

Main Office

4230 Harding Road, Ste 103
Nashville, TN 37205

Hours of Operation

M-T-Th: 7:00AM - 4:00PM

Wed: 9:00AM - 4:00PM

Fri: 7:00AM - 4:30PM

Excluding Federal Holidays

Phone: (615) 292-7828

Fax: (615) 463-2741

Branch Office

(restricted access)

1100 Broadway
Nashville, TN 37203

Hours of Operation

M-T-Th: 7:00AM - 4:00PM

Wed: 11:00AM - 4:00PM

Fri: 7:00AM - 4:00PM

Excluding Federal Holidays

Phone: (615) 259-8310

Fax: (615) 726-8976

Website: www.StThomasCU.org

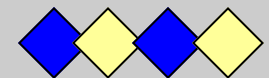


**IMPORTANT
Account Information
for
Our Members**



St Thomas Credit Union

**Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings**



TERMS AND CONDITIONS OF YOUR ACCOUNT

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

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

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

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

As used in this document the words “we,” “our,” and “us” mean, the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

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.

LIABILITY: You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

DEPOSITS: We will give only provisional credit until collection is final for any items other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not

responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

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

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

Individual Account: is an account in the name of one person.

Joint Account With Survivorship (And Not As Tenants In Common): is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account With No Survivorship (As Tenants In Common): is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal.

Revocable Trust or Pay-On-Death Account: If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all part of the account funds at any time.

Accounts for Minors: We may require an account established by/for minor to be a joint account with an owner who has reached the legal age under state law. The joint owner shall be jointly and severally liable to the credit union for any returned item, overdraft, or unpaid charges on such account. The account status will not be changed when the minor reaches legal age, unless authorization is received in writing by all

owners on the account.

INACTIVE ACCOUNTS: If there have been no transactions to the account (s) over a period of time and during this time the credit union has been unable to contact the member by regular mail, the credit union may classify the account as dormant as prescribed by law. Funds in dormant accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you may apply to the appropriate state agency.

We may transfer a dormant account to the regular reserve within thirty (30) days after written notice to the member’s last known address as shown upon the records of the credit union, stating the credit union’s intention to make the transfer, and giving the member the member the opportunity to request the deferral of the action or to withdraw the account prior to the transfer if there is less than twenty-five dollars (25) in the account and to which the member has neither made a deposit nor withdrawal for a period of one (1) year preceding the date of the notice provided.

An account classifies as dormant may be subject to a fee as set forth in our fee schedule.

BUSINESS ACCOUNTS: Earnings in the form of interests, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal 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 legal entity.

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

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

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

AMENDMENTS AND TERMINATIONS: We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close 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. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS: You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures, alterations, incorrect payment amounts, or missing or incorrectly credited deposits, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties,

you will have to bear the loss yourself unless you prove that we did not pay the item in good faith. The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

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

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

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

DIRECT DEPOSITS: If, in connection with direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited

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

RIGHT 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 owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

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: (a) it is an Individual Retirement Account or other tax-deferred retirement 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. 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.

ADDITIONAL AUTHORIZED SIGNATORY (Individual Accounts Only): A single individual is the owner. The additional authorized signatory is merely designated to conduct transactions on the owner’s behalf. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

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

PAYMENT ORDER OF ITEMS: The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in the order that they are received. 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. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer nonsufficient (NSF) or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). By paying items in the order that we receive them, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

OVERDRAFTS: We do not have to notify you if your share draft (checking) account does not have funds available to cover drafts, fees or other posted items. If we pay a preauthorized draft or impose a fee that would overdraw your account, you agree to pay the overdrawn amount within a specify time-frame. We reserve the right to pursue collection of previously dishonored items at any time. Drafts payment which are drawn against insufficient funds may be subject to a service charge as set forth in our fee schedule.

If we have approved an overdraft protection plan for your account, we will honor drafts drawn on insufficient funds by transferring funds from another account or a loan account, as you have authorized, or as required under the credit union’s overdraft protection policy.

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

ACH AND WIRE TRANSFERS: This agreement is subject to Article 4A of the Uniform Commercial Code—Fund Transfers as adopted in the sate in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by 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, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to 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: You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers (EFTs) 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 FUNDS TRANSFERS (EFTs) INITIATED BY THIRD PARTIES: You may authorize a third party to initiate electronic funds 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 Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction 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 funds transfers (EFTs). 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 share draft or share savings account(s).
- **Preauthorized payments:** You may make arrangements to pay certain recurring bills from your share draft or share savings account(s).
- **Electronic check or draft conversion:** You may provide your check or draft to a merchant or service provider who will scan the check or draft for the encoded credit union and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or draft by other means such as by mail or drop box.
- **Electronic returned check or draft charge:** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

TELLER-LINE TELEPHONE TRANSFERS (Types of Transfers): You may access your account by telephone 24 hours a day at **(615) 292-7828** using your personal identification number (PIN), a touch tone phone, and your account numbers, to:

- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- make loan payments from share savings or share draft
- get information about:
 - * the account balance of share savings, share drafts, and/or investment accounts
 - * loan balances
 - * posted checks, EFTs, and/or account history on any accounts

ATM TRANSFERS (Exchange, Cirrus, and Visa Networks—Types of Transfers, dollar limitations, and charges): You may access your account(s) by ATM using your ATM card and personal identification number (PIN) or Visa® Check Card and personal identification number (PIN), to:

- make deposits to share draft (checking) account(s) with an ATM/debit card
- make deposits to share (saving) account(s) with an ATM/debit card
- get cash withdrawals from share draft (checking) account(s) with an ATM/debit card
 - * you may withdraw no more than \$800.00 per day. You may withdraw no more than \$800.00 per weekend (starting on Friday through Monday)
 - * there is a charge of \$1.00 per withdrawal at ATMs we do not own or operate
- get cash withdrawals from share (saving) account(s) with an ATM/debit card
 - * you may withdraw no more than \$800.00 per day
 - * you may withdraw no more than \$800.00 per weekend (starting on Friday through Monday)
 - * there is a charge of \$1.00 per withdrawal at ATMs we do not own or operate
- transfer funds from share savings to share draft account(s) with an ATM/debit card
- transfer funds from share draft to share savings account(s) with an ATM/debit card
- get information about:
 - * the account balance of your share draft accounts with an ATM/debit card
 - * the account balance of your share savings accounts with an ATM/debit card
 - * reorder checks, payment enclosed

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

- transfer funds from line of credit to share draft
- make payments from share draft or share savings to loan account(s) with us

TYPES OF VISA CHECK CARD POINT-OF-SALE TRANSACTIONS: You may access your share draft 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 do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

POINT-OF-SALE TRANSACTIONS (Dollar Limitations): Using your card:

- you may not exceed \$3,000.00 in transactions per day

ONLINE BANKING COMPUTER TRANSFERS (Types of Transfers): You may access your account(s) by computer through the internet by logging onto our website at **www.stthomascu.org** and using your user identification number and security code, to:

- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- get information about:
 - * the account balance of share savings, share drafts, and/or investment accounts
 - * loan balances
 - * posted checks, EFTs, and/or account history on any accounts

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these 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 any transfer to or from your account using one of our automated teller machines or point-of-sale terminals
- **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 (615) 292-7828 to find out whether or not the deposit has been made.
- **Periodic statements:** You will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. For share draft (checking) accounts, you understand and agree that the original paid draft becomes the property of the credit union and may not be returned to you. Copies may be retained by us and can be made available upon request.

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 are some exceptions. We of these payments. Here is how:
 - * Call or write to us at the telephone number or address listed in this brochure in time for us to receive your request 3 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 a fee for each stop-payment order you give. Refer to current fee schedule for fee amount.
- **Noticing of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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

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

CONFIDENTIALITY

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

- (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 separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(A) Consumer liability:

- Generally, tell us AT ONCE if you believe your card and/or code has been lost or stolen. 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, you can lose no more than \$50.00 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 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 \$500.00.

Also, if your statement shows transfers that you did not make, 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 Limit on Liability for Visa® Check Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check Card. this additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA®, or to commercial cards.
- (B) Contact in event of unauthorized transfer:** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, 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.
 - (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 (5 business days for Visa® Check Card point-of-sale transactions and 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 (5 business days for Visa® Check Card point-of-sale transactions and 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 result within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

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

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.

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

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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 fifth business day after the day of your deposit. The first \$200.00 of your deposits, however, may 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:

- (1) We believe a check you deposit will not be paid.
- (2) You deposit checks totaling more than \$5,000.00 on any one day.
- (3) You redeposit a check that has been returned unpaid.
- (4) You have overdrawn your account repeatedly in the last six months.
- (5) 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 eleventh business day after the day of your deposit.

SHARE (SAVING) ACCOUNT**Rate Information:**

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

Compounding and Crediting:

Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period:

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

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

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

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account each day.

Transaction Limitation:

The minimum amount you may withdraw is \$10.00 per withdrawal.

During any month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par Value of a Share:

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

Fees and Charges:

An excessive withdrawal fee will be charged for each withdrawal in excess of one (1) during a month. Refer to current fee schedule for fee amount. A current Fee Schedule is available on our website. Fee is subject to change annually.

SHARE DRAFT (CHECKING) ACCOUNT**Rate Information:**

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

Compounding and Crediting:

Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period:

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

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

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

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

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitation:

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

CHRISTMAS CLUB ACCOUNT**Rate Information:**

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

Compounding and Crediting:

Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period:

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

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$0.00.

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitation:

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

If any withdrawal is made from this account before the distribution date, there will be a fee charge per withdrawal. Refer to current fee schedule for fee amount. A current Fee Schedule is available on our website. Fee is subject to change annually.

MONEY MARKET ACCOUNT**Rate Information:**

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

Compounding and Crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period:

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

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$5,000.00.

You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitation:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

TRUTH-IN-SAVINGS DISCLOSURE

SHARE CERTIFICATE ACCOUNT

Rate Information:

The dividend rate on your term share account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding Frequency:

Unless otherwise paid, dividends will be compounded yearly.

Crediting Frequency:

Dividends will be credited to your account yearly. Alternatively, you may choose to have dividends paid to you or to another account every month quarter rather than credited to this account.

Dividend Period:

For this account type, the dividend period is yearly, for example, the beginning date of the first dividend period of the calendar year is May 19, and the ending date of such dividend period is May 18 of the following year. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is May 18.

Effect of Closing an Account:

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$5,000.00.

You must maintain a minimum daily balance of \$5,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitation:

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

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

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

Time Requirements:

Your account will mature: _____.

Early Withdrawal Penalties:

(A penalty may be imposed for withdrawals before maturity).

The penalty we may impose will equal 30 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Dividends Prior to Maturity:

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

Automatically Renewable Account:

This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

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

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

TRUTH-IN-SAVINGS DISCLOSURE

IRA SHARE CERTIFICATE ACCOUNT

Rate Information:

The dividend rate on your term share account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding Frequency:

Unless otherwise paid, dividends will be compounded yearly.

Crediting Frequency:

Dividends will be credited to your account yearly. Alternatively, you may choose to have dividends paid to you or to another account every month quarter rather than credited to this account.

Dividend Period:

For this account type, the dividend period is yearly, for example, the beginning date of the first dividend period of the calendar year is May 19, and the ending date of such dividend period is May 18 of the following year. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is May 18.

Effect of Closing an Account:

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$2,000.00.

You must maintain a minimum daily balance of \$2,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitation:

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

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

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

Time Requirements:

Your account will mature: _____.

Early Withdrawal Penalties:

(A penalty may be imposed for withdrawals before maturity).

The penalty we may impose will equal 30 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Dividends Prior to Maturity:

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

Automatically Renewable Account:

This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

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

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

Fees and Charges:

An administrative fee will be charged each quarter. Refer to current Fee Schedule for fee amount.. A current Fee Schedule is available on our web-site. Fee is subject to change annually.

TRUTH-IN-SAVINGS DISCLOSURE

IRA ACCOUNT

Rate Information:

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

Compounding and Crediting:

Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period:

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

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

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

Accrual of Dividends on Noncash Deposits:

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

Transaction Limitations

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

Fees and Charges:

An administrative fee will be charged each quarter. Refer to current fee schedule for fee amount. A current Fee Schedule is available on our website. Fee is subject to change annually.

Bylaw Requirements:

If you do not complete payment of one share in your Savings account within 30 days of admission to membership, you may be terminated from membership at the end of the dividend period in which the time elapses.

Transaction Limitation:

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

Nature of Dividends:

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

National Credit Union Share Insurance Fund:

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Funds (NCUSIF).

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

Table listing various fees such as Membership Application Fee, ATM Card Issue, ATM/Debit Card Reorder, etc., with their respective costs.

*Fees are subject to change annually. Please refer to Fee Schedule for most accurate and detailed listings. A current Fee Schedule is available on our website.

TRUTH-IN-SAVINGS DISCLOSURE

COMMON FEATURES

TRUTH-IN-SAVINGS DISCLOSURE

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is within this disclosure or your periodic statement.

SHARE (SAVINGS) ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of %.

As of the last dividend declaration date, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

As of the last dividend declaration date, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

As of the last dividend declaration date, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

As of the last dividend declaration date, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

SHARE DRAFT (CHECKINGS) ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of % on your account.

CHRISTMAS CLUB ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of % on your account.

VACATION ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of % on your account.

RAINY DAY ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of % on your account.

MONEY MARKET ACCOUNT

Last Declared Dividend Rate:

Tier 1: As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

Tier 2: As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was %, with an annual percentage yield of %.

SHARE CERTIFICATE ACCOUNT

IRA SHARE CERTIFICATE ACCOUNT

IRA ACCOUNT

Last Declared Dividend Rate:

As of the last dividend declaration date, the dividend rate was % with an annual percentage yield of %

Maturity Notice:

Your will mature on and it will automatically renew unless you prevent it. The new maturity date will be . The dividend rate and annual percentage yield that will apply to your account if it is renewed have not yet been determined. That information will be available on . After that date, you may call the credit union during regular business hours at (615) 292-7828 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

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Your savings are federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government.

