



All About Your Security Service Consumer Accounts

Terms and Conditions Electronic Transfers Funds Availability

TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. In accordance with the USA PATRIOT Act, if we are unable to verify the information provided to us at the time of account opening, your account may be closed within 30 days.

What this means for you: When you open an account, we will ask for 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 or other identifying documents.

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

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

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

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

As used in this document the words "we," "our," "credit union" and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

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

ARBITRATION AND DISPUTE RESOLUTION

To the extent allowed by law, all claims or controversies arising between you and the credit union shall be subject to arbitration. **ARBITRATION IS FINAL AND BINDING ON THE PARTIES AND SUBJECT TO ONLY VERY LIMITED REVIEW BY A COURT. IN ARBITRATION THE PARTIES ARE WAIVING THEIR RIGHT TO LITIGATE IN COURT, INCLUDING THEIR RIGHT TO A JURY TRIAL. IF YOU HAVE ANY QUESTIONS ABOUT ARBITRATION, CONSULT AN ATTORNEY OR THE AMERICAN ARBITRATION ASSOCIATION. YOU AGREE AND UNDERSTAND (I) THAT YOU AND WE ARE BOTH GIVING UP THE RIGHT TO TRIAL BY**

JURY AND (II) THAT YOU AND WE ARE PRECLUDED FROM PARTICIPATING IN OR BEING REPRESENTED IN ANY CLASS OR REPRESENTATIVE ACTION OR JOINING OR CONSOLIDATING THE CLAIMS OF OTHER PERSONS (THE "CLASS ACTION WAIVER").

ARBITRATION PROVISIONS:

(a) Any claim or controversy ("Dispute") between or among the parties and their assigns, including but not limited to Disputes arising out of or relating to this agreement, this arbitration provision ("arbitration clause"), or any related agreements or instruments which cover any of your loans, products or services you have with the credit union ("Related Documents"), and including but not limited to a Dispute based on or arising from an alleged tort, will at the request of any party be resolved by binding arbitration in accordance with the applicable arbitration rules of the American Arbitration Association ("the Administrator"). The provisions of this arbitration clause will survive any termination, amendment, or expiration of this agreement or Related Documents. The provisions of this arbitration clause takes the place of any prior arbitration agreement between or among the parties and supersedes any other dispute mechanism contained in any Related Documents. If any provision of this arbitration clause should be determined to be unenforceable, all other provisions of this arbitration clause shall remain in full force and effect.

(b) The arbitration proceedings will be conducted in San Antonio, Texas; or, for Colorado residents, Denver, Colorado or, for Utah residents, Salt Lake City, Utah at a place to be determined by the Administrator. The administrator and the arbitrator(s) will have the authority to the extent practicable to take any action to require the arbitration proceeding to be completed and the arbitrator(s)' award issued within 150 days of the filing of the Dispute with the Administrator. The arbitrator(s) will have the authority to impose sanctions on any party that fails to comply with time periods imposed by the Administrator or the arbitrator(s), including the sanction of summarily dismissing any Dispute or defense with prejudice. The arbitrator(s) will have the authority to resolve any Dispute regarding the terms of this agreement, this arbitration clause or Related Documents, including any claim or controversy regarding the arbitrability of any Dispute. All limitation periods applicable to any Dispute or defense, whether by statute or agreement, will apply to any arbitration proceeding and the arbitrator(s) will have the authority to decide if any Dispute or defense is barred by a limitations period. The doctrines of compulsory counterclaim, res judicata, and collateral estoppel will apply to any arbitration proceeding hereunder so that a party must state as a counterclaim in the arbitration proceeding any claim or controversy which arises out of the transaction or occurrence that is the subject matter of the Dispute. The validity and effect of the Class Action Waiver may be determined only by a court and not an arbitrator. You and we both acknowledge that the Class Action Waiver is a material and essential provision to the arbitration of disputes between us and is non-severable from the agreement to arbitrate. If the Class Action Waiver is limited, voided, or found unenforceable, then this agreement to arbitrate (except for this sentence) will be null and void with respect to such proceeding, subject to the right to appeal the limitation or invalidation of the Class Action Waiver. You and we acknowledge and agree that under no circumstances will a class action be arbitrated.

(c) The arbitrator(s) will be selected in accordance with the rules of the Administrator from panels maintained by the Administrator. The arbitrator(s) will have expertise in the subject matter of the Dispute and must be licensed attorneys in the state where the arbitration is held. Where three arbitrators conduct an arbitration proceeding, the Dispute will be decided by a majority vote of the three. The arbitrator(s) may award to the prevailing party recovery of costs and fees (including attorneys' fees and costs, arbitration administration fees and costs, and arbitrator(s)' fees) in their discretion. The arbitrator(s), either during the arbitration proceeding or as part of the arbitration award, also may grant temporary or additional remedies including but not limited to an award of injunctive relief, foreclosure, sequestration, attachment, replevin, garnishment, or the appointment of a receiver.

(d) No provision of this arbitration clause, nor the exercise of any rights hereunder, will limit the right of any party to: (1) judicially or nonjudicially foreclose against any real or personal property collateral or their security; (2) exercise self-help remedies, including but not limited to repossession and setoff rights; or (3) obtain from a court having jurisdiction over any provisional or ancillary remedies including but not limited to injunctive relief, foreclosure, sequestration, attachment, replevin, garnishment, or the appointment of a receiver. Such rights can be exercised at any time, before or during initiation of an arbitration proceeding, except to the extent such action is contrary to the arbitration award. The exercise of such rights will not constitute a waiver of the right to submit any Dispute to arbitration.

(e) Notwithstanding the applicability of any other law to this agreement, the arbitration clause, or Related Documents between or among the parties, the Federal Arbitration Act, 9 U.S.C. § 1 et seq., will apply to the construction and interpretation of this arbitration clause.

(f) A Dispute that is not submitted to arbitration will be decided by a judge without a jury as permitted by law.

(g) Any action or proceeding regarding a Dispute between or among the parties and their assigns, including but not limited to Disputes arising out of or relating to your account, this agreement or any Related Documents, and including but not limited to a Dispute based on or arising from an alleged tort must be brought in San Antonio, Texas or, for Colorado residents, Denver, Colorado or, for Utah residents, Salt Lake City, Utah.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts,

whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

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

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely

on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. We reserve the right to refuse some forms of ownership on any or all of our accounts. On all multiple party accounts, all rights and responsibilities contained in this agreement or in any other agreement applicable to the multiple party account, whether consented to by one or more owners of the multiple party account, apply to each owner and can be enforced or agreed upon by the credit union against/between either owner individually or all owners collectively (further, you agree that, if you are a joint owner of a multiple party account with a minor child, you consent to and will be bound to any agreement applicable to any services purchased or subscribed to by that minor child related to the multiple party account). For example, the credit union may close an account, enter into special agreements, stop payments on any check and exercise its right to impress and enforce a statutory lien on shares based upon any single owner's request or action.

You hereby agree that if you establish a primary savings account and list any joint owners on said account, that each owner will be authorized to access information available on bank statements relating to any sub-accounts you establish, including the primary savings account, whether at the time of account opening or subsequently. You hereby further agree and understand that you have the option of establishing separate account numbers so that this information is not accessible to non-joint owners and that if you so desire this option, you will contact the credit union for details regarding effecting this option. If more than one person owns an account, the owners agree that the account will be owned between them as a Multi-Party Account With Rights of Survivorship. If the owners of a joint account do not desire to own the account as a Joint Account with Rights of Survivorship, then each owner must designate in writing to Security Service Federal Credit Union (SSFCU) that the joint account will be owned between them as a Joint Account Without Rights of Survivorship.

The type of account you select on your Member Agreement may determine how funds in your account pass in the event of your death. You may not control the disposition of funds held in some of the account types explained in this Agreement. If the account number provided in the upper right hand corner of your Member Agreement ends in a "00" (the "Savings Account"), then the ownership type/rights at death designation specified on the Member Agreement will remain the same for all accounts you have that contain the same beginning eight (8) numbers as the Savings Account (a "Sub Account"). If the Member Agreement is for a Sub Account, then the ownership type/rights at death designation specified on the Member Agreement will govern only that Sub Account. If you do not want your Savings Account ownership type/rights to govern each of your Sub Accounts, you must sign a separate agreement for each Sub Account. A new Member Agreement replaces all previous agreements applicable to the account number in the upper right hand corner of the Member Agreement.

SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

TRUST ACCOUNT - A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before

all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

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

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop payment records you can give us). We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any loss, claims, damages or costs because of the stop payment, you agree to indemnify us for those losses, claims, damages and costs, including court costs and reasonable attorneys' fees which the credit union may suffer or incur by reason of not paying said item. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

You agree that payees may convert paper checks to electronic ACH transactions. In these situations, these stop payment rules will not apply. A stop payment order you make on a paper check will not stop payment on the item if the paper check is converted to an ACH transaction and the ACH is submitted to us for payment. You agree to carefully review your statement and provide the credit union notice of any such payment within 60 days of its occurrence or the payment cannot be returned.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - Telephone transfers of funds from this account to another account on which the ownership differs may be made by the account owner under the same conditions generally applicable to withdrawals made in writing. Please also see **Limitations on frequency of transfers** regarding limitations that apply to telephone transfers.

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

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

WITHDRAWAL OF SERVICES - In the event that you cause a loss to the credit union, or make known your intention to cause a loss to the credit union, whether by loan default, account overdraft, or otherwise; or, in the event that you have been abusive in your actions or in conducting your affairs with the credit union, we may, at our option, withdraw member services from you. Such member services may include, but not be limited to, the right to maintain accounts at the credit union (except a primary Savings account), the right to payment of dividends, and the availability of electronic funds transfer services including pre-authorized transfers, telephone and computer access services, Mastercard® Debit Card, and ATM services. Under certain circumstances, services may be reinstated if any loss caused to

the credit union is subsequently cured.

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

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

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

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

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 30 days. Failure to examine your statement and items and report any errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may setoff any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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

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

CONFLICTING DEMANDS/DISPUTES - If conflicting demands over the ownership or control of an account or funds deposited within an account arise, including, but not necessarily limited to, demands, claims, actions, or law suits initiated by either third parties or other account holders surrounding your account, or we are unable to determine any person's continuing authority to give instructions, we may, at our sole discretion: (1) freeze the account and withhold payment from all of you until we receive written proof (in form and substance

satisfactory to us) of your right and authority over the account and its funds; (2) require the signatures of all of you for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (3) request instructions from a court of competent jurisdiction at your expense regarding the ownership or control of the account; and/or (4) continue to honor checks and other instructions given to us by the individuals who appear as authorized signers according to our records. In no event will we be liable for any delay or refusal to follow instructions that occurs as a result of a dispute or uncertainty over the ownership or control of your account. We may return checks and other items, marked "Refer to Maker" (or similar language), in the event there is a dispute or uncertainty over an account's ownership or control.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

PAYMENT ORDER OF ITEMS - The law permits us to pay items, such as ATM card and debit card transactions, over-the-counter checks, withdrawals and wire transfers, closing withdrawals, internal SSFCU transfers and account and transaction fees, Automated Clearing House (ACH) transactions, and checks (each an "Item Type"), drawn on your account in any order and we reserve the right to change the methods used to prioritize the payment order of items without providing you with advance notice of such a change.

However, to assist you in handling your account with us, we are providing you with the following information regarding how we process items: When processing items drawn on your account, our policy is to pay items first according to their Item Type. Then, within each Item Type, the largest items are paid first. Item Types are paid in the following order: (a) ATM and Debit Card transactions - posting ATM withdrawals first and then Point of Sale transactions which include, signature-based debit card transactions, PIN-based debit card transactions, and card-not-present debit card transactions made over the telephone, Internet, or other mode of communication, (b) over-the-counter checks (these are checks drawn on your account and presented for payment at an SSFCU location or via remote deposit capture), (c) withdrawals from your account, including third-party money transmissions (such as Western Union), and wire transfer requests completed by you, (d) closing withdrawals (these are funds you withdraw to close out your account relationship with SSFCU), (e) internal SSFCU transfers between linked accounts (which are transfers you make from one SSFCU account to another as authorized by SSFCU, including loan accounts) and fees you incur on your account or fees that you incur as a result of a transaction on your account, (f) Automated Clearing House (ACH) transactions, and (g) checks (which excludes over-the-counter checks).

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy may cause your largest, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may also increase the overdraft fees or NSF fees you have to pay if sufficient funds are not available in your account to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for non-sufficient funds (NSF). We charge fees for overdrafts and NSFs. The amounts of the overdraft fees and NSF fees are disclosed in the Security Service Federal Credit Union Fee Schedule for Deposit Accounts which accompanies this Agreement and is hereby incorporated by reference.

We encourage you to make careful records and practice good account management. This will help you to avoid making transactions or writing checks or drafts without sufficient funds available for withdrawal in your account and incurring the resulting fees.

Your available balance is the most current record SSFCU has about the funds available for withdrawal from your account.

In determining if you have sufficient funds in your available balance to cover a transaction, SSFCU will consider all transactions that have posted to your account, authorized transactions that have not yet posted to your account (such as debit card transactions) called "authorization holds"*, and any holds placed on your deposits.

* **AUTHORIZATION HOLDS:** We are permitted to place a temporary hold against funds in your account related to an ATM card transaction or debit card transaction authorization request by the ATM, point-of-sale location, or other payee. This type of hold is an authorization hold and *it will be subtracted from the available balance in your account in chronological order by the date and time the authorization request was received by SSFCU from the ATM, point-of-sale location, or other payee.* In the case of point-of-sale locations such as gas stations, hotels, and restaurants, the authorization hold requested by that point-of-sale location may be different than the actual transaction amount because the actual transaction amount may not be known by such point-of-sale location when it sends an authorization request to us. In such cases, there may be no authorization hold or the amount of the authorization hold may be different from the final transaction amount posted to your account. We will place an authorization hold on your account for up to 3 business days (or such other period of time permitted by payment network rules governing your transaction) from the time of the authorization until the transaction is submitted to SSFCU for payment from your account. If the authorized transaction is not submitted for payment from your account during the authorization hold period, SSFCU will release the authorization hold, which will increase your available balance until the transaction is submitted to us for payment from your account.

PLEDGES - Each owner of this account may pledge funds in the account for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any other account owner or account beneficiary become effective.

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

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

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS - We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

CONSENT TO RECEIVE COMMUNICATIONS - As allowed by law, we, including our agents and assigns, may try to contact you at any mailing address, e-mail address, or telephone number you provide to us now and in the future. This includes trying to contact you in writing, including mail and e-mail, by text messages and by telephone using an automatic telephone dialing system, pre-recorded voice, or artificial voice.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

WIRE TRANSFERS

These Wire Transfer terms ("Wire Terms") provide the terms and conditions for wire transfers through SSFCU. By making any wire transfer through us, you agree to all of these Wire Terms. Unless otherwise defined below, the terms used in these Wire Terms have the same meaning as set forth in Article 4A of the Uniform Commercial Code as adopted in Texas (the "UCC"). Except as expressly provided herein, these Wire Terms do not modify your or our rights and obligations under the UCC.

1. SECURITY PROCEDURES

(a) In these Wire Terms, the "Security Procedures" are the steps set forth in paragraphs (d) and (e) of this Section, and is intended to be the "security procedure" for verifying the authenticity of wire transfer requests within the meaning of section 4A-201 of the UCC. You agree that these Security Procedures are commercially reasonable in light of your express wishes and circumstances, and the type, value and frequency of the wire transfers you will request, and you waive any objection that the Security Procedures are not commercially reasonable. You also agree that, so long as we act in good faith and comply with the Security Procedures, a wire transfer request is binding on you and you shall be liable for payment of the transferred amount, plus associated fees, even if the transfer request was not actually initiated or authorized by you. If we receive a wire transfer request in accordance with these Security Procedures, it shall be conclusively deemed authentic and we shall be entitled to rely on it. You acknowledge that the Security Procedures are used only to verify the authenticity of wire transfer requests but not to detect errors in any transactions. The Security Procedures do not monitor the users of the Wire Services and do not monitor the actions of users to determine whether they have exceeded their authority.

(b) You also agree to keep the Security Procedures confidential and not to disclose the Security Procedures to anyone except the persons whom you have authorized to make transfer requests on your behalf ("Authorized Representatives"). You are responsible and liable for any unauthorized use or disclosure of the Security Procedures and all Security Procedure materials entrusted to you. If you believe that a Security Procedure may have been learned by an unauthorized person, you agree to notify us immediately by telephone. You are responsible for the accuracy of the initial communication of the payment order as well as the accuracy of any documentation or callback of the payment order made by us. Except as required by law, we are not liable for any claims, actions, demands, losses, damages, liabilities, costs, expenses (including without limitation reasonable attorneys' fees and court costs), or the costs of settlement

of claims (“Losses”) that may arise from the unauthorized use of the Security Procedures or unauthorized use of our wire services. You warrant that each wire transfer initiated or facilitated by use of the Security Procedures is fully authorized by you and by any other party whose authorization is required.

(c) If you make a wire transfer request in person at one of our branches, the Security Procedures will be as follows: (i) we will obtain from you and review a government-issued photographic identification card; and (ii) if you are requesting a transfer on behalf of a business customer, we will confirm that you are named by that business in records provided to us as authorized to engage in transactions in the account of the business with us (an “Authorized Signer”). We also may, but are not required to, ask you identifying questions or other test questions to confirm your identity.

(d) If you make a wire transfer request other than in person, such as by email, letter or fax, the Security Procedures will be as follows: (i) we will compare your signature to the signature we have for you on file; and (ii) if you are requesting a transfer of \$10,000 or more to be made to an account that is not in your name, we (A) will ask identifying questions or other test questions to confirm your identity and (B) will call your business (if the transfer is for a business account) or you using the telephone number we have for you in our system and will ask questions to verify your identity and, for business accounts, to confirm that you are an Authorized Signer.

(e) If you request a wire transfer by telephone, our Security Procedures will be to ask you identifying questions to confirm your identity and, if the wire transfer is for a business account, to confirm that you are an Authorized Signer.

2. INFORMATION SUPPLIED BY YOU. You agree that we may rely on the information that you provide to us in any payment order or related communication, and that any errors in that information whatsoever are your responsibility. You agree to supply us, in addition to the information requested in these Wire Terms, any other information that we may reasonably request in order to execute your payment orders.

3. EXECUTION OF PAYMENT ORDERS. If we receive a payment order that has been verified according to the Security Procedures, you authorize and direct us to debit your account(s). We are also authorized to implement any instructions, including amendments or cancellations of prior payment orders, upon verification of such instructions. We are authorized to rely on any payment order believed by us in good faith to have been given by an Authorized Signer. We may handle payment orders received in any order selected by us and, unless otherwise requested by you and we agree to your request, we may use any means, intermediaries or funds transfer systems which may have operating rules governing the execution of payment orders to effect the transfer as we, in our sole discretion, shall determine, and we likewise may process the transfer request through any system we deem appropriate in our sole discretion.

4. CUT-OFF TIMES. We must receive all payment orders before the cut-off time for funds transfers established by us from time to time. Wire transfer requests made after our cut-off time usually will be delayed.

5. REJECTION OF FUNDS TRANSFER REQUESTS. We reserve the right to reject any payment order for any reason in our discretion and we shall have no liability to you as a result.

6. CANCELLING OR CHANGING TRANSFERS. You have no right to cancel or amend any transfer request after its receipt by us (except such rights as are disclosed with respect to international transfers from Personal Accounts). However, if you wish to cancel or change a wire transfer request, we will use reasonable efforts to act on the cancellation or change request if we receive it in accordance with the Security Procedures with a reasonable time to act on your request, and if such cancellation or change is permissible under applicable laws, regulations and rules.

7. LIMITATION OF LIABILITY AND INDEMNIFICATION. You expressly agree that we shall be liable to you only for our erroneous execution of a payment order and only if not otherwise limited by these Wire Terms or the UCC. We shall not be liable for any errors on the part of any third party. IN NO EVENT SHALL WE BE LIABLE FOR SPECIAL, INDIRECT, CONSEQUENTIAL OR PUNITIVE DAMAGES, OR LOST PROFITS, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. Except as may be limited by applicable law, you agree to indemnify us and hold us harmless (including the payment of attorneys’ reasonable fees) against all liability to third parties arising out of or in connection with the terms and conditions of these Wire Terms and the services provided hereunder or otherwise pursuant to your instructions.

8. YOUR SECURITY OBLIGATIONS. If you are making wire transfers from a business account with us, you are responsible for maintaining a security policy and procedures to prevent the sending of wire transfers by unauthorized persons or that are inconsistent with your own policies and procedures.

9. FEES IMPOSED BY OTHER BANKS. Any intermediary bank or beneficiary bank that assists in the processing of your transfer may charge a fee for processing your order. We have no control over these fees and are not responsible for these fees.

10. INTEREST COMPENSATION. In the event that we shall be liable to you for interest compensation under these Wire Terms or by applicable law, interest shall be calculated on the basis of the average Federal Funds rate for the period involved.

11. INTERNATIONAL PAYMENTS. If you are transferring funds from a Personal Account to a foreign destination, then additional disclosures will be provided at the time of the transfer and those additional disclosures will govern over any conflicting provisions in this Wire Agreement. Orders for the transfer of United States dollars shall be paid in United States dollars if transferred to a beneficiary located in the United States or its protectorates or territories. If transferred to a beneficiary located elsewhere, the beneficiary’s bank may elect to pay the beneficiary in foreign currency at the bank’s buying rate of exchange for wire transfers. It is your responsibility to advise the beneficiary of this possibility. Refunds of United States dollar orders shall be in the United States dollar amount. Refunds of

foreign currency orders may be either in the form of a foreign currency or in the amount of United States dollars that can be bought for the foreign currency amount at our then current rate of exchange, less any applicable fees. You bear all risk of loss due to any fluctuation in currency values and no transfer fee shall be refunded by us.

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

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

POWER OF ATTORNEY - You agree that we shall be under no obligation to recognize and honor any power of attorney which authorizes someone to deal with your account on your behalf and we reserve the right to limit account services accessible with a power of attorney. If someone authorized by you presents a power of attorney to us, it must be given in a form satisfactory to us. We have no duty or agreement whatsoever to monitor or insure that the acts of your agent pursuant to a power of attorney are for your benefit.

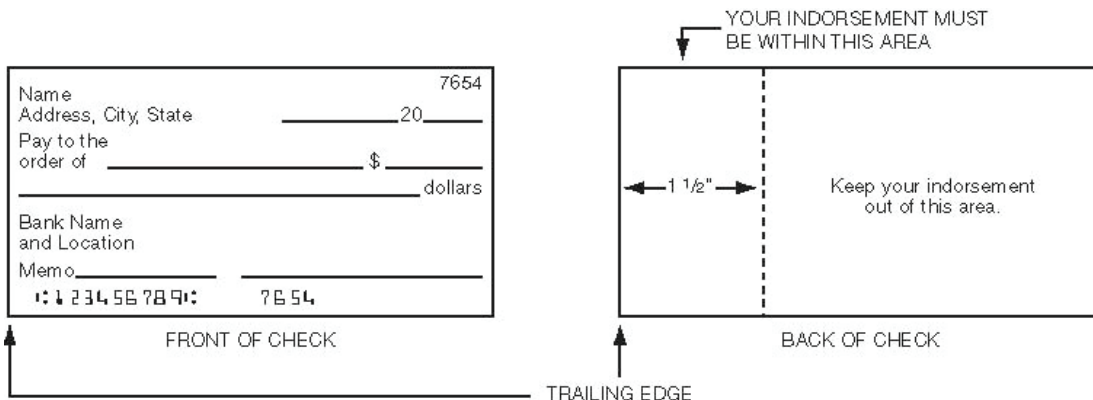
STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

NCUA INSURANCE - Funds in your account(s) with us are insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Share insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the NCUA. You can also visit the NCUA website at www.ncua.gov and click on the Share Insurance link. The link includes detailed contact information as well as a share insurance estimator.

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds (including property contained within safe deposit boxes) in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to 10 days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S, OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution,

levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a “remotely created check.” Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

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

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

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

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

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any “negative information” may be furnished to a nationwide

consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

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

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

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

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

CallPlus Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 1-800-527-7328 in the United States or Canada using your personal access code, a touch tone phone and your account numbers, to:

- transfer funds from checking to: checking, savings, or money market accounts with us
- transfer funds from savings to: checking, savings, or money market accounts with us
- transfer funds from line of credit to: checking, savings, or money market accounts with us
- transfer funds from checking, savings, or money market accounts with us to: line of credit
- make payments from checking, savings, or money market to most loan accounts with us
- get information about:
 - the account balance of checking, savings, money market and most loan accounts
 - the last five deposits to checking, savings, or money market accounts
 - the last ten withdrawals from checking, savings, or money market accounts
 - other information on loans and money market accounts
 - the last ten checks from checking accounts cleared within the last 45 days and other information
 - a specific check number cleared within the last 45 days

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

ATM Transfers - types of transfers and frequency and dollar limitations - You may access your account(s) by ATM using your ATM card or Debit Mastercard® and personal identification number, to:

- make deposits to checking or savings account(s) at most ATMs we own or operate.
- get cash withdrawals from checking or savings account(s)

- Withdrawal limits are as follows:
 - ATM Card: Per day: \$650.00
 - Debit Mastercard®: Per day: \$1,000.00.

Please also see Your Ability to Withdraw Funds section for additional limitations which may apply.

- transfer funds between checking and savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- transfer funds from checking or savings accounts to line of credit
- get information about:
 - the account balance of your checking or savings accounts
 - the recent transactions and recent checks cleared on your checking accounts
 - the recent transactions on your savings accounts

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

We may charge a fee per ATM withdrawal, transfer and/or inquiry at ATMs we do not own or operate. Please see the Security Service Federal Credit Union Fee Schedule for Deposit Accounts which accompanies this Agreement and is hereby incorporated by reference for applicable fee amount(s).

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

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

ATM Card Transactions - dollar limitations and charges - Using your ATM card for point-of-sale:

- Point-of-Sale limits are as follows:
 - ATM Card: Per day: \$2,000.00.

Please also see Your Ability to Withdraw Funds section for additional limitations which may apply.

- There may be a charge per withdrawal at point-of-sale machines we do not own or operate. Please see the Security Service Federal Credit Union Fee Schedule for Deposit Accounts which accompanies this Agreement for applicable fee amount(s). In addition, the owner of the Point-of-Sale device may add a fee to the purchase amount and should indicate so with appropriate signage.

Types of Point-of-Sale/Debit Mastercard® Transactions - You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and perform other transactions that a participating merchant will accept. We may charge a fee per withdrawal at point-of-sale terminals we do not own or operate. Please see the Security Service Federal Credit Union Fee Schedule for Deposit Accounts which accompanies this Agreement for applicable fee amount(s).

Debit Mastercard® Transactions - dollar limitations - Using your Debit Mastercard®:

- Point-of-Sale Transaction limits are as follows:
 - Debit Mastercard®: Per day: \$12,000.00.

Please also see Your Ability to Withdraw Funds section for additional limitations which may apply. In addition, please see the Limitation of frequency of transfers section regarding limitations that apply to debit card transactions.

Automatic Billing Updater (ABU) - SSFCU subscribes to the Mastercard® Automatic Biller Updater program and SSFCU provides updated card information to the Service. Merchants who may participate in the Automatic Billing Updater program will receive updated cardholder information for recurring card transactions. Information such as your expiration date, card number (if the original card was lost/stolen/transferred) and closed card notifications are updated with this service and communicated directly to participating merchants with whom you have recurring payments. To ensure your payments continue uninterrupted, we recommend you continue to notify each merchant of any card changes since all merchants do not subscribe to this service.

Advisory Against Illegal Use. You may use your Security Service Federal Credit Union Mastercard®-branded debit card, hereinafter referred to as "Card" to conduct most transactions or obtain any credit union service permitted by law. Your Card may not be used for Internet gambling transactions. The credit union will decline all known Internet gambling transaction requests. The credit union may also decline all transactions with a mismatched expiration date and transactions that are hand-keyed if the hand-keyed transaction is for any type of betting, including lottery tickets, casino gaming chips, off-track betting and wagers. You agree that the use of the Card to obtain a service or effect a transaction that is illegal under the law of any jurisdiction where originated, effected, or accomplished will be a default and breach of this Agreement. As a result, the credit union may terminate the access to the service or withdraw the right to use the Card and/or demand the return of all Cards or other access devices issued to you. If illegal usage of your Card occurs, you waive the right to sue the credit union and agree to indemnify and hold the credit union harmless from any suits or other legal action or liability which may

be asserted, directly or indirectly, against the credit union arising out of or resulting from the illegal use of the Card.

Online Banking Transfers - types of transfers and charges - You may access your account(s) by computer at our website address using your personal access code and your user ID, to:

- transfer funds between accounts
- make payments from checking accounts through a bill payment service
- inbound and outbound ACH transfers from external financial institutions
- get information about the account balance and last months' history of accounts
- order checks
- request a copy of a check or statement
- request a credit union check from your account to be mailed to a designated payee
- place a stop payment request
 - fees for stop-payment requests apply for all stop-payment requests initiated through online banking
- download account information to certain personal financial software programs

For the above computer transfer services, please see the Security Service Federal Credit Union Fee Schedule for Deposit Accounts which accompanies this Agreement and is hereby incorporated by reference for applicable fee amount(s).

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

Mobile Banking - You may access your account(s) using your user name, password and security question.

Types of transactions -

- transfer funds between accounts
- make payments from checking accounts through a bill payment service to existing payees
- get information about the account balance and last months' history of accounts
- make check deposits to your checking, savings or money market account

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

FOREIGN TRANSACTIONS

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your Mastercard®-branded debit card in a currency other than US Dollars, Mastercard® will convert the charge into a US Dollar amount. The Mastercard® currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard®. The exchange rate Mastercard® uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard® charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard® charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard® Debit Switch in which the country of the merchant is different than the country of the cardholder.

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

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

FEES

Except as indicated within this Agreement or in the Security Service Federal Credit Union Fee Schedule for Deposit Accounts, we do not charge for electronic fund transfers.

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

DOCUMENTATION

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

- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-527-7328 in the United States or Canada to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

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

PREAUTHORIZED PAYMENTS

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

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

We will charge you for each stop-payment order you give.

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

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

FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the funds are subject to legal process or other encumbrance restricting such transfer.
- (3) If the transfer would go over the credit limit on your overdraft line.
- (4) If the automated teller machine where you are making the transfer does not have enough cash.
- (5) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (6) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- (7) If any authorized signer on the account has made an oral or written request to stop any and/or all transactions.
- (8) If transactions are stopped for security reasons.
- (9) If we suspect the credit union may incur a loss if your accounts can be accessed with your card. In such cases, your card may be recalled or its use limited.
- (10) If your debit card has expired, your ATM card or debit card is damaged or has been retained by the ATM due to the entry of an incorrect PIN.
- (11) If you have closed the account from which you have authorized automatic transfers.
- (12) You schedule your transmit date to occur during the grace period for that merchant/payee. We will not be responsible for any late fees associated with payments which have scheduled due dates after the due date on the bill. This is the case even if the vendor allows a "grace period." You may schedule payments during the "grace period," but any late charges associated with payments scheduled as such will be your responsibility regardless of the cause of the late payment.
- (13) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Security Service Federal Credit Union Privacy Policy provided to you separately.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

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

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

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

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

ERROR RESOLUTION NOTICE

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

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

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

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

SECURITY SERVICE FEDERAL CREDIT UNION
CARD SERVICES
P.O. BOX 691550
SAN ANTONIO, TEXAS 78269-1550

Business Days: Monday through Saturday
Excluding Federal Holidays

Phone: 1-800-527-7328

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

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

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

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks, unless we have reasonable grounds to suspect the collectibility of the item, will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 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 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 AUTOMATED TELLER MACHINES

If you make a deposit at an ATM before 7:00 P.M. CT 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 at an ATM after 7:00 P.M. CT or on a day we are not open, we will consider that the deposit was made on the next business day.



NOTICE OF CHANGE TO OUR FUNDS AVAILABILITY POLICY

Effective July 1, 2020, the Funds Availability Policy located in the All About Your Security Service Accounts disclosure has been amended. The dollar amounts have increased, which means that more money will be made available to you sooner. The fully revised Funds Availability Policy section is below with the changes to the Policy noted in **red bold italics**.

FUNDS AVAILABILITY POLICY

This policy statement applies to all accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit.

However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$225** of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than **\$5,525** on any one day. ***A total of \$5,525 of the deposit amount will be released by the second business day following the day of your deposit and the remaining deposit will generally be available no later than the seventh business day after the day of your deposit.***
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If you open **a new account**, the following special rules may 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 and **electronic payments (i.e., wire transfers and ACH credits)** and the first **\$5,525** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks, unless we have reasonable grounds to suspect the collectability of the item, will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.
- The excess over **\$5,525** 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 **\$5,525** 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 AUTOMATED TELLER MACHINES

If you make a deposit at an ATM before 7:00 P.M. CT 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 at an ATM after 7:00 P.M. CT or on a day we are not open, we will consider that the deposit was made on the next business day.