate you, the Credit Union may impose a service fee as set forth on the "Schedule of Fees and Charges."

Notice of Amendments. Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes in account terms, rates, or fees as required by law. Changes in account ownership, such as adding or removing a joint account owner, must be evidenced in writing. The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.

Effect of Notice. Any written notice you give the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is deposited in the U.S. mail, postage prepaid, and addressed to you at your statement mailing address. Notice to any one account owner is considered notice to all owners of the account. The Credit Union reserves the right to accept oral instructions, and you agree to hold the Credit Union harmless from any liability arising as a result of such instructions.

Electronic Notices. If you have agreed to receive notices electronically we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

Taxpayer Identification Number (TIN) and Backup Withholding. If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and pay the Internal Revenue Service (IRS) a required percentage of payments of dividends, and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding as well as civil or criminal penalties. If you refuse to provide your TIN, the Credit Union may suspend the opening of your account.

STATEMENTS

Contents. If the Credit Union provides a statement for your account, you will receive a periodic statement of all transactions and activity on your account during the statement period. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For checking accounts, you understand that when paid, your original check becomes property of the Credit Union. Copies will be retained by the Credit Union and made available upon your request and subject to the fee set forth in the "Rate Addendum and Schedule of Fees and Charges."

Examination. You are responsible for examining each statement and reporting any irregularities to the Credit Union. The Credit Union will not be responsible for any forged, altered, or unauthorized item drawn on your account if (1) you fail to notify the Credit Union within thirty (30) days of the mailing date of the earliest statement and availability of checks containing any forgery, alteration, or unauthorized signature on the item; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

Notice to Credit Union. You agree that the Credit Union's retention of checks does not alter or waive your responsibility to examine your statements and check copies or the time limit for notifying the Credit Union of any errors. The statement will be considered correct for all purposes and the Credit Union will not be liable for any payment made or charge to your account unless you notify the Credit Union in writing within the above time limit after the statement and checks are made available to you.

Inactive and Abandoned Accounts. If you have an account that you have not made a withdrawal from, deposit to, renewal of, or transfer involving your account for more than 1 year (12 months) the Credit Union may classify your account as inactive and may charge an inactive account service fee as allowed by applicable law and set forth on the "Schedule of Fees and Charges". If your account is classified as inactive and the Credit Union has been unable to contact you by regular mail during this period, the Credit Union may classify your account as dormant and may charge a dormant account service fee as allowed by law and set forth on the "Schedule of Fees and Charges". Thereafter, dividends or interest will not be paid on the account if the balance falls below any minimum balance requirement. If a deposit or withdrawal has not been made on the account, you have not otherwise indicated an interest in the account, or the Credit Union has had no other contact with you within five (5) years as required by the Uniform Unclaimed Property Act, the account will be presumed to be abandoned. Funds in abandoned accounts will be remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

Death of Account Owner. The Credit Union may require the survivor or other claimant to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to honor all transfers, withdrawals, deposits, and other transactions on the account until the Credit Union learns of an account owner's death. Once the Credit Union learns of a

FUNDS AVAILABILITY POLICY DISCLOSURE

a member's death, the Credit Union may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days unless the Credit Union receives instructions from any person claiming an interest in the account to stop payment on the checks and other items. You agree that the Credit Union can require that anyone who claims funds in your account after your death to indemnify the Credit Union for any losses resulting from honoring that claim.

Termination of Account. The Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any account checks are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) any owner or authorized user causes the Credit Union to suffer a loss, or if there has been any misrepresentation or any other abuse of any of your accounts. Your account removal or termination will not affect your responsibility for any loan obligations or prior transactions. The Credit Union is not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if the Credit Union pays a check or other item after termination, you agree to reimburse the Credit Union for payment.

Termination of Membership. You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw. You may be expelled if there has been any misrepresentation or any other abuse on any of your other accounts or if you fail to comply with the Credit Union policies, procedures, or bylaws, conduct yourself in a threatening or abusive manner to Credit Union personnel, or willfully damage Credit Union property. You may be denied service or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union or violating any terms of membership. If you are expelled you may not be a joint account owner on another account.

Special Account Instructions. You may request the Credit Union facilitate certain Estate Account or court-ordered account arrangements. However, because the Credit Union does not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask the Credit Union to follow instructions that the Credit Union believes might expose it to claims, suits, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, the Credit Union may refuse to follow your instructions or may require you to post a bond to indemnify the Credit Union. Any item presented with a full payment legend must be presented in person to a Credit Union officer. Otherwise, payment is accepted with full reservation of rights. Account changes requested by you, or any account owner, must be evidenced by a signed Membership Application and accepted by the Credit Union. The Credit Union will not recognize the authority of someone to whom you have given power of attorney unless it is a Military Power of Attorney less than 1 year old.

Internet Gambling and Other Illegal Activities. You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

Severability. In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

Governing Law. This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state in which the Credit Union's main office is located and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the city in which the Credit Union is located.

Negative Information Notice. We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

This Disclosure describes your ability to withdraw funds from all your accounts at the Credit Union except for funds deposited to certificate accounts. The Credit Union reserves the right to delay the availability of funds deposited to certificate accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

General Policy. Our policy is to delay the availability of funds from your check and check deposits. 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.

Determining the Availability of a Deposit. When we delay the availability of a deposit the length of the delay is determined by counting the 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 before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from electronic direct deposits to your account as well as funds from the following deposits will be available on the same business day that we receive the deposit:

- U.S. Treasury checks that are payable to you
- Wire transfers
- Checks drawn on the Credit Union

Same-Day Availability for Certain Deposits made in Person. Funds from the following deposits are available on the same business day that we receive your deposit, if you make the deposit in person to one of our employees:

- Cash
- State and local government checks that are payable to you
- Cashier's, certified, and teller's checks that are payable to you, if you use a special deposit slip available from each teller location
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you

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

Availability of Other Check Deposits. The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a local check of \$700.00 on a Monday, \$200.00 of the deposit will be available by Tuesday. The remaining \$500.00 will be available by Wednesday.

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

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

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

Special Rules for New Accounts. If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000.00 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 \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Deposits at Non-Proprietary ATMs. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

Cash Withdrawal Limitation. We place certain limitations on withdrawals in cash. In general, \$200.00 of a deposit is available for withdrawal in cash by the first business day after the day of deposit. In addition, a total of \$400.00 of other funds becoming available on a given day will be available for withdrawal in cash at or after 5:30 p.m. that day. Any remaining funds will be available for withdrawal in cash by the following business day.

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 deposits 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.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by the Credit Union. In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union.

Electronic Funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

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

ATM. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, MasterCard, NYCE, Star and CoOp Networks and such other machines or facilities as the Credit Union may designate. At the present time, you may use your Card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at POS terminals that accept your Card.

The following limitations on the frequency and amount of ATM transactions may apply:

- You may make five unlimited ATM withdrawals per day up to your daily maximum of \$500.00 including fees.
- You may purchase up to a maximum of \$3000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.

- See "transfer limitations" section for any transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

MasterCard Debit or Check Card. You may use your Card to purchase goods and services anywhere MasterCard is honored by participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card member security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union.

You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union. At the present time, you may also use your Card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Access your Over draft line of credit account.
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept MasterCard.
- Order goods or services by mail or telephone from places that accept MasterCard.

The following limitations on the frequency and amount of ATM transactions may apply:

- You may make five unlimited ATM withdrawals per day up to your daily maximum of \$500.00 including fees.
- You may purchase up to a maximum of \$3000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See "transfer limitations" section for any transactions.

Audio Response (CU*Talk). If we approve Audio Response for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time you may use Audio Response to:

- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share, share draft, investment club and vacation club accounts.
- Obtain balance information for your share, share draft, investment club, vacation club and Christmas club accounts
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Audio Response via a touch tone telephone only. Audio Response will be available for your convenience twenty-four (24) hours per day. You may access CU*Talk (our automated telephone banking system) by dialing 800.860.5704 from any touch tone phone followed by our credit union code of 153 then press #, then enter your account number and press # and then enter your PIN and press #. If this is your first time calling, your PIN will be the last 4 numbers of our Social Security Number. Be sure to keep your PIN confidential. This service may be interrupted for a short time each day for data processing.

- There is no limit to the number of inquiries you may make in any one day.
- See "transfer limitations" section for any transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your members account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share, and share draft account.
- **Stop Payment Rights.** If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- See "transfer limitations" section for any transactions.

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

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

- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share, share draft, investment club and vacation club accounts.
- Obtain balance information for your share, share draft, investment club, vacation club and Christmas club accounts.
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Online Banking via personal computer. Online Banking will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

- There is no limit to the number of inquiries you may make in any one day.
- See "transfer limitations" that may apply to these transactions.

Transfer Limitations. For all Share Accounts, IRA Savings, Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

CONDITIONS OF EFT SERVICES

Ownership of Cards. Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.

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

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

A fee of 1 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

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

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

Fees and Charges. There are certain charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

Refer to the separate "Schedule of Fees and Charges" for current fees

Member Liability. You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

Tell us AT ONCE if you believe your card has been lost or stolen or if you believe someone has used your Card or access code or otherwise accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If a transaction was made with your Card or Card number without your permission, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card.

For all other EFT transactions, including ATM transactions or if you were grossly negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days you can lose no more than \$50 if someone used your Card 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, and we can prove we could have stopped someone from using your Card 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 prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at:

616-532-9067

or write to:

First United Credit Union
3140 Ivanrest Ave, SW
Grandville, MI 49418-1445

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

RIGHT TO RECEIVE DOCUMENTATION

Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, Check Card transactions, audio response transactions, preauthorized EFTs or electronic/PC transactions will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

Terminal Receipt. You have the option to receive a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Check Card transaction with a participating merchant.

Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by using Online Banking or by calling **616.532.9067**. This does not apply to transactions occurring outside the United States.

Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make.

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested services(s).
- To comply with government agency or court orders; or
- If you give us your written permission.

Business Days. Our business days are Monday through Friday, excluding holidays.

Credit Union Liability and Preauthorized Payments. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events.

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- If you used your Card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.

- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

Stop Payment Rights. If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

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

Notices. All notices from us will be effective when we have them or delivered them to the appropriate address in the Credit Union's records. If you have agreed to receive notices electronically we may send you notices to the appropriate email address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your Card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM Card.
- Report all crimes to law enforcement officials immediately.

Billing Errors. In case of errors or questions about electronic funds transfers from your share and share draft accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears, call us at:

616-532-9067

or write to:

First United Credit Union
3140 Ivanrest Ave, SW
Grandville, MI 49418-1445

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

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

We will tell you the results of our investigation within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) ** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

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

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

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

Governing Law. This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state in which the Credit Union's main office is located and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the city in which the Credit Union is located.

Enforcement. You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

A2A TRANSFER AUTHORIZATION FORM

FIRST UNITED CREDIT UNION ACCOUNT INFORMATION

Account Number _____

Account type and suffix number: ___ Checking ___ Savings ___ Loan

Member Name: _____

"OTHER" FINANCIAL INSTITUTION INFORMATION

Transfer Description _____

Financial Institution Name _____

Financial Institution Routing Number _____

Financial Institution Phone Number _____

Account Number at "Other" Financial Institution _____

Type of Account _____
(savings, checking, loan)

Account Holder Name at Other Instituion _____

Incoming transfer fee: \$2.00

Incoming loan payment fee: \$2.00 (FREE via "ItsMe247" Online Banking)

Outgoing transfer fee: \$3.00.

Authorization

I hereby authorize First United Credit Union to deposit or withdraw funds to/from the account listed above. I hereby certify that the information is correct and I am authorized to make deposits and withdrawals from the other financial institution's account listed above.

Signature

Date

Terms & Conditions – Account to Account (A2A) Setup

Account to Account (A2A) transfer service allows you to initiate transfers between accounts that you own. These accounts can be located at any institution within the United States. You will be able to transfer available funds anytime between your Credit Union Account and the other institutions at any time. You must be a legal owner on all accounts. You can set up as many accounts as you like. In order to transfer available funds from one account to another, you must log on to the It'sMe247 online banking site.

Other important notes regarding A2A transfers:

- ❖ There may be a fee associated with each transfer. The fee amount is located on the A2A Transfers Authorization Form.
- ❖ There may be daily limits on the amounts you can transfer between accounts. Consult First United Credit Union for these limitations.
- ❖ Outgoing and incoming A2A transfers can take up to 3 business days to complete.
- ❖ With outgoing transfers, your money will immediately be withdrawn from your Credit Union Account. Transfers will not be made if your Credit Union Account does not contain sufficient funds for the transfer.
- ❖ Incoming funds are not credited to your Credit Union Account until they arrive from the other institution, but the fee is withdrawn at the time of the transfer request.

With incoming transfers, a \$0 transaction entry will appear in your account history when the transfer is made. When the actual transfer is made by the other financial institution, you will see it in your Credit Union Account history.

- ❖ Once the transfer is initiated, First United Credit Union cannot cancel the transfer nor can transfers be reversed.
- ❖ First United Credit Union is not responsible for disputed transfers made between the accounts you have authorized for A2A Transfers. You agree to hold harmless First United Credit Union from any and all claims, actions and judgments, including costs of defense attorney's fees incurred in defending against same, arising from and related to disputes involving A2A transfers between your A2A account relationships.

**SAVINGS, VACATION CLUB, CHRISTMAS CLUB and
SHARE PLUS SAVINGS ACCOUNT DISCLOSURE**

Effective Date _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the First United Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Savings, Vacation Club, Christmas Club or Share Plus Savings Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date. Please call 616-532-9067 or visit www.firstunitedcu.org to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Minimum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Savings	\$100.00			N/A	N/A
<input type="checkbox"/> Vacation Club	None	See rate sheet for current rates.		N/A	N/A
<input type="checkbox"/> Christmas Club	None			N/A	N/A
<input type="checkbox"/> Share Plus Savings	\$1000.00			\$1000.00	N/A
<input type="checkbox"/> Money Market	\$0 - \$2,500				\$2500
	\$2,501 - \$10,000				\$2500
	\$10,001 - \$25,000				\$2500
	\$25,001 - \$50,000				\$2500
	\$50,001 +				\$2500

Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Savings Accounts are subject to a Tiered Rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. For Savings accounts, the minimum balance is included in all reports listing balance information, but is not included in the "available balance." If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

Transaction Limitations. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

Christmas Club accounts, Your account balance will be automatically transferred to your regular share account each November without penalty and the account will remain open.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your average daily balance for each day on which your balance equals or exceeds the required minimum balance. At your option, dividends will be compounded and credited to your account or will be paid directly to you or to another credit union account of yours.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

CHECKING ACCOUNT DISCLOSURE

Effective Date _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the First United Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Checking Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural.
 To obtain current dividend rate and Annual Percentage Yield (APY), please call 616-532-9067 or visit www.firstunitedcu.org.

RATE AND BALANCE INFORMATION

Account Type	Minimum Balance to Earn the Stated APY	Maximum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
Checking	\$0					
Interest Bearing Checking	\$0-\$2,500 \$2,500 +				\$0	\$2,500

Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Savings Accounts are subject to a variable rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in a regular share account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Interest Bearing Checking Accounts, failure to keep an average monthly balance of \$2,500 will result in a \$5.00 fee.

Transaction Limitations. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your average daily balance for each day on which your balance equals or exceeds the required minimum balance. At your option, dividends will be compounded and credited to your account or will be paid directly to you or to another credit union account of yours.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

IRA SAVINGS ACCOUNT DISCLOSURE

Effective Date _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the First United Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the, IRA Savings Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural.

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date. Please call 616-532-9067 or visit www.firstunitedcu.org to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Minimum Balance to Earn the Stated APY	Maximum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
IRA Savings	See rate sheet for current rates.					

Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Savings Accounts are subject to a Tiered Rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule *[verify the par value is disclosed.]*. The minimum balance requirements applicable to each account are stated above. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

Transaction Limitations. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

IRA's may also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or Your tax advisor for additional information.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your average daily balance for each day on which your balance equals or exceeds the required minimum balance. At your option, dividends will be compounded and credited to your account or will be paid directly to you or to another credit union account of yours.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

Effective Date _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the First United Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Term Share Certificate Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural.

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date.

Please call 616-532-9067 or visit www.firstunitedcu.org to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)	Additional Deposits	Maturity Date
Regular	<input type="checkbox"/> 6 Month	\$500.00	See rate sheet for current rates.		<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 12 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> 24 Month	\$500.00			<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 36 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> 48 Month	\$500.00			<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 60 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> Other				<input type="checkbox"/> Allowed	_____
					<input type="checkbox"/> Not Allowed	_____

Rate Information. IRA Certificate Accounts are subject to a Fixed Rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

Transaction Limitations. After your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty: For all certificate accounts the amount of early withdrawal penalty is 90 days dividends earned for CD terms of 12 months or less and 180 days dividends earned for terms over 12 months.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances; When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Renewal Policies. The renewal policy for your accounts is stated in the Rate Schedule. For Certificate accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is the Accounts Term. It begins from the date that your Account is opened and ends on the stated maturity date unless renewed, and dividends will be compounded daily and will be credited monthly. Your annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Accrued dividends (less any early withdrawal penalty) will be paid when you close your Account.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

Effective Date _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the First United Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Term Share Certificate Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural.

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date.

Please call 616-532-9067 or visit www.firstunitedcu.org to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)	Additional Deposits	Maturity Date
Regular	<input type="checkbox"/> 6 Month	\$500.00	See rate sheet for current rates.		<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 12 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> 24 Month	\$500.00			<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 36 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> 48 Month	\$500.00			<input type="checkbox"/> Allowed	_____
	<input type="checkbox"/> 60 Month	\$500.00			<input type="checkbox"/> Not Allowed	_____
	<input type="checkbox"/> Other				<input type="checkbox"/> Allowed	_____

Rate Information. IRA Certificate Accounts are subject to a Fixed Rate. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Minimum Balance to Avoid Fees: If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

Transaction Limitations. After your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For all Certificate accounts the amount of early withdrawal penalty for your account is to 90 days dividends for CD terms of 12 months or less and 180 days dividends earned for terms over 12 months.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances; When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Renewal Policies. The renewal policy for your accounts is stated in the Rate Schedule. For Certificate accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is the Accounts Term. It begins from the date that your Account is opened and ends on the stated maturity date unless renewed, and dividends will be compounded daily and will be credited monthly. Your annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Accrued dividends (less any early withdrawal penalty) will be paid when you close your Account.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of _____. The information may have changed after that date. To find out what may have changed call us at 616-532-9067 or write us at 3140 Ivanrest Ave SW, Grandville, MI 49418. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges <input type="checkbox"/> Visa Platinum Rewards <input type="checkbox"/> Visa Platinum Non-Rewards	
ANNUAL PERCENTAGE RATE for Purchases	Visa Platinum - Rewards 9.99% to 15.49% When you open your account based on your credit worthiness. Visa Platinum - Non-Rewards 8.99% to 17.49% When you open your account based on your credit worthiness.
ANNUAL PERCENTAGE RATE for Balance Transfers	Visa Platinum - Rewards 9.99% to 15.49% When you open your account based on your credit worthiness. Visa Platinum - Non-Rewards 8.99% to 17.49% When you open your account based on your credit worthiness.
ANNUAL PERCENTAGE RATE for Cash Advances	Visa Platinum - Rewards 9.99% to 15.49% When you open your account based on your credit worthiness. Visa Platinum - Non-Rewards 8.99% to 17.49% When you open your account based on your credit worthiness.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees	None
Balance Transfers	None
Cash Advance	\$10.00 or 3% , whichever is greater
Foreign Transactions	1% of each transaction in U.S. dollars
Penalty Fees	
Late Payment	Up to \$30.00
Returned Payment	Up to \$30.00
Other Fees	
PIN Replacement	\$5.00
Card Replacement	\$15.00
Document Copy Fee	\$30.00 for each copy or statement
Statement Copies	\$3.00 per page

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

VISA REWARDS DISCLOSURE

I. Description of the Program

- a. Cardholders will earn Rewards! ("points") for purchases of all eligible goods and services using the participating financial institution's credit/debit card ("card"). For point accumulation rate please login to www.manage-my-rewards.com or contact your financial institution for detailed information.
- b. If your financial institution chooses to assess a program annual fee, it will be automatically charged to the cardholder's card account every year on the anniversary month of the card. For annual fee information please contact your financial institution.
- c. Accrual of points may begin on the date the card and the card agreement is received by the cardholder.
- d. Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each periodic billing cycle ("billing cycle") by the cardholder(s) ("net purchase(s)"). Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction will be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- e. Points earned in integrated/custom programs can accumulate collectively to one account as permitted by the financial institution.
- f. Points may not be combined with any other loyalty/frequency reward program.
- g. Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, balance transfers, late fees, annual fees, over-limit fees, transaction fees, returned check fees, ATM transactions and fees or PIN transactions. At your financial institution's option, additional exclusions may be included in the rules governing the Rewards! program.
- h. Please contact the Rewards! customer service department at 866.678.5189 for information about any maximum point accumulation that applies to your program.
- i. Your financial institution reserves the right to award bonus points to selected cardholders.
- j. Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- k. Points are tracked and redeemable on a first-in, first-out basis. Visit www.manage-my-rewards.com and login to view when your points expire.
- l. To redeem points, cardholder's card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the cardholder's card account(s) at the time of redemption request); cardholder's outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the card cannot have any other status preventing authorizations.
- m. The cardholder agrees to release your financial institution, the administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- n. The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- o. Your financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about point earnings are not treated as card billing disputes. Your financial institution's decisions regarding point discrepancies shall be final. Redeemed points are deducted from the cardholder's point balance as of the request date of a reward.
- p. Points can only be redeemed based on the points available at the redemption center.
- q. Points cannot be offset against the cardholder's obligation to your financial institution.

- r. Points must be redeemed by the cardholder and may be used for another person.
- s. Your financial institution reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Your financial institution may make such a determination in its sole discretion.
- t. The Rewards! program is void where prohibited by federal, state, or local law.
- u. Your financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- v. Your financial institution reserves the right to change the terms and conditions of the Rewards! program. At your financial institution's option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- w. The Rewards! program is a service provided through Augeo Consumer Engagement Services, LLC, and your financial institution. In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), your financial institution reserves the right to cancel cardholder's membership in the Rewards! program.
- x. Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

II. Travel Rewards *

Call the administrator's travel redemption center or visit the Rewards! website for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST.

- a. All Travel must be redeemed through administrator's fully licensed redemption reservation center or online reservation site. Cardholders must have a valid card at the time of redemption.
- b. All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collects and fees charged by the airline and redemption center.
- c. Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline.
- d. Cardholders may make additional travel reservations with the administrator's travel agency using your financial institution card. The travel agency's normal and customary fees are billed to your card for any additional services required by the cardholder.
- e. All travel documents will be issued the same day the reservation is made.
- f. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
- g. Paper airline tickets are subject to the individual airline paper ticket fees.
- h. If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states, deliveries may be subject to additional shipping charges.
- i. The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Rewards! program.
- j. Administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's financial institution card.

- k. Your financial institution and Augeo Consumer Engagement Services, LLC are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down by this industry are done quickly and without notice, therefore, Reward redemption rules for air travel are subject to change without notice.
- l. Specific restrictions may apply to certain travel rewards.

Travel credit *

Cardholders may redeem points for a travel credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The cardholder will then be responsible for paying the amount remaining after the travel credit is applied to the full value of the travel reservation.

Airline Ticket *

Cardholders may redeem points for a single lowest published airfare as follows:

1. Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or international carrier.
2. All free tickets must be for round-trip travel on the same airlines or code share airline.
3. En-route stopovers are not permitted unless they are to make direct connections. Reservations for tickets also exclude the usage of charters.
4. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
5. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

III. Non-Travel Rewards

Merchandise *

- a. When necessary, the Rewards! program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Rewards! administrator may remove certain items and may replace or remove certain sections within any Rewards! program literature or website. All rewards are subject to availability.
- b. Merchandise rewards may take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- c. Merchandise cannot be shipped to an APO/FPO or PO Box addresses.
- d. Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have an additional freight charge billed to the cardholder's card.
- e. Merchandise pictured in any Rewards! program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Your financial institution and the administrator are not responsible for errors or omissions.
- f. Points required for reward items are subject to change.
- g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the cardholder signs to accept shipment of merchandise.
- h. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift cards, gift certificates and prepaid cards *

- a. Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 2-4 weeks, to the address specified on the order file with the administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6 weeks for delivery and can only be shipped within the United States.
- b. Gift cards, gift certificates and prepaid cards cannot be returned.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.
- d. Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e. Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.
- f. If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g. No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h. Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i. Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j. If gift cards, gift certificates or prepaid has been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- k. The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.
- l. The prepaid Visa® and MasterCard® cards expire in 24 months from issuance. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- m. Visa is a trademark of Visa U.S.A. Inc.
- n. MasterCard is a registered trademark of the MasterCard International Incorporated.

Cash back rewards *

- a. The cash back reward(s) will appear as a credit on the cardholder's reward card within the next two billing statements. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed on a cardholder's reward card.

* The available rewards may not apply to your program.

CREDIT CARD AGREEMENT AND DISCLOSURE

This Agreement establishes the terms and conditions of your credit card agreement with the Credit Union. In this agreement, the words "you" and "your" mean any person who signs this agreement or who uses any card or other access device that may be issued in connection with this Agreement. "Card" means the Visa Rewards or Visa Non-Rewards credit card and any duplicates and renewals the Credit Union issues. "Account" means your Visa Rewards or Visa Non-Rewards credit card account with the Credit Union. "Credit Union," "we," "us," and "our" mean the Credit Union. You must be a member of the Credit Union to apply for a credit card.

USING THE ACCOUNT: If you are approved for an account, the Credit Union will establish a line of credit for you. By using the card for the first time, or authorizing another person to use your account, you agree to and accept all of the terms and conditions in this agreement. You agree that your credit limit is the maximum amount (purchases, cash advances, balance transfers, plus "other charges") which you will have outstanding on your account at any time. Unless disclosed otherwise, the Credit Union will not allow advances over the credit limit. If the Credit Union has a program whereby it allows payment of advances that exceed your credit limit, the Credit Union will provide you with notice, either orally, in writing, or electronically (notwithstanding the requirements of the paragraph entitled "Statements and Notices") explaining your right to opt in to the Credit Union's program whereby it will honor advance requests over the credit limit. In the event you opt in to such a program, you agree to the terms of such a program. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union may increase or decrease your credit limit, refuse to make an advance and/or terminate your account at any time for any reason not prohibited by law. If you are permitted to obtain cash advances on your account, we may, from time to time, issue convenience checks to you that may be drawn on your account. Convenience checks may not be used to make a payment on your account balance. If you use a convenience check, it will be posted to your account as a cash advance. We reserve the right to refuse to pay a convenience check drawn on your account for any reason and such refusal shall not constitute wrongful dishonor.

You may request that we stop the payment of a convenience check drawn on your account. You agree to pay any fee imposed to stop a payment on a convenience check issued on your account. You may make a stop payment request orally, if permitted, or in writing. Your request must be made with sufficient time in advance of the presentation of the check for payment to give us a reasonable opportunity to act on your request. In addition, your request must accurately describe the check including the exact account number, the payee, any check number that may be applicable, and the exact amount of the check. If permitted, you may make a stop payment request orally but such a request will expire after 14 days unless you confirm your request in writing within that time. Written stop payment orders are effective only for six (6) months and may be renewed for additional six month periods by requesting in writing that the stop payment order be renewed. We are not required to notify you when a stop payment order expires. If we re-credit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft and to assist us in any legal action. You agree to indemnify and hold us harmless from all costs and expenses, including attorney's fees, damages, or claims, related to our honoring your stop payment request or in failing to stop payment of an item as a result of incorrect information provided to us or the giving of inadequate time to act upon a stop payment request.

RESPONSIBILITY: You promise to pay any and all charges incurred by you or by any person whom you authorize to use the Credit Card issued to you, and any fees or charges incurred in the recovery of a credit card, retrieval of transaction data, or collection of this account in accordance with the terms and conditions issued by VISA International, Inc. in accordance with the policies established by the Credit Union. Your obligation to pay the amount owed on your account continues until paid in full even though an agreement, divorce decree or other court judgment to which the Credit Union is not a party may direct someone else to pay the account balance.

JOINT ACCOUNT: If more than one person applies for the card each is individually responsible for all amounts owed on the account and is jointly and severally responsible for all amounts owed. This means the Credit Union can enforce the Agreement against any of you individually or all of you together. Each may obtain credit advances without the knowledge of the other and both are obligated to repay all advances made to the account. You agree to notify the Credit Union of any address change.

USING THE CARD: You may use the card issued to you to make purchases from anyone who accepts VISA Credit Cards. You may also obtain cash advances from the Credit Union, from other financial institutions participating in the VISA program and from automated teller machines (ATM's) that provide access to the VISA system. Your VISA Personal Identification Number (PIN) is needed to obtain cash advance from an ATM (not all ATMs accept VISA Cards). You agree not to use the card for any illegal transactions such as advances for gambling or wagering where these practices are in violation of the law. Even if you use your card for an illegal transaction, you will be responsible for all amounts and charges incurred in connection with the transaction.

PERSONAL IDENTIFICATION NUMBER (PIN): We will furnish you with a Personal Identification Number (PIN). You agree to keep the PIN secret. You also agree you won't write the PIN on the Card or anything you keep with the card. Your use of the PIN and Card in making a purchase or obtaining a cash advance constitutes your agreement to be responsible for all amounts and charges incurred in connection with such transactions.

FINANCE CHARGES. For purchase, cash advance, and balance transfer transactions on your Account, the balances subject to a finance charge are identified on your monthly statement as "Average Daily Balance" (including new purchases, new cash advances and new balance transfers). The "Average Daily Balance" is determined as follows. Each day we take the balance at the beginning of the day, add any new purchases, cash advances, balance transfers, insurance premiums, and debit adjustments or other charges, and subtract any payments, credits, unpaid finance charges, late charges, over-the-credit limit fees, and cash advance fees that are processed that day. This gives us the "Daily Balance." To get the "Average Daily Balance" for the billing cycle, we add up all the Daily Balances for each calendar day of the billing cycle, and divide the total by the number of days in the billing cycle. Purchase transactions posted to your Account during the billing cycle period are included in the total only if the "New Balance" on your previously assessed bill was not paid in full by the end of the grace period, as explained below.

A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the date of posting to your Account during the current billing cycle, and will continue to accrue until the date of the billing cycle preceding

the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

OTHER CHARGES: The following other charges (fees) will be added to your Account, as applicable:

PIN Replacement Fee: You will be charged \$5.00 for each replacement PIN that is issued to you for any reason;

Card Replacement Fee: You will be charged \$15.00 for each replacement card that is issued to you for any reason;

Document Copy Fee: You will be charged \$30.00 for each copy of a sales draft or statement that you request (except when the request is made in connection with a billing error made by the credit union);

Cash Advance Fee: You will be charged \$10.00 or 3% of the amount of the cash advance, whichever ever is greater.

LATE CHARGE: If your payment is late you will be charged up to \$30.00.

MONTHLY PAYMENTS: Each payment you make on the account will restore your credit limit by the amount of the payment that is applied to the outstanding principal of the purchases, cash advance and balance transfer features of your account. At any time, if your total new balance exceeds your credit limit, you must immediately pay the amount that exceeds your credit limit.

A PAYMENT IS REQUIRED EACH MONTH: You must pay at least the minimum payment shown on your statement by the date specified on your monthly statement. You can repay any outstanding balance prior to maturity in whole or in part at your option without penalty. Your monthly payment must be made directly to the address shown on your statement. If available, you may have your minimum payment automatically deducted from your checking or savings account.

The minimum periodic payment required for your Visa Rewards or Visa Non-Rewards Account will be 3.5% of your outstanding balance unless your outstanding balance is less than \$20.00, in which case your minimum payment will be your outstanding balance. Any portion of minimum payments shown on prior statements which remain unpaid, any amounts by which you exceed your credit limit, and any other applicable charges will also be added to your required minimum monthly payment.

Subject to applicable law, payments will be applied in the following order or in any manner the credit union chooses. First to any previously billed and unpaid Finance Charges on purchases, cash advances and balance transfers, then to any billed fees, then to the principal balance of purchases in the order they were posted to your account and then to the principal balance of cash advances. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate. If two or more purchases were posted on the same day, your payment will be applied to the lowest amount first. You understand that any payment that delays the repayment of Your unpaid balance will increase Your Finance Charge and any payment that accelerates the reduction of Your unpaid balance will decrease Your Finance Charges.

CREDIT BALANCES: If there is a credit balance due you, you may request in writing a full refund of this credit balance at our address shown in this Agreement.

SECURITY: You grant us a security interest under the Uniform Commercial Code and under any common law rights the Credit Union may have in any goods you purchase. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledged amount.

CONSENSUAL SECURITY INTEREST. To secure repayment of amounts you owe on your Account, you give the Credit Union a consensual security interest in all other shares you have in any individual or joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral). These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default.

CROSS-COLLATERAL: If you have other loans with us, or take out other loans with us in the future, collateral securing those loans (other than household goods or any dwelling) will also secure your obligations under this Agreement if those other agreements indicate that they may secure other obligations you may have with us.

DEFAULT: You will be in default: (1) if you fail to make any minimum payment or other required payment by the date that it is due, (2) if you break any promise you make under this Agreement, (3) if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due, (4) if any attachment or garnishment proceedings are initiated against you or your property, (5) if you default on any other indebtedness to the Credit Union, (6) if you make any false or misleading statement in any credit application or credit update, (7) if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe.

When you are in default, the Credit Union has the right to demand immediate payment of your full account balance without notice. If immediate payment is demanded, you will continue to pay Finance Charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security will be applied towards what you owe.

If collections efforts are required by the Credit Union, you agree to pay all costs and expenses incurred in the collection of any sum due, and in addition, if the holder hereof, after default, shall place this Agreement in the hands of an attorney or collection agency, for collection, to pay reasonable attorneys' fees, interest and fees due on this Agreement at the time of the employment of such attorney or collection agency.

Your Billing Rights: Keep This Document For Future Use
This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

CREDIT INFORMATION: You understand that the Credit Union will review your accounts periodically, and you hereby give your permission to and authorize the Credit Union to investigate and reassess your creditworthiness. You authorize the Credit Union to obtain information concerning your credit history from all available sources now and in the future. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing.

LIABILITY FOR UNAUTHORIZED USE/LOSS OR THEFT: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at 3140 Ivanrest Ave., SW, Grandville, MI 49418, or call us at 616-532-9067 twenty-four (24) hours a day, seven (7) days a week. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.00.

MERCHANT DISPUTES: The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the card. Please refer to the section titled "Your Billing Rights" for more information

RETURNS AND ADJUSTMENTS: Merchants and others who honor your card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1.00 or more, it will be refunded upon your written request or automatically after six (6) months.

CHANGING OR TERMINATING YOUR ACCOUNT: You agree that the Credit Union may change the terms of this Agreement from time to time after giving you any advance notice required by law at your last known address. To the extent the law permits, and indicated in the notice to you, the change will apply to your existing account balance as well as to future transactions. Your use of the card after receiving notice or a change will also indicate your agreement to the change.

You may request an increase in your credit limit either by written application or by phone. The Credit Union has the right to reduce or terminate your credit limit at any time. You understand and acknowledge that such action shall not affect your obligation to pay any outstanding balance PLUS any finance and other charges you owe under this Agreement. Accounts that have been inactive for one (1) year may be subject to termination at the renewal date. The card(s) you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union ALL cards upon request or upon termination of this Agreement whether by you or the Credit Union.

FOREIGN TRANSACTIONS: Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The currency conversion rate used to determine the transaction amount in US dollars is either 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 the government-mandated rate in effect for the applicable central processing date, plus 1 percent of the transaction amount, which may be billed separately on your account or included in the transaction amount. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

EFFECT OF AGREEMENT/WAIVER: This Agreement is the contract which applies to all transactions on your account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms. The Credit Union can delay enforcing any of its rights any number of times without losing them. Each provision of this agreement must be considered as part of the total agreement and cannot in any way be severed from it. However, you also agree that should any part of this agreement be found invalid, it will in no way affect the remainder of the agreement.

STATEMENT AND NOTICES: You will receive a statement each month showing transactions on your account. You are responsible for your minimum monthly payment even in the event your statement is late or returned to the Credit Union. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice to any one of you will be considered notice to all.

GOVERNING LAW: Except to the extent that Federal Law is applicable, the laws of the state in which this document is written shall govern the validity, construction and enforcement of this Agreement and all matters arising out of the issuance and use of the Card.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
First United Federal Credit Union
3140 Ivanrest Ave. SW
Grandville, MI 49418

You may also contact us on the Web: www.firstunitedfcu.org

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why we believe the bill was correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill.

We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

First United Credit Union
3140 Ivanrest Ave. SW
Grandville, MI 49418
www.firstunitedcu.org

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

CONSUMER SAFE DEBT PROTECTION PLAN

APPLICATION, DISCLOSURES, AND PROGRAM AGREEMENT for CONSUMERSAFE DEBT PROTECTION PLAN

BORROWER 1 NAME	BORROWER 2 NAME	LOAN NUMBER	ACCOUNT NUMBER	DATE OF LOAN
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This Product is Optional. Your purchase of the ConsumerSafe Debt Protection Plan ("Plan") is optional. Whether or not you purchase this protection will not affect your application for credit or the terms of any existing credit agreement you have with the Financial Institution. You may cancel the Program at any time. See the Program Agreement for an explanation of how the Program may be terminated.

	Plan 1*: <i>Plan # 592603</i>		Plan 2*: <i>Plan # 592604</i>		Plan 3*: <i>Plan # 592605</i>	
	I ELECT: <i>(Check only one box)</i>	Death: cancels loan balance Disability: cancels 6 Payments Involuntary Unemployment: cancels 3 Payments		Death: cancels loan balance Disability: cancels 6 Payments		Death: cancels loan balance
	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Single	<input type="checkbox"/> Joint
Cost per \$1,000 monthly outstanding loan balance:	<u>\$2.69</u>	<u>\$4.86</u>	<u>\$1.57</u>	<u>\$2.76</u>	<u>\$0.71</u>	<u>\$1.13</u>
Estimated Total Fee: <i>(closed-end loans only)</i>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

*** Benefit Maximums:** Death Protection cancels a maximum of **\$75,000**.
 Cancellations listed are per occurrence.
Monthly cancellations are limited to \$1,000 per month and a total of \$15,000 over the term of the loan, per each Protected Event and per each protected Borrower.

No, I do not wish to apply for the voluntary ConsumerSafe Debt Protection Plan at this time. _____ (Borrower 1 initials) _____ (Borrower 2 initials)

Application Eligibility:

To be eligible to apply, I must meet the following conditions. By signing this Application, I am stating that: (1) I am under age 70; (2) *if applying for Death or Disability protection:* During the last 2 years, I have not been advised of or treated for: cancer, heart attack or coronary artery disease, stroke, cirrhosis, AIDS, or any disorder of my immune system, or had any test showing evidence of antibodies to the AIDS virus (a positive HIV test); (3) *if applying for Disability protection:* I am presently working twenty-four (24) or more hours per week; and (4) *if applying for Involuntary Unemployment protection:* I am not self-employed, and I have not received unemployment benefits within the past 2 years.

Borrower's Signature

I acknowledge and agree that: **(a)** I meet the eligibility requirements listed above. If it is discovered that I do not meet the eligibility requirements above, my participation in the Plan will be terminated, I will receive a refund of any fees paid, and an otherwise valid claim will be denied; **(b)** I have received and thoroughly read the *ConsumerSafe Debt Protection Plan Agreement ("Agreement")*, and agree to abide by the terms of the Agreement; **(c)** I authorize the Plan fees to be added to my loan each month; and **(d)** I understand that I may not be eligible for all benefits contained in the Plan. This document is hereby incorporated into Borrower's loan documentation as if fully set forth therein. **There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under the Program. See the Program Agreement for details.**

Borrower 1 Signature	Date
Borrower 2 Signature <i>(if applying for Joint Protection)</i>	Date

PROGRAM AGREEMENT

As used in this ConsumerSafe Debt Protection Plan Program Agreement ("Agreement"), "You", "Your" or "Borrower" means the person(s) who are obligated to repay a loan to us who have purchased debt protection under this Agreement. "We", "Our", "Us" means First United Credit Union, 3140 Ivanrest Ave SW, Grandville, MI 49418. "Plan Administrator" means Minnesota Life Insurance Company, 400 Robert Street North, St. Paul, Minnesota, 55101, or one of its affiliates, or a contracted third party.

This Agreement amends your loan or credit agreement. By enrolling in the ConsumerSafe Debt Protection Plan ("Plan"), you agree to abide by the terms of this Agreement. The ConsumerSafe Debt Protection Application is a part of this Agreement and is hereby incorporated as if fully set forth herein.

DEFINITIONS

Effective Date means that date on which your Plan becomes effective, which is the later of: (1) the date you enroll in, and your eligibility is approved for, the Plan; or (2) the date of your first advance under a protected open-end credit plan.

Presently working twenty-four (24) or more hours per week: This term means that you are actively working for income for twenty-four (24) hours or more per week. "Working" means actually performing your job duties and not off of work due to leave of absence; layoff; routine or seasonal work interruption; or any other reason.

Outstanding Balance and Payment: "Outstanding Balance" means the outstanding loan balance as of the date a Protected Event occurs. "Payment" means the minimum monthly loan payment scheduled under your loan agreement. Outstanding Balance and Payment both refer to the protected amount under the Plan and include principal, interest, the Plan fee and any amounts which the creditor and borrower agreed to finance as part of the loan at the time the credit is extended. It does not include late fees or other fees; real estate taxes or property insurance premiums; or any amount that represents defaults in scheduled payments of either interest or principal. A scheduled lump-sum Balloon payment will only be protected if the Protected Event cancels the Outstanding Balance. Additionally, any advance taken during any period of Involuntary Unemployment or Disability will not be protected and the payment for that advance will not be cancelled. You will be responsible for re-paying any amounts that are not cancelled.

Pre-existing condition: means a condition for which you received or had medical treatment, advice or diagnostic tests either for that same condition or a related condition within the six-month period immediately prior to the Effective Date and immediately prior to each and every advance taken. However, any Protected Event resulting from any such condition or a related condition will not be excluded if the Protected Event commences six months or more after the Effective Date of protection or six months or more after the advance is taken.

TERMS OF PROTECTION

Who is eligible for protection?

This Plan protects an eligible Borrower ("Borrower 1") against Protected Events that occur while you are enrolled in the Plan ("Single Protection"). At an additional cost, you may purchase protection for a Co-Borrower ("Borrower 2") against the Protected Events within the Plan purchased ("Joint Protection"). Co-signers, guarantors, and non-borrower owners of collateral are not eligible for protection.

What types of loans are eligible for protection under the Plan?

The following types of loans are eligible for protection if the Plan is made available to you on that loan type: closed-end consumer loans if the loan has a term of 120 months or less; multi-featured consumer lending plans and consumer lines of credit; and credit cards.

What is the Plan Fee and how is it collected?

The Plan Fee is the amount you pay for the Protection. It is calculated by applying the rate per \$1,000 of your monthly outstanding balance and will be charged and collected monthly. For closed-end loans, if the Protection is purchased at loan closing, the fee becomes part of your required monthly loan payment. For open-end loans, the fee will be added to your outstanding balance as an advance each month which must be paid in full each month. If Debt Protection is added after the start of a closed-end loan, the fee will be added to your outstanding balance each month; in such a case, we may either increase your minimum monthly payment or extend the term of your loan. If you fail to pay the fee, we can cancel the protection.

Can the Plan Fee and terms of this Agreement Change?

Yes. We can change the terms of this Agreement, including the rates, at any time. If we do so, you will be provided prior notice and an opportunity to cancel your Agreement under the Plan.

Can this Agreement be contested?

Yes. If we find that you did not meet the eligibility requirements at the time of your application, your protection under the Plan will be removed, you will receive a refund of fees paid, and an otherwise valid claim will be denied.

PROTECTED EVENTS

The following describes the types of Protected Events and the protection afforded under each Plan:

DEATH (All Plans; Joint Protection Available)

What is the Death benefit?

For each protected borrower, we will cancel the amount of your Outstanding Balance as of the date of death, up to \$75,000. If two protected Borrowers die simultaneously, we will cancel the Outstanding Balance, up to \$75,000. In no event will an excess of \$75,000 be cancelled.

DISABILITY (Plans 1 & 2; Joint Protection Available)

What does Disability mean and how do I qualify for Disability?

Disability means your continuous inability, due to sickness or injury, to perform the substantial and material duties of your regular occupation and you are under the regular care and treatment of a licensed physician or licensed health care provider. To qualify for Disability protection, you must be disabled for 30 consecutive days. Benefits begin to accrue on the first (1st) day that you are disabled.

What amounts will be cancelled under the Disability protection?

For each occurrence of Disability, we will cancel 1/30th of the Payment for each day that you are disabled beginning with the first (1st) day of Disability and continuing for up to six (6) Payment cancellations. However, cancellations will immediately cease if you recover or return to work; or if the loan is paid off, is refinanced, or is discharged for any reason. The maximum monthly cancellation is \$1,000. Disability cancellations are limited to a total of \$15,000 over the term of the loan per each protected Borrower.

What if the same or related disability occurs?

Please see the "What if I suffer a recurrence?" question in the General Provisions section below.

INVOLUNTARY UNEMPLOYMENT (Plan 1; Joint Protection Available)

What does Involuntary Unemployment mean and how do I qualify for protection?

Involuntary Unemployment means that you involuntarily lost your full-time employment and you are eligible for, and are receiving, unemployment benefits.

To qualify for Involuntary Unemployment protection, the following requirements must be met:

1. You are involuntarily unemployed for 30 consecutive days; and
2. You are receiving unemployment benefits for the period of unemployment for which you are making a claim under this Agreement.

What amounts are cancelled under Involuntary Unemployment protection?

We will cancel 1/30th of the Payment for each day you are involuntarily unemployed, beginning with the first (1st) day of Involuntary Unemployment and continuing for: (a) up to three (3) Payment cancellations per occurrence of Involuntary Unemployment; (b) until you discontinue receiving unemployment benefits for any reason; or (c) you regain employment; whichever is earlier. The maximum monthly cancellation is \$1,000. Involuntary Unemployment cancellations are limited to a total of \$15,000 over the term of the loan per each protected Borrower.

EXCLUSIONS

Exclusions apply to both the Outstanding Balance and any and all advances under a multi-featured consumer lending plan.

Benefits will not be provided under any Protected Event if the Protected Event:

(1) is due to suicide committed within the first 2 years of protection; (2) is due to an intentionally self-inflicted injury; (3) is due to a Pre-existing Condition; (4) results from war or any act of war, whether declared or undeclared; (5) occurs on or after your 70th birthday.

The following exclusions apply in addition to the above:

Benefits will not be provided under Disability protection if:

The disability is related to a normal pregnancy, normal childbirth, or elective abortions. Complications due to pregnancy or childbirth will only be protected if the complications themselves are the cause of the disability.

Benefits will not be provided under Involuntary Unemployment protection if:

(1) your job is terminated because: (a) you retire; (b) you quit or resign your employment for any reason; (c) you lose your employment due to: (i) willful or criminal misconduct; (ii) a normal, routine or seasonal shut-down or job interruption of any kind; (iii) discharge from active military service; (iv) disability caused by sickness or injury; or (v) a strike, lockout, or labor dispute; (2) the involuntary unemployment commences within 90 days after your Effective Date; or (3) you received unemployment benefits within 2 years prior to applying for the Plan.

GENERAL PROVISIONS

How do I obtain benefits and verify a Protected Event under the Plan?

To obtain benefits under the Plan, you must notify us of a Protected Event within 30 days or as soon as possible, but no later than six (6) months after the occurrence of the Protected Event, and provide any documentation or information required by us at the time of your claim and/or throughout the period for which Payments are being cancelled. You must be able to verify the Protected Event to our satisfaction. If your delay in filing a claim prevents us in any way from determining eligibility under the Plan, no benefit will be issued.

What if I sustain an unrelated injury or sickness while I am disabled?

If you are disabled ("original occurrence") and sustain an additional sickness or injury which would be in and of itself disabling, the additional sickness or injury will not be considered a new occurrence of Disability, but rather will be considered the same occurrence. This means that you will receive benefits only if you did not exhaust your maximum per-occurrence benefits in connection with the original occurrence.

What if I suffer a recurrence of the same or related Protected Event?

If you incur a claim for the same type of Protected Event again within six (6) months after you have recovered or returned to full-time work, we will consider this a continuation of the prior event. (For disability, however, this only applies if you are disabled due to the same condition.) This means that the maximum number of cancellations per occurrence for the prior event will still apply; if that maximum was already reached, no benefits will be issued. If you incur a claim for the same type of Protected Event again more than six (6) months after you have recovered or returned to full-time work, we will consider this a new event and the terms and conditions of the Plan apply as if no prior event occurred. This provision applies whether you return to work full-time with the same or different employer.

What is the status of my loan following the occurrence of a Protected Event?

During the time it takes to process your request for benefits, you are responsible for making your monthly payment by the due date. Once benefits begin, you are responsible for any difference between the minimum payment due on the loan and the amount that is cancelled.

What if the term of my loan ends while I am receiving cancellations under the Plan?

Regardless of the number of cancellations you may otherwise be entitled to, cancellations will cease if the loan is paid off, is refinanced, or is discharged for any reason.

How can the Plan be terminated?

You may terminate this Agreement at any time by writing us at First United Credit Union, 3140 Ivanrest Ave SW, Grandville, MI 49418. If you do so within thirty (30) days of your enrollment in the Plan, we will credit your loan account for any fees charged for this protection. **We** can terminate this Agreement by giving you written notice at least thirty (30) days in advance of the termination. Termination by us or you will be effective on the first of the month following termination. Fees for the month in which notice of termination is received will still be due and collected from the loan payment.

Your Plan participation will terminate without advance notice if: (1) your loan is paid off, refinanced, or discharged for any reason; (2) required loan payments are past due by 90 days or more; if you bring your loan current after your Protection has been terminated for delinquency, protection will not be reinstated automatically and you must reapply for the Plan (3) you fail to pay the Plan Fee; (4) when you reach age 70 or die. For Joint Protection, when the oldest borrower reaches age 70, the oldest borrower's protection terminates. Protection will automatically convert to Single Protection for the younger borrower and the monthly fee will be adjusted accordingly. Once the younger borrower reaches age 70, all protection will terminate. If either borrower dies, any death benefits available will be paid, subject to the terms of this Agreement, and the protection for that borrower will terminate; or (5) the protected Outstanding Balance is paid off under the terms of the Plan or all maximum cancellations are reached.

What are the tax implications?

You may be subject to federal, state and local taxes on the amount of your cancelled loan payment or balance. You should consult your tax advisor. We or the Plan Administrator do not provide you with guidance on the tax implications, if any, of a cancelled debt.

What if I have questions about the Plan?

Telephone us at 616-532-9067 or write to us at First United Credit Union, 3140 Ivanrest Ave SW, Grandville, MI 49418 if you have any questions regarding this Plan.

First United CU Auto Advantage

Auto Deductible Reimbursement

- Pays up to five hundred dollars (**\$500 per Loss (limit of two losses per year)**) when a Loss is filed and paid by the auto insurance company for a Covered Auto the Member **owns** or leases evidenced by the title or registration, **AND insures** under an Auto Insurance Policy designating the Member as the Named Insured.
- **Loss** means an event for which the auto insurance company has approved and paid a collision or comprehensive claim which exceeds the Auto Insurance Policy deductible for the Covered Auto.
- Coverage is effective upon date of enrollment and will continue for **three (3) years**.

If the Member suffers a Loss during the benefit period which is covered by the Member's Auto Insurance Policy, the Member may be entitled to reimbursement of the Auto Insurance Policy deductible amount up to five hundred dollar (\$500) per Loss. To be eligible for reimbursement the Member must own or lease and insure the Covered Auto under an Auto Insurance Policy designating the Member as the Named Insured.

The Auto Deductible Reimbursement Benefit Does Not Apply If:

1. the Member does not have an in force Auto insurance Policy on the Member's Covered Auto at the time of a Loss;
2. the claim under the Member's Auto Insurance Policy is not covered or has been denied by the Member's auto insurance company;
3. the Loss does not exceed the in force Auto Insurance Policy deductible;
4. the Member's auto insurance company has waived the Auto Insurance Policy deductible under the Auto Insurance Policy;
5. the Loss is for a Recreational Vehicle (RV), Trailer, Motor Home, All Terrain Vehicle (ATV), Motorcycle, Boat, Personal Water Craft (PWC) or any other vehicle that does not fall under the definition of a Covered Auto;
6. the auto is used for commercial purposes or hire, or the auto is a commercial vehicle as defined by the manufacturer;
7. the Loss is other than a Total Loss and the Member does not repair the auto.

How to file a claim:

Call the **Claims Administrator at 1-800-711-4280** to request a claim form. Notice of the Loss must have been provided to the Claims Administrator within 90 days of the date of Loss. To process a claim the Claims Administrator must be sent a completed and signed claim form, along with the following required documents, within 180 days of the date of Loss.

- 1) A copy of the Automobile Insurance Policy Declarations page in effect on the date of Loss.
- 2) A copy of the Covered Auto title or registration in effect on the date of Loss.
- 3) A copy of the estimate of repairs or the total Loss statement.
- 4) A copy of the claim payment check and/or settlement letter from the Auto Insurance Company showing the amount that was paid and that the deductible was satisfied.
- 5) A copy of the check, credit card charge, debit card charge or cash receipt showing the deductible was paid.
- 6) Any other information that may reasonably be requested in order to process your claim.

This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions.



APG-AS-ADR FI Display- Rev 08.08.2014

Privacy Policy

We Respect Your Privacy

We have never shared nonpublic personal information except as required by law, and we will continue to protect your privacy.

Our Privacy Disclosure Policy

Categories of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you in applications or other forms, such as: your name, address, Social Security number, assets, employment and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

Categories of Information That We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone except as required by law.

Disclosure as Permitted by Law

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example- check printing companies).

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you ever have questions or concerns about the integrity of your account information, please contact us at firstunitedcu.org or toll-free at 866.255.1004.



Throughout this Application, the references to "We", "Us", "Our" and "Credit Union" mean the Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for you as set forth in these Agreements and Disclosures. Words or phrases preceded by a are applicable only if the is marked, e.g., . "n/a" means not applicable.

Account Type

- Share/Savings Share Draft/Checking Term Share Certificate IRA Roth IRA
 Other _____ Other _____

Overdraft Privilege

If you are applying for and are approved for a Debit Card you understand that if you go over your limit, you will be charged a fee as stated in the Schedule of Fees and Disclosure (Overdraft Privilege). You must check one of the boxes below and initial.

You want to authorize the Credit Union at its discretion to honor transactions that exceed your credit limit Yes No Initials _____

Account Service

- Payroll Direct Deposit Payroll Deduction Debit Card ATM Card PC Access/Internet Banking
 Other _____ Mobile Web Banking Mobile Text Banking CU Talk
 Overdraft Protection - Select priority of which Overdrafts should be applied
 Electronic Documentation - If this box is checked, you request the credit union to provide documentation electronically via email or the credit union's web site according to the Electronic Documentation provision of the Membership Account Agreements, which you acknowledge reading and agree to its terms.

Ownership

Individual Account **Joint Account with Survivorship** On the death of an owner or the account, the deceased owner's interest in the account passes to the surviving owner(s) of the account.

Primary Member (Applicant)

Name	Birth Date	SSN/TIN	Home Phone No.	Cell Phone No.
Physical Address (City, Street, State, Zip)			Email Address	
Employer	Work Telephone		Mothers Maiden Name	
Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> Passport <input type="checkbox"/> Other _____				
Identification Number	Country/State of Issue	Expiration Date	Password	

Joint Owner

Name	Birth Date	SSN/TIN	Home Phone No.	Cell Phone No.
Physical Address (City, Street, State, Zip)			Email Address	
Employer	Work Telephone			
Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> Passport <input type="checkbox"/> Other _____				
Identification Number	Country/State of Issue	Expiration Date	Password	

Joint Owner

Name	Birth Date	SSN/TIN	Home Phone No.	Cell Phone No.
Physical Address (City, Street, State, Zip)			Email Address	
Employer	Work Telephone			
Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> Passport <input type="checkbox"/> Other _____				
Identification Number	Country/State of Issue	Expiration Date	Password	

Account Designation

Payable on Death (P.O.D.) Account

Provide the following information to designate a P.O.D Beneficiary. Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the accounts with the exception of IRAs.

Beneficiary #1 - Name and Address	DOB	Relationship	Social Security No.
Beneficiary #2 - Name and Address	DOB	Relationship	Social Security No.

Business Accounts			
Name and Address of Entity		Other Names	
		Phone No.	Email
Type of Entity: <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Un-incorporated Organization <input type="checkbox"/> Association/Club <input type="checkbox"/> Other _____			
Select Code: <input type="checkbox"/> D = Disregarded Entity <input type="checkbox"/> General <input type="checkbox"/> C = Corporation <input type="checkbox"/> Limited <input type="checkbox"/> P = Partnership <input type="checkbox"/> Limited Liability			
Authorized Signers			
By signing this authorization, each of the signers jointly and severally certifies and agrees that the terms of the Certificate of Authority apply to the account owner listed above. The signers further acknowledge receipt of and agree to be bound by the terms and conditions found within the Membership Account Agreements including, but not limited to, Truth-in-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure which are incorporated into and made part of this application and you agree to the terms and conditions set forth therein and to any amendments we make from time to time.			
Name	Title	Signature X	Date
Name	Title	Signature X	Date
Certificate of Authority			
ACCOUNT OWNER - The Account Owner name shown above is the complete and correct name of the Account Owner. If applicable, all registered assumed names under which the Account Owner does business are shown above. Each corporate officer, partner, member, or trustee (as applicable) warrants that the Account Owner has been duly formed and currently exists. AUTHORIZED PARTIES - The persons signing above (Signers) presently occupy the positions listed and are authorized to transact business on behalf of the Account Owner. The Account Owner agrees to notify the Credit Union in writing of any change in the Signers' authority. The Credit Union may request any other evidence of a Signer's authority at any time. AUTHORITY 1. Each Authorized Party listed above (Signer) certifies and agrees that the Account Owner's accounts and services will be governed by the terms set forth in the Master Membership Account Agreement and Rate Addendum and Schedule of Fees and Charges, as amended from time to time. 2. The Credit Union is directed to accept and pay without further inquiry any item, bearing the signature as indicated above, drawn against any of the Account Owner's accounts listed above. Unless otherwise indicated, any one Authorized Signer is expressly authorized to endorse all items payable to or owned by the Account Owner for deposit with or collection by the Credit Union and to execute such other agreements and to perform any other transaction under the Agreement. 3. Any persons authorized to receive account information, if applicable, are authorized to receive from the Credit Union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks/drafts against or make any transaction related to the account. The authority given to the Authorized Signers shall remain in full force until written notice of revocation is delivered to and received by the Credit Union at the location where the account was opened and maintained. Any such notice shall not affect any items in process at the time notice is given. An authorized officer, trustee, or agent of the Account Owner will notify the Credit Union of any change in the Account Owner's composition, assumed business names, or any aspect of the entity affecting the deposit relationship between the Account Owner and the Credit Union before any such change occurs. The Credit Union shall have no duty to inquire as to the powers and duties of any Signer and shall have no notice of any breach of fiduciary duties by any Signer unless the Credit Union has actual notice of wrongdoing. 4. The persons authorized to receive account information, if applicable, are authorized to receive from the credit union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks/drafts against or make any transaction related to the account. LIABILITY - The Account Owner agrees that the Credit Union shall not be liable for any losses due to the Account Owner's failure to notify the Credit Union of such changes. Account Owner and each Signer agree to indemnify and hold Credit Union harmless of any claim or liability as a result of unauthorized acts of any Signer or former Signer or acts of any Signer upon which Credit Union relies prior to notice of any account change.			
Account Change Authorization			
By signing below, you authorize to the same extent as your original signature, the highlighted changes/additions shown herein.			
Initial Here	Date	Initial Here	Date
Initial Here	Date	Initial Here	Date
Important IRS Information - TIN Certification			
I certify in accordance with IRS W-9 instructions and under penalty of perjury, (1). that the number shown herein is my correct taxpayer identification number (or I am waiting for a number to be issued to me), (2). that unless designated below, I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding and (3). that unless designated below, I am a U.S. person (including a U.S. resident alien). <input type="checkbox"/> I am subject to backup withholding <input type="checkbox"/> I am exempt <input type="checkbox"/> I am a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)			
Signatures			
You hereby apply for membership with the Credit Union. You warrant the truth of the information contained in your application for membership and/or in subsequent representations to us. You realize that such information will be relied upon by us in determining your membership eligibility and/or credit worthiness. You hereby authorize us, our employees and agents to investigate and verify any information provided to us by you. By signing below, you agree to be bound by the terms and conditions found within the Membership Account Agreements including, but not limited to, Truth-in-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure which are incorporated into and made part of this application and you agree to the terms and conditions set forth therein and to any amendments we make from time to time. If your application for membership is a joint application, any liability created by the use of your Account is joint and several. You authorize any person, association, firm, corporation or personnel office to furnish information concerning your affairs upon our request, including, but not limited to, providing credit and employment history information. In addition to establishing a regular share Account, you may also from time to time request additional Accounts and/or Account Services be established on your behalf and/or the addition of joint owner(s) of your Account(s). Your signature below is your continuing authorization for the Credit Union to follow your written or verbal instructions to do so and you agree that your continuing authorization will remain in effect unless We receive written instructions to the contrary. You hereby authorize us to recognize any of the signatures subscribed herein in the payment of funds or the transaction of any business for your Account(s). To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information. The Internal Revenue Service does not require Your consent to any provision of this document other than the certifications required to avoid backup withholding.			
Joint Owner Signature X	Date	Joint Owner Signature X	Date
		Primary Owner Signature X	Date
Credit Union Use Only			
Date of Membership _____ Opened / Approved BY: _____ Membership Officer: _____ (I.D. Type)			
<input type="checkbox"/> Credit Report <input type="checkbox"/> Debit Card <input type="checkbox"/> Check Verify <input type="checkbox"/> Audio Response <input type="checkbox"/> PIN Request <input type="checkbox"/> PC Access/Internet Banking <input type="checkbox"/> Other _____			
<input type="checkbox"/> Payroll Direct Deposit <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Debit Card <input type="checkbox"/> ATM Card <input type="checkbox"/> PC Access/Internet Banking <input type="checkbox"/> Other _____ <input type="checkbox"/> Mobile Web Banking <input type="checkbox"/> Mobile Text Banking <input type="checkbox"/> CU Talk			

FACTS	WHAT DOES FIRST UNITED 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: <ul style="list-style-type: none"> • Social Security number and checking account information; • Credit history and employment information • Income and payment history When you are no longer our member, we continue to share information about you according to our policies.
How?	All financial companies need to share members' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason First United Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal	Does First United Credit Union share?	Can you limit my sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	No	We don't share
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For non affiliates' to market to you	No	We don't share

To Limit our Sharing	<ul style="list-style-type: none"> • Call toll-free 616-532-9067 - our menu will prompt you through your choice(s) • or • Visit us online: www.firstunitedcu.org <p>Please note: If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 616-532-9067 or go to www.firstunitedcu.org
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Who we are

Who is providing this notice?	First United Credit Union
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What we do

How does First United 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 First United Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money; • Pay your bills or apply for a loan; • Use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness; • Affiliates from using your information to market to you; • Sharing for non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
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

Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • First United Credit Union has no affiliates.
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • First United Credit Union does not share with non affiliates so they can market to you.
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> • Securian • CUNA Mutual

