Important Notice about this Part 2 • Please Read
This Member Service Agreement (MSA) Part 2 provides you with comprehensive information about the advantages and responsibilities of, and disclosures for, your membership, products and services. It also assists us in serving the best interests of the members of our Credit Union. Should you have questions about any matter addressed in this Part 2 of the MSA, please contact us during business hours and we will be happy to assist you.
Introduction

Thank you for being a member of our Credit Union. Our Credit Union is a full service financial institution owned by all its members, including you. Since we are member-owned, we work exclusively to provide our members with excellent service, accounts, loans and other valuable financial products. We look forward to helping you with all your financial goals.

To assist you with membership, products and services, we provide this Part 2 of our Member Service Agreement. Together with loan agreements and other contracts, it addresses the benefits and responsibilities of using our products and services. Thank you again for being a member. We greatly appreciate it and look forward to serving you.

1. This is an Agreement Between You and Us

a. The Purpose of this Part 2 of the Member Service Agreement

This Member Service Agreement (MSA) Part 2 provides you with comprehensive information about the privileges and accountabilities of our products and services. It also assists us in serving the best interests of the members of our Credit Union. Please read and keep a copy of this Part 2 document, and all contracts you have with us, for future reference.

b. Agreement to Membership, Products and Services

When you join our Credit Union and start accounts, loans and products with us, you may sign a Part 1 service form, and will be provided or be able to access this Part 2 document. The Parts 1 and 2, along with the related information and documents in our records, create the Member Service Agreement with us.

We refer to our Member Service Agreement form as a "Part 1 form" or "service form." We also use the term which you review and sign or authorize to use our products and services. The form may include information about you, the ownership and survivorship features of accounts, and the products and services you have requested. This information is entered in our documents or computer system.

In fact, the service form may consist entirely of information in our computer system. The forms you complete or information in them control our records and used to start, maintain and manage the products and services you have with us. They are the first part of our Member Service Agreement – the "Part 1." We refer to this document as the "Part 2" of our Member Service Agreement. The Part 2 explains the terms of membership, products and services with us. It also includes "Our Electronic Funds Transfer Terms" disclosure, "Funds Availability of Deposits" disclosure, "Our Rates & Service Charges" disclosure and "Our Privacy Notice" disclosure. Most of these disclosures are found at the end of this Part 2, and are also accessible separately from the Part 2 on our website or on request from us (please see Provision 2.b. for the organization of this Part 2). The Part 2 is the second part of our Member Service Agreement.

You understand that Parts 1 and 2, along with the information and documents in our records, create a legally binding contract with us. This contract is the Member Service Agreement, which we refer to as the "MSA." The MSA addresses how membership, products and services are started, confirmed, maintained, reviewed, changed, added or terminated (please see the word "action" in Provision 1.d.). The MSA applies when you take actions, conduct transactions on or use our products and services. It also addresses how we manage and communicate with you about products and services. The terms of the MSA apply to all products and services unless those terms are superseded (controlled) by specific provisions in the contracts for those products and services. The MSA also applies to any person or organization that wants to take an action or conduct a transaction on your behalf and in your name, regardless of whether the person or organization is an agent, representative, attorney in fact or successor in title of the business of the Credit Union. You consent to the terms of the MSA when you apply for membership, share your information with us, sign or authorize a document, use a product or service, receive or have access to a periodic statement, or request to do business with us by any method we allow. When you perform any of the preceding activities, you also affirm that all the information you provide to us is complete and true, and that any document has been completed and the information has been entered accurately and according to your instructions as reflected in our records. You agree that we may rely exclusively on the terms of the MSA, and that we have no obligation to rely on any non-Credit Union documentation unless otherwise required by law. You understand that you may contact us and request to review or access a paper or electronically-managed copy of your information or document in our records, the current version of this Part 2, all disclosures or other contract, anytime we are open for business. You may also access a current version of this Part 2 and all disclosures on our website at www.greateralliance.org.

c. Questions? Please Contact Us at Your Earliest Convenience

You may visit our branch or contact us at 201-599-5500 or toll-free at 888-554-2328 during business hours for assistance with questions or concerns about the accounts, loans, products or services you have with us. It is important you read and follow the terms of the MSA so 1) you can meet your product and service needs, 2) you fully benefit from the services the Credit Union offers, 3) you avoid inadvertently using a service or account you do not understand or avoid service charges, costs, losses or liability. The MSA is written in English. It is your responsibility to get help from someone you choose if you have any difficulties in reading or understanding the MSA. Also, if you attempt to initiate an action or transaction on a product or service by communicating with us in a language other than in English, we have no obligation to permit or conduct the action or transaction unless we communicate about the action or transaction with you in that language. If you need help with any matter addressed in the MSA, contract, product or service, please contact us during business hours and we will be happy to assist you.

d. Important Definitions for the Member Service Agreement

A number of important words and phrases used throughout the MSA are defined in this Provision. These definitions are provided below in bolded capitalized words and phrases. The definitions are defined first. To assure you are aware of specific important definitions, several key and frequently used words and phrases that follow are italicized throughout this Part 2. They include action, by any method we allow, computer system, document, electronically manage, manage, our records, terms and transaction. Please contact us during business hours for assistance with any questions you may have about the words or terms defined first.

You and Us. The words "you" and "your" mean 1) a member, owner or person who requests to take action or conduct a transaction on membership, accounts, loans, products or services with us, and 2) any person or organization that requests us to act on any matter concerning the business of the Credit Union. The words "we," "our," and "us" mean the Credit Union and our associates.

Account. The word "account" means one of three (3) types of savings products that we administer, and use to hold and manage funds you have with us and authorize us to access (share draft account, a checking (share draft) account or a term account (which is commonly referred to as a certificate or share certificate account). Accounts, along with membership and loans, are one of the three primary categories of products at our Credit Union. For further information, please see Provisions 2.1., 4., 6., 7. and 28.

Accessible. We use the words "accessible," "access" and "accessibility" to refer to 1) how we may provide and you may review and obtain paper or electronically-managed documents and the information that pertains to products and services with us, and 2) how you may start and use a product or service as we allow. Accessible, is an abbreviation for an automated clearing house transaction, which is an electronic credit or debit from an account with us processed through an automated clearing house network.

Action. The word "action" and the phrases "action on," "take action" and "take action of" mean to start, confirm, maintain, review, change, add or terminate membership, accounts, loans, products or services with us by any method we allow.

Add. The words "add," "adding," "addition" and "additional" mean to take action to start and add a new account, product or service to the current products and services you have with us by any method we allow. For further information, please see Provision 18.

Agent. The word "agent" means a person designated in our records by an owner to conduct transactions on the accounts, products and services used by the owner. For further information, please see Provision 4.j.

AIF. Is an abbreviation for an attorney-in-fact of a power of attorney.

As We Offer. The phrases "as we offer" and "we offer" mean the products and services, and the methods (ways) you may access the products and services, we may provide. For further information, please see Provision 1.e.2.

Associate. The word "associate" and the phrases "associated person" and "associated organization" mean any person or organization employed or approved by us to assist us in any way with the business of the Credit Union.

ATM. Is an abbreviation for an Automated Teller Machine.

Attorney-in-Fact Owner. The phrase "attorney-in-fact owner" means an attorney-in-fact for a power of attorney who is named as an "attorney-in-fact owner" on a service form or as we allow. For further information, please see Provision 4.g.

Beneficiary. The word "beneficiary" and the phrase "payable on death (POD) payee" mean a person or organization designated to receive the funds upon the death of the account owner ("payor") as we allow on an account. For further information, please see Provisions 4.a., 21., 28.b and 28.b.

By Any Method We Allow. The phrases "by any method we allow," "as we allow" and "we allow" mean the ways you may start, consent to, access, take actions, conduct transactions on or use membership, accounts, loans, products and services with us in person, by phone, mail, ATM or online as we offer. For further information, please see Provision 2.j.

Change. The words "change," "changed," "changing," "revise," "revised," "revising," "update," "updated" and "updating" mean to take action to amend or modify any information, contract or matter pertaining to a person, account, product or service, or to add or remove a person to or from an account, product or service as we allow. For further information, please see Provision 18.

Check. The word "check" means a check, share draft or draft issued, negotiated, dishonored, collected or presented in any physical or electronic form that we recognize.

Cheque. The word "cheque" is an abbreviation for a check.

Close. The words "close," "closed" and "closing" mean to "terminate" an account, product, service or contract as we allow. Please see the definition of "Terminate." Computer System. The phrase "computer system" means, but is not limited to, all hardware, software and technology we use to electronically manage any aspect of the Credit Union’s business, including your accounts and transactions on membership, accounts, loans, products, services, information and documents. Our computer system is part of our records. For further information, please see Provision 2.f.

Conduct. The words "conduct," "conducts" and "conducting" mean your consent and 1) performance of a transaction to deposit or withdraw funds from, 2) access to information about, or 3) use of, a product or service by any method we allow. For further information, please see Provision 4.j.

Consent. The words "consent," "agree," "authorize," "authorization" and "authorizing" mean your assent to (approval of) 1) the MSA and any contract as applicable, 2) any product or service, and 3) any actions, transactions on and use of membership, ac-
counts, loans, products or services by any method we allow. For further information, please see Provision 2.c.

**Contract.** The words “contract” and “agreement” mean the MSA, any other contract or agreement that addresses membership, accounts, loans, products and services you have with us, and any changes, additions or modifications to the MSA, contract or agreement from time to time. For further information, please see Provision 1.2.e.

**Costs.** The words “cost” and “costs” mean all expenses, employee time, fees, charges, reimbursements, penalties, attorney or other professional fees, collection costs, losses, liabilities, physical damages, travel and related expenditures or litigation we incur addressing any matter involving you or the products and services you have with us.

**Disclosures.** The words “disclosure” and “disclosures” generally mean the explanatory information that addresses your rights under specific federal or state laws that we provide (or you may access) along with and/or separately from this Part 2, and are part of the MSA. Please review the right-hand column of the table of contents to see the disclosures included at the end of this Part 2 document.

**Document.** The words “document” or “documents” mean, but are not limited to, anything on paper, electronically-managed, electronic media or any other medium or format we use to start new products and services. An example of a typical document is a contract you authorize to start a product or service with us. Our documents are retained in our records. For further information, please see Provision 2.e.

**EIN.** Is an abbreviation for Employer Identification Number.

**EFT.** Is an abbreviation for electronic fund transfer, which is an electronic credit to or debit from an account with us. For further information, please see “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the MSA.

**Electrically Manage.** The phrases “electrically manage,” “electronically-managed,” “company management” and the words “electrically” and “electronic” mean the use of our computer system and technology to create, start, enter, obtain consent to, copy, image, retain, provide, operate, conduct, execute, facilitate, secure, administer, maintain, support, service, assist with, change, add, update, collect on, terminate and protect any aspect of the Credit Union’s business. This definition includes the electronic management of all of your information, documents, actions and transactions on our products and services. For further information, please see Provision 2.1.1.

**Enter.** The words “enter,” “entered,” “entering,” “note,” “noted,” “noting,” “reflect,” “reflected” and “reflecting” mean that we (or you as we allow) type, input or write your information in documents or our computer system that pertains to your actions and transactions on our products and services, which becomes part of and is retained in our records.

**Fiduciary.** The word “fiduciary” refers to a relationship where a person or organization has a responsibility to act for the benefit of another person, organization or purpose. For further information, please see Provisions 4.d. through k.

**Fiduciary-Owner.** The phrase “fiduciary-owner” means but is not limited to a person who is named as a fiduciary-owner on a service form or as we allow. For further information, please see Provisions 4.d. through i.

**Funds Availability of Deposits Disclosure.** Is the explanatory information we provide about your rights concerning the availability of funds from deposits to an account with us. Please see the “Funds Availability of Deposits” disclosure at the end of this Part 2 of the MSA.

**ID.** Means current government issued photo identification.

**Information User.** The phrase “information user” means a person designated in our records by an owner to access information about the accounts, products and services used by the owner. For further information, please see Provision 4.k.

**Initiate.** The words “initiate,” “initiated” and “initiating” mean to “start” products or services as we allow. Please see the definition of “Start.”

**Internet Service.** The phrases “internet service,” “Internet services,” “e-commerce services” and “Internet and/or other products and services” that can be accessed and used through the Internet as we offer, which are part of our computer system.

**IRS.** Is an abbreviation for the Internal Revenue Service.

**Item.** The word “item” means a promise or order to pay money in any form or medium we recognize.

**Loan.** The word “loan” means one of our lending products. Loans, along with membership and accounts, are one of the three primary categories of products at our Credit Union.

**Maintain.** The words “maintain,” “maintaining” and “maintenance” mean your and our activities to keep the accounts, loans, products, services, actions, transactions, information and documents you have with us active, operational and current. For further information, please see Provision 11.

**Manage.** The words “manage,” “management” and “managing” mean all our actions to create, start, enter, obtain consent to, copy, image, retain, organize, provide, operate, conduct, execute, facilitate, secure, administer, maintain, support, service, assist with, change, add, update, collect on, terminate and protect any aspect of the Credit Union’s business. The definition of “manage” includes the management of all your information, documents, actions and transactions on our products and services. Electronic management (as defined in this Part 2) is one way in which we manage our business and our actions on your accounts, products and services you have with us. For further information, please see Provisions 2. and 11.

**Member.** The word “member” means a person who has met the requirements of membership and has joined our Credit Union. The privilege of membership, along with accounts and loans, is one of the three primary categories of products at our Credit Union. For further information, please see Provision 3.

**Membership Share.** The words “membership share” mean a specific amount of money in an account that represents the required deposit to be a member and owner of our Credit Union.

**Mobile Device.** The phrase “mobile device” means any portable electronic device or equipment that allows you to access the Internet to act, conduct transactions or use the products and services as we offer.

**MSA.** Is an abbreviation for the Member Service Agreement.

**Open.** The words “open,” “opened” and “opening” mean to “start” membership, accounts, products or services as we allow. Please see the definition of “Start.”

**Organization.** The word “organization” means a business, association or other private or government entity whether formally organized and/or recognized under the law or not.

**Original.** The word “original” refers to the first document (such as a Part 1 or other form) we use to start new products and services.

**Our Check.** The phrase “our check” means our cashier’s or teller’s check that we write (issue) to people, organizations or you. For further information, please see Provisions 5.a., e.g., n. and 25.

**Our Electronic Funds Transfer Terms Disclosure.** Is the explanatory information we provide about your rights concerning EFT debits and credits to an account with us. Please see the “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the MSA.

**Our Privacy Notice Disclosure.** Is the explanatory information we provide about your information we collect and retain in the ordinary course of business of the Credit Union. Please see the “Our Privacy Notice” disclosure at the end of this Part 2 of the MSA.

**Our Rates & Service Charges Disclosure.** Is the explanatory information we provide about the rates we pay on accounts and charges we may require for services we offer. This disclosure may also be referred to as “Rate and Fee Disclosure” in the MSA. Please see the “Our Rates & Service Charges” disclosure, which is part of the MSA.

**Our Records.** The phrases “our records,” “on file,” “in our files” and the word “files” mean all documents and information we create, retain and use to manage any aspect of the Credit Union’s business, including your information, documents, actions and transactions on our products and services. Our records are primarily contained in and comprised of our physical paper files and computer system. For further information, please see Provision 2.i.

**Owner.** The word “owner” means a person who may take actions, conduct transactions and use our accounts, products and services. An owner typically owns the funds in an account. For further information, please see Provisions 2.h., 3., 4., 11., 19. and 26.

**Ownership and Survivorship Feature Information.** The phrase “ownership and survivorship feature information” means the number and identity of owners on an account, and whether the funds in the account will ultimately go to a surviving owner, the account’s owner’s estate or a designated beneficiary(n). For further information, please see Provisions 4., 13.a. and 28.

**Part 1.** The phrase “Part 1” means any service form, document and/or the information on paper or electronically-managed in our computer system used for any action or transaction on our products and services. For further information, please see Provision 2.e.

**Part 2.** The phrase “Part 2” means this document, which along with service forms, the information and documents in our records and other contracts as applicable, comprises the Member Service Agreement (MSA). This Part 2 contains a majority of the terms of the MSA. For further information, please see Provision 2.

**Payable on Death Payee.** The phrase “payable on death (POD) payee” and the word “beneficiary” mean a person or organization designated to receive the funds upon the death of the owner (or the last owner) on an account. For further information, please see Provisions 4.a., b. and 28.b.

**PIN.** Is an abbreviation for personal identification number. For further information, please see “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the MSA.

**PDF.** The acronym “PDF” is an abbreviation for Portable Document Format. It is a format we may use to electronically manage information and documents to address any aspect of the Credit Union’s business including your actions and transactions on our products and services. For further information, please see Provision 2.1.2.

**Person.** The word “human beings” and “person” are both synonyms.

**POD payee.** Is an abbreviation for a Payable on Death payee.

**Products and Services.** The words “products” and “services” and the phrases “our products and services” and “the products and services” mean, but are not limited to, 1) our membership, savings and lending products, 2) our services we offer to access the products and 3) our services we offer independent of the products. Accounts, loans and membership are the three primary categories of products at our Credit Union. For further information, please see Provision 2.1.

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Provision. The word “Provision” means the thirty (30) Provisions of this Part 2, which are listed in the table of contents. The Provisions of this Part 2 contain a majority of the terms of the MSA. For further information, please see Provision 2.b.

Reported SSN or EIN Name. The phrase “Reported SSN or EIN name” means the name that matches the SSN or EIN that dividends/interest are/is reported under on a service form or as we allow. For further information, please see Provisions 4.d. through I.

Revised. The words revise, “revised” and “revising” mean to “change” an account, product, service or contract as we allow. Please see the definition of “Change.”

Section. The word “Section” refers to the six to ten Sections of the Part 1 service forms. Each Section number is located at the far right side of each Section on the Part 1s. If a Section number is missing it is because that Section appears on the Page 2 of the Part 1 form.

Service Charge. The phrase “service charge” and the words “charge” and “fee,” mean an amount of money we require you to pay to partially cover the expense of when you use or incur a service with us. When the words “service charge” or “charge” are used in the MSA, they will typically be addressed in the “Our Rates & Service Charges” disclosure. For further information, please see Provision 9.

Service Form. The phrases “service form” and “Part 1” and the word “form” mean a document or the information on paper or electronically-managed in our computer system used for any action or transaction on our products and services. For further information, please see Provision 2.e.

SSN. Is an abbreviation for Social Security Number.

Start. The words “start,” “starting,” “open,” “opened,” “opening,” “initiate” and “initiating” mean to take action to begin membership, accounts, loans, products or services as we allow. For further information, please see Provisions 2.j., 3. and 13.

Successor Trustee. The phrase “successor trustee” means a person named as a successor trustee of a trust who may act if the trustee(s) can no longer act on behalf of the trust. For further information, please see Provision 4.h.

Technology. The word “technology” means any hardware, software, equipment, instrumentation, system and solution (such as our computer system) that enables us to maintain and manage any aspect of the Credit Union’s business, including your information, documents, actions and transactions on our products and services.

Terminate. The words “terminate” and “close” mean to take action to end and no longer use an account, product, service, contract or membership with us as we allow. For further information, please see Provisions 26. and 27.

Terms. The word “terms” means all the explanatory language of the MSA (which includes any service form, this Part 2 and the information and documents in our records), and any other contract as applicable. If a contract for a product or service does not address whether that contract can be imaged (which is one method of the terms of the MSA are found in this Part 2. The terms of the MSA, like all our contracts, are designed to serve the best interests of the members of our Credit Union.

Through the Internet. The phrase “through the internet” and the word “online” mean the use of the internet to take actions, conduct transactions or use our products and services (which will typically be with the internet services we offer).

Transaction. The word “transaction” and the phrases “transaction on,” “conduct a transaction on” and “conduct transactions on” mean 1) any act, instruction, order or request to increase or decrease the balance of, or impose a lien or security interest on, the funds in an account, and 2) any request for or use of a product, service or information by any method we allow. The word “transaction” in this Part 2 may apply to “loan” or “obligation” address in this MSA and other contracts as applicable. The word “transaction” does not include any action to change, add or terminate an account, product or service. For further information, please see Provisions 2.j., 3., and 5.

Trustee. The word “trustee” means a fiduciary of a revocable or irrevocable trust, who, like an owner, may take actions, conduct transactions and use accounts, products and services on behalf of the trust. For further information, please see Provision 4.h.

Use. The word “use” as applied to you means to take action, conduct a transaction on or in any way access or utilize our products and services. The word “use,” as applied to us, means something we employ to manage the business of the Credit Union including your actions and transactions on our products and services.

Your Check. The phrase “your check” generally means a check you write to a payee drawn on an account with us. It also means a check drawn on another institution payable to you that we deposit in an account with us or negotiate to us. For further information, please see Provisions 6., 7. and 16.

Your Information. The phrases “your information,” “related information,” “the information,” “any information” and “all information” mean the information you provide to us that we use to manage any aspect of your actions and transactions on our products and services along with documents that we retain in our records. The definition “your information” includes all data, ID, pictures, films, film, recordings, voice recordings, fingerprints and other biometrics you share and we retain in our records. The definition does not include information that you do not communicate or deliver to us, but we obtain elsewhere. For further information, please see Provisions 2.d. and 12.

Your Number. The phrase “your number” means any number that we create and assign to an account, loan, product, service, membership or you, to manage any aspect of your information, documents, actions and transactions on our products and services. For further information, please see Provision 2.g.

e. Right to Rely on the Member Service Agreement (MSA) When you join our Credit Union, attempt to take action or transaction, or ask us to act on any matter concerning the business of the Credit Union, you consent to the use and disclosure of your information and documents, products and services in person, and e-mailed it to your address (if provided) in our records. If we assisted you by phone, mail or through the internet, your consent acknowledges the Part 2 was accessible to you, and that we offered to mail you a paper copy of the Part 2 (please see Provision 3.g.).

You agree we may electronically manage your information, documents and consent (e.g., image or otherwise enter in our computer system), and all accounts, loans, products and services you have with us. This allows us to protect all information, documents, products and services, achieve significant savings and provide excellent service to our members. For these same reasons, you understand and agree that once we have electronically-managed any paper document along with your information, we may also destroy the paper document and the information, unless otherwise required by law. You agree that all actions we take in producing any information, all electronically-managed documents and your information, in our records are binding on you and us. You understand that while we own all information and documents in our records that pertain to membership, accounts, loans, products and services you have with us, you may request to review and obtain a paper or electronically-managed copy of a document or the information in our records, anytime we are open for business or as we offer. You also understand that you may take action to start, confirm, maintain, review, change, add or terminate membership, accounts, loans, products or services with us at any time as we allow.

You agree we may rely exclusively on the MSA, other contracts as applicable and our records (and any changes and additions we make to these contracts from time to time) to act on and maintain and conduct actions and transactions and services (which will typically be with the internet service addressed in the MSA, like all our contracts, are designed to serve the best interests of the members of our Credit Union. For further information, please see Provisions 4.j., 3. and 18.

You agree that if we obtain legal or other professional advice to address any matter concerning you or your actions in which we are involved, such advice will also be binding on you. You agree that if we obtain legal or other professional advice to address any matter concerning you or your actions in which we are involved, such advice will also be binding on you.

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You agree we may rely exclusively on the MSA, other contracts as applicable and our records (and any changes and additions we make to these contracts from time to time) to act on and maintain and conduct actions and transactions and services (which will typically be with the internet service addressed in the MSA, like all our contracts, are designed to serve the best interests of the members of our Credit Union. For further information, please see Provisions 4.j., 3. and 18.

You agree that if we obtain legal or other professional advice to address any matter concerning you or your actions in which we are involved, such advice will also be binding on you.
2. Product and Service Management Issues

a. Overview of this Provision

This Provision addresses a number of important matters that affect how we manage our products and services. The Provision begins with a description of the organization of this Part 2. It then explains how you may start and consent to products and services, and how we maintain and manage your information, documents, actions and transactions on our products and services. The Provision concludes with the methods you may use to take actions or conduct transactions on our products and services, along with an explanation of the products and services we may offer. These important management issues assist us in serving the best interests of our members.

b. Organization of this Part 2 of the MSA

This Part 2 is organized thematically, starting with important information, definitions and management matters that you should know about the MSA. It then addresses membership and starting new products and services. The Part 2 thereafter explains how you may conduct transactions on and use our products and services, and how we maintain and manage them. It also describes how you or we may make changes and additions to products, services and the contracts that govern them. Finally, the Part 2 addresses product and service termination issues. Part 2 concludes with four (4) important disclosures that also affect our accounts, products and services: “Our Electronic Funds Transfer Terms” disclosure, “Funds Availability of Deposits” disclosure, “Our Rates & Service Charges” disclosure and “Our Privacy Policy” disclosure. Should you have questions about the organization of the Part 2, please contact us at your earliest convenience.

c. Consent to Membership, Products, Services and Contracts

You may consent to membership, a contract, an account, loan, product, service, action or transaction by any method we allow. You may also consent to another person taking action on your behalf to start an account with us. You may consent to products and services as we offer, 7) the receipt or accessibility of a state or federal document, 8) electronic or and/or digital signature or agreeing to an internet service we offer, and 9) the maintenance or use of, or allowing another person to use, a product or service. Please see the definition of “consent” in Provision 1.d.

d. Information Management for Products and Services

The information you communicate or deliver to us is crucial in providing you with excellent service and maintaining and managing all products and services. We may specifically use your information to manage your actions and transactions on our products and services that you have with us. You understand your information may be managed on paper or electronically. In either case, you may request to review or access your information anytime during business hours. Please see the definition of “your information” in Provision 1.d., and Provision 13.

e. Document Management for Products and Services

We use our documents to manage the business of the Credit Union in general, and your account(s) on the products and services you have with us. We may specifically use our documents to manage your actions and transactions on our products and services that you have with us. You understand and agree that our documents may not contain the full or exact title you see on our computer system that explains the purpose of and/or person(s) involved in any aspect of the business of the Credit Union, any account or transaction. Should you have questions about the organization of our documents, please see the definition of “PDF” in Provision 1.d.

f. Our Computer System to Manage Credit Union Business

Our computer system is vital to provide you with excellent service and maintain and manage all the products and services you have with us. Our computer system may include, but is not limited to, our data processing system, phone system, website, internet services, kiosks, ATMs, Credit Union “member use only” provided computers, tablets and mobile devices, networks, backup data storage systems, offsite data archival systems, all data, software and applications retained and utilized in the cloud, and any other computer, internet, solution or technology that we use now or in the future. The information and documents managed in our computer system are part of our records. Please see the definition of “computer system” in Provision 1.d.

1) Electronic Management of Credit Union Business

We may use our computer system to electronically manage any aspect of the business of the Credit Union, which includes, but is not limited to, all your information, documents, actions and transactions on our products and services. You understand you may request to review or have a copy of electronically-managed information or documents in our records anytime we are open for business. Please see the definition of “electronic management” in Provision 1.d.

2) Information and Documents may be accessible in PDF

For your convenience, to assure accuracy and security, and to reduce costs for our members, we may electronically transfer documents and reports in PDF format (PDF). PDFs may be accessible on our website, in the internet services we offer and as attachments to e-mails. To open, review, print, download, save and read a PDF document you will need to download a PDF display application, such as Adobe Reader, to your computer, mobile device or other technology. As of the date of the MSA, the member is accessible from Adobe’s Website at “Download.” You understand you may also request to access any information or documents on paper during business hours. Please contact us and we will be happy to assist you. Please see the definition of “PDF” in Provision 1.d.

g. Your Number for Membership, Products and Services

Your number is extremely important to provide you with excellent service and maintain and manage all the products and services you have with us. We may create your number on paper and/or electronically with our computer system. We may refer to your number as an “account number,” “member number” or “membership number” in communications or when referencing our records. The phrase “your number” may also refer to a “subaccount number,” which is a secondary number we assign that is organized by the person ("voice disclosure") you have questions about the organization of the Part 2, please contact us at your earliest convenience.

h. Management of Accounts, Products, Services & Numbers

Please see the definition of “account” and “subaccount number” as addressed in the MSA and other contracts as applicable, unless otherwise required by law. Finally you agree we manage your number(s) for business and compliance purposes, and may change or terminate your number(s) (or “subaccount numbers”) as needed and at our discretion.

i. Our Records are Used for All Business Purposes

We create and use our records to manage the business of the Credit Union in general, and your actions and transactions on the products and services you have with us in specific. Our records are comprised of all information and documents retained 1) on paper in physical files, 2) electronically in our computer system, or 3) in any other solution or technology we use to manage our records. To protect all information and documents, achieve cost savings and for the convenience of our members, we may electronically manage most of our records. For these same reasons, ultimately all of our records may be electronically-managed, unless otherwise required by law. You may request information or obtain a copy of a document or record anytime we are open for business. Please see the definition of “records” in Provision 1.d.

j. Methods to Take Actions and Conduct Transactions

You may take actions, conduct transactions on and use our products and services by any method we allow. Specifically, the ways you may access, take actions, conduct transactions on and use our products and services may include, but are not limited to, 1) in person, by phone, mail, facsimile, e-mail, drive through window, night deposit slot or drop box (or lock box), 2) through the use of a debit card, ATM card, code, password, PIN, check, signature pad or device, ATM, kiosk, shared branch or any product or service, and 3) through the internet with a computer, tablet, phone, device, mobile device or other technology. An action or transaction conducted by any method we allow is valid no matter what method we allow you to use. Please see the definitions of “action,” “by any method we allow” and “conduct” in Provision 1.d.

k. The Title of Products and Services You Have With Us

The products and services you have with us are generally titled on our documents and in our computer system so the name used on the product or service (typically the name on the agreement or contract) may not contain the full or exact title you might prefer. However, on your request, we often can include a description or legal title on a document or in our records that explains the purpose of and/or person(s) who may use a product or service.

I. Our Exclusive and Beneficial Products and Services

To be entitled to use and enjoy all our financial products and services, a person must first be eligible for the privilege of being a member of our Credit Union (our first product). As a member, you may request the exclusive products and services we offer our members. You may use a computer, internet, solution or technology that we use now or in the future. Information and documents managed in our computer system are part of our records. Please see the definition of “computer system” in Provision 1.d.

1) Electronic Management of Credit Union Business

We may use our computer system to electronically manage any aspect of the business of the Credit Union, which includes, but is not limited to, all your information, documents, actions and transactions on our products and services. You understand you may request to review or have a copy of electronically-managed information or documents in our records anytime we are open for business. Please see the definition of “electronic management” in Provision 1.d.

2) Information and Documents may be accessible in PDF

For your convenience, to assure accuracy and security, and to reduce costs for our members, we may electronically transfer documents and reports in PDF format (PDF). PDFs may be accessible on our website, in the internet services we offer and as attachments to e-mails. To open, review, print, download, save and read a PDF document you will need to download a PDF display application, such as Adobe Reader, to your computer, mobile device or other technology. As of the date of the MSA, the member is accessible from Adobe’s Website at “Download.” You understand you may also request to access any information or documents on paper during business hours. Please contact us and we will be happy to assist you. Please see the definition of “PDF” in Provision 1.d.

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tions. Examples of products include membership, accounts and loans as we offer. Examples of services include teller assistance, phone assistance, transactions and safe deposit boxes, which typically require use of our premises, employees or computer system, accounts, loans, products and services we may offer.

1) The Products and Services We Offer. Please see our “Products and Services” for a comprehensive summary of all of our beneficial products and services.

2) The Business Products and Services We Offer. Your business and organization products and services will be started, maintained and managed according to the Business Service Agreement (BSA).

m. The Length of this Part 2 of the MSA

To assure your understanding of the comprehensive information and to proactively answer your questions about our products, services and Credit Union, we provide this Part 2. It is lengthy 1) because of the numerous legal, operational and practical matters that affect membership, accounts, loans, products and services, and 2) because it is important to explain why everything we do at our Credit Union is in the best interests of the members. Should you have questions about any matters addressed in the MSA, please contact us during business hours and we will be happy to assist you.

3. Starting Membership, Products and Services

All of our members together own our Credit Union. The Provisions of the MSA are intended to serve the best interests of our members.

a. Requirements to Start Membership with Us

To become a member of our Credit Union you must be in our field of membership and meet the requirements for eligibility. Please understand that membership is a privilege and not a right, and is granted to you by our Credit Union on the condition you observe all applicable laws, regulations, the MSA and all other contracts, obligations and responsibilities with us.

b. Your Identification, SSN or EIN and Backup Withholding

To join our Credit Union we may require your full current name, the physical address of your residence (or, if different, your mailing address), and your phone number, birthdate, employer and occupation. We may also require your current government issued photo identification and a Social Security Number (SSN) or Employer Identification Number (EIN). For IRS reporting purposes you may need to certify the SSN or EIN matches the name and address provided, and indicate if you are subject to backup withholding. Your delivery, review and certification of this information may be required for membership, products and services. For your and our protection and to fulfill our due diligence responsibilities, you may need to obtain an EIN for an account, product or service relationship you wish to start that is not for your personal use. We may also require your mother’s maiden name, the creation of a password and fulfill other identification requirements. The requirements or conduct transactions on our products and services (please see Provision 5.a.).

To provide you with excellent service, for your convenience and for your and our protection, you agree we may photograph you and retain a copy or image of your current government issued photo identification (and though we will not image or copy it, we may retain the information in our records). We may also require other current government ID (such as your driver’s license or passport) that can be copied or imaged along with entering the information from your military ID. At our discretion, we may only ask for your non-government issued ID and information to start products and services with us, though we may later require current government ID and information to start additional products and services. We may also permit people under the age of eighteen to be identified by family members or legal guardians in order to use our products and services. If our copy or image of your ID (or other identification) is expired, to continue to serve you we may require you to sign a new application, and we may require you to provide additional or other documentation.

When you join our Credit Union and start products and services, we may request to see your current government issued military issued photo identification (and though we will not image or copy it, we may retain the information in our records). When you join our Credit Union and start products and services, we may request to verify or authenticate a service form to assist us in managing the products and services you have with us. We may note the original use of the form by placing an “M” and/or “C” on it (or offer to mail it to you). The members of Greater Alliance Federal Credit Union and any affiliated parties own the Credit Union.

We may note the original use of the form by placing an “M” and/or “C” on it (or offer to mail it to you). We may require the original use of the account or application form in order to start products and services with us online. We do not advise mailing the account or application form since it exposes you to numerous problems (ID theft, fraudulent transactions, etc.). We recommend you use our website to set up online accounts and services with us. We do not advise mailing the account or application form since it exposes you to numerous problems (ID theft, fraudulent transactions, etc.). We recommend you use our website to set up online accounts and services with us. We do not advise mailing the account or application form since it exposes you to numerous problems (ID theft, fraudulent transactions, etc.). We recommend you use our website to set up online accounts and services with us.

You agree we may take actions to protect you and our reputation, 12) inactive or abandoned products or services, 13) chronic dissatisfaction with us, 14) disparaging us, 15) default on any obligation, 16) cause membership, 17) willfully and intentively falsify or misrepresent concerning our business, 18) fail to come to our premises or contact us during business hours to learn how to use our products and services, 19) ask (or advise you to ask) a friend or family member to contact us about your questions or concerns, 20) cause membership and information to be started, maintained and managed according to the Business Service Agreement (BSA).

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c. Your Authorization for Us to Obtain Information

You agree we may review your account, employment and credit history, which includes obtaining reports from third parties and credit reporting agencies, to confirm your eligibility or your qualifications or your authorization or your capacity or your victim of undue influence, 10) ask (or advise you to ask) a friend or family member to contact us about your questions or concerns, 11) act in our best interest, 12) ask (or advise you to ask) a friend or family member to contact us about your questions or concerns, 13) cause membership and information to be started, maintained and managed according to the Business Service Agreement (BSA). When you join our Credit Union and start products and services with us online, this internet service is governed by any contract you may enter into with us. As applicable we may at our sole discretion mail you the application form or offer to mail it to you. (or offer to mail it to you), e-mail you the Part 2 (if we have an address on file), and make the Part 2 accessible to you on our website or in an internet service we offer, 7) run all required verifications and reviews, and address all applicable compliance requirements, 8) have you consent to membership, products, services and the MSA as applicable. If you agree, enter your information, and authorize us to contact you during business hours about any matter pertaining to our products and services, and 10) remind you that you may always access a current Part 2 and disclosures on our website, and contact us about the information or documents in our records anytime we are open for business.

h. Matters We Address when You Become a Member

When you join our Credit Union we: 1) verify your ID and eligibility for membership, 2) may obtain relevant account, employment and credit reports as needed, 3) review important information about membership, products, services, privileges and responsibilities, 4) review and start the accounts, products and services requested, 5) enter and review the information (including the ownership and survivorship features of any applicable accounts or products) in a form or our computer system with you, 6) offer you a paper Part 2 (or offer to mail it to you), 7) run all required verifications and reviews, and address all applicable compliance requirements, 8) have you consent to membership, products, services and the MSA as applicable. If you agree, enter your information, and authorize us to contact you during business hours about any matter pertaining to our products and services, and 10) remind you that you may always access a current Part 2 and disclosures on our website, and contact us about the information or documents in our records anytime we are open for business.

i. Non-Member Owners on Accounts, Products and Services

On your request, you may place one or more non-member owners on the accounts, products and services you have with us. An owner who would like to become a member of our Credit Union may need to apply and meet all the requirements of membership. We are happy to assist with this simple process during business hours (which may also be accomplished online as we offer). If there is no member on an account, we may terminate and pay the balance of funds in the account (as of the date of termination) to any owner.

j. Denial of the Privilege of Membership

We may deny the privilege of membership to a person for any reason not prohibited by law, including: 1) inability for membership, 2) failure to provide required ID or information, 3) information from a third party report, 4) adverse credit, 5) consumer and/or application record, 6) breach of or unauthorized access to a product or service, 7) business or compliance purposes, 8) stop or prevent a loss, 9) the appearance of lack of capacity or victim of undue influence, 10) failure to comply with any term of a contract, 11) failure to use products or services to justify membership, 12) inactive or abandoned products or services, 13) chronic dissatisfaction with us, 14) disparaging our reputation, 15) default on any obligation, 16) causing us a loss, 17) not voluntarily repaying a loss, 18) previous expulsion, 19) anything unethical or unlawful concerning our business, 20) any alteration, forgery or fraud concerning our business, 21) any falsification or misrepresentation concerning our business, 22) any alleged crime concerning our business, 23) abuse of or threats to anyone
The Ownership and Survivorship features of the accounts you have with us are governed by the ownership and survivorship features that we have input into our records according to your instructions. Please be aware that your beneficiary/POD payee designations for checking and savings accounts do not apply to any retirement account or account life savings insurance, which have separate beneficiary designations.

a. One Owner Accounts with Us

A one owner account is a savings, checking or term (certificate) account started and used by you alone, where typically you maintain and own the funds in the account. As an owner you may conduct transactions on and take actions to start, confirm, maintain, review, change, terminate and conduct transactions on the multiple owned accounts, products or services. On your death, the funds in the account will go to your estate and may be claimed by a representative of your estate or other claimant authorized by law. You understand that it is your responsibility (and not our responsibility) to inform a representative of your estate or other claimant authorized by law. You understand that it is your responsibility (and not our responsibility) to inform the ownership and survivorship features of the account(s) you have with us coincide with your financial and estate planning needs. Because you are in control of the ownership and survivorship features of the account(s) with us, you irrevocably waive the right to dispose of the funds in the account(s) by will (please see Provision 29.).

The Ownership and Survivorship features of the accounts you have with us are governed by the ownership and survivorship features that we have input into our records according to your instructions. Please be aware that your beneficiary/POD payee designations for checking and savings accounts do not apply to any retirement account or account life savings insurance, which have separate beneficiary designations.

b. Multiple Owner Accounts with Us

A multiple owner account is a savings, checking or term (certificate) account started and used by two or more owners who together own the funds in the account. Multiple owner accounts, products or services. These rights allow each owner alone to start, confirm, maintain, review, change, terminate and conduct transactions on the multiple owned accounts, products or services on behalf of all owners for any purpose. This includes an owner withdrawing funds and terminating accounts, products or services. Each owner (and not any other owner) may require you to provide ID and documentation confirming your authority to act as a representative payee before starting the account. We may keep a copy of the documentation designating you as a representative payee for initial due diligence purposes. However, we may seek to verify that you are the owner when you conduct transaction(s) on the account, products and services. We may require the account holder to be responsible to us, alone and together, for any actions and transactions on the accounts, products and services (please see Provision 4.b.).
e. Accounts by VA Fiduciaries for VA Beneficiaries
You may start, use and maintain an account and related products and services as a Veteran’s Administration fiduciary (VA fiduciary) for a Veteran’s Administration beneficiary. VA fiduciaries may require you to confirm your authority to act as a VA fiduciary before starting the account. We may keep a copy of the documentation designating you as a VA fiduciary for initial due diligence purposes. However, you agree that once you start and consent to the account, products and services, we may thereafter rely exclusively on the MSA.

You as a VA fiduciary are the owner on the account in which you hold the funds for the sole benefit of the person or purpose designated by the beneficiary. While dividends and interest are separately credited to the VA beneficiary’s name and SSN, you are the only person who may take actions and conduct transactions on the account, products and services. If we receive notice of a replacement VA fiduciary (which we may require to be in writing) and decide to rely on the notice, you agree we may change the account for the replacement VA fiduciary according to the notice, as reflected in our records. Alternatively, if we decide to rely on the notice you agree we may terminate the account and issue a check to the VA fiduciary in the name of the VA beneficiary. Finally, you agree to be responsible for legal advice we require to assist with or that results from any matter concerning the accounts, products or services for a VA fiduciary (please see Provision 1.f.).

f. Powers of Attorney, Accounts, Products and Services
If you give a person power of attorney to act as your attorney-in-fact, we may require that person to prove her or his ID and the validity and applicability of the power of attorney, before allowing the attorney-in-fact (hereafter referred to as the AIF) to take actions or conduct transactions on the accounts, products or services you have with us. You agree that any AIF you give power of attorney (or any person you authorize them to act as your AIF) to act on your behalf on the accounts, products and services you have with us as an “attorney-in-fact owner” with a service form or in our records. We may also manage the relationship with your AIF by any method we allow in a manner we deem appropriate.

You and the AIF agree that your AIF and you (and not us) are solely responsible for monitoring and fulfilling the duties and responsibilities of the power of attorney. We may keep a copy of the power of attorney documentation for initial due diligence purposes. However, you agree that once your AIF or you start and consent to the MSA, we may thereafter refer to and rely exclusively on the MSA. Both your AIF and you agree to indemnify, defend, and hold us harmless from any loss, damage, claim or liability that occurs as a result of our reliance on the power of attorney. Your AIF and you agree to indemnify, defend, and hold us harmless from any loss, damage, claim or liability that occurs as a result of our reliance on the power of attorney.

You agree that your AIF or you must maintain an account that in all respects meets the requirements of the MSA and may take actions and conduct transactions on the accounts, products or services, and your AIF’s responsibility to notify us of your death. If we receive notice that you have died or terminated your AIF’s authority to take actions and conduct transactions (which we may require to be in writing), you agree we may terminate your AIF’s authority on the accounts, products and services, and may continue to rely on our records thereafter. If we allow your AIF to take actions or conduct transactions as an “attorney-in-fact owner,” the survivorship features of the accounts you have with us will not apply to your AIF. If your AIF or you request us to allow your AIF to take actions or conduct transactions by entering the information in our records or as allowed without signing or authorizing a form or indemnification and hold harmless agreement in your AIF’s name, you agree to indemnify, defend, and hold us harmless from any loss, damage, claim or liability that occurs as a result of our reliance on the power of attorney.

You understand that your AIF or you may subsequently sign or authorize a form or indemnification and hold harmless agreement and your AIF may subsequently sign or authorize a form or indemnification and hold harmless agreement as an owner to take actions and conduct transactions on the accounts, products or services, and your AIF’s responsibility to notify us of your death.

You agree that it is your responsibility as a trustee (and not our responsibility) to administer the account for the replacement representative payee according to the notice, as reflected in our records. Alternatively, if we decide to rely on the notice you agree we may terminate the account and issue a check to the new representative payee in the name of the owner or fiduciary. A successor trustee may subsequently sign or authorize a form or indemnification and hold harmless agreement as an owner to take actions and conduct transactions on the accounts, products or services, and your AIF may subsequently sign or authorize a form or indemnification and hold harmless agreement as an owner to take actions and conduct transactions on the accounts, products or services. If we receive notice of a replacement representative payee (which we may require to be in writing) and decide to rely on the notice, you agree we may change the account for the replacement representative payee according to the notice, as reflected in our records. Alternatively, if we decide to rely on the notice you agree we may terminate the account and issue a check to the replacement representative payee in the name of the owner or fiduciary. Your AIF and you agree that your AIF and you (and not us) are solely responsible for monitoring and fulfilling the duties and responsibilities of the power of attorney.
and the person or purpose for whom the fiduciary acts. By starting an account, product or service you and any fiduciary agree to indemnify, defend us against and hold us harmless from any loss, damage, claim or liability that results from 1) any actions or transactions you or your fiduciary agree to authorize; 2) the handing over (when required) of any necessary signature or authorization to us or any financial institution by and through whom you authorize transactions on your account or other matters pertaining to the account, loan, product or service; or 3) any actions or transactions you or your fiduciary authorize. We will not be responsible for any resulting wire transfer losses, delays or failed transactions. You understand international wire transfers may not be completed for several weeks or at all.

Wire transfers are governed by Federal Reserve Regulation J if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association (NACHA). We reserve the right to require two or more signatures or authorizations because you 1) are in the best position to address your own internal controls and the person or purpose for whom the fiduciary acts, 2) the product or service has been terminated, 3) we are unable to contact you, 4) failure to meet a minimum balance for thirty (30) days, 5) the account is overdrawn, 6) the account is charged back for nonpayment, 7) failure to meet a minimum balance for thirty (30) days, 8) the account is overdrawn, 9) any lost or stolen check, card or access device, 11) a breach of or unauthorized access to a product or service, 12) business or compliance purposes, 13) to stop or reverse a fraudulent transaction on your account, 14) the appearance of lack of capacity or victim of undue influence, 15) to comply with any term of a contract, 16) funds held or offset per a security interest or lien, 17) account and/or funds held for a dispute or uncertainty, 18) unpaid check(s) or EFT(s) for insufficient funds or stop payment, 19) deposited item(s) charged back for nonpayment or a claim, 20) a garnishment, levy or similar attachment or seizure, 21) default on any obligation, or 22) belief an action or transaction may be fraudulent. To comply with the law and to protect you and the members of the Credit Union, you understand we may require written notice of your intent to take a withdrawal of funds from an account you have with us at least seven (7) calendar days and up to sixty (60) calendar days before the time that you would like to initiate a withdrawal. Finally, you understand that if your account is overdrawn, any loan is past due, or you are otherwise in default under any contract with us, we may suspend your ability to conduct actions or transactions to any or all accounts, products, services, until you have resolved the matter with us.

2) Account Transfer Limitations. You may make unlimited withdrawals from the checking account(s) you have with us by any method, in addition, you may make unlimited withdrawals or transfers from all accounts except checking accounts in person, by ATM, a mail request or by calling us for one of our checks. However, federal law limits the number of certain types of withdrawals from accounts treated as savings accounts as identified in “Our Rates & Service Charges.” Accounts covered by this regulation include checking, savings, share, term, money market, and other like accounts. For these accounts, you may not make more than six (6) covered transactions per month. Covered transactions include your checks, transfers initiated through online banking or mobile banking,ACH transfers, merchant point of sale transactions, preauthorized or automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of transactions is the date a transaction is posted to (actually credited to or debited from) an account, rather than the date you initiate the transaction. If you exceed this limit, federal law requires us to take corrective action. We may refuse or reverse the transaction, and we may impose a service charge as specified in “Our Rates & Service Charges.” If you repeatedly exceed this limit, we will close your account. If you reach your limit of six (6) covered transactions from all accounts except checking accounts during a month, you may still make unlimited withdrawals from the account in person, by ATM, by mail, or by calling us for one of our checks.

3) Account Transaction Volume Limitations. We may limit the number of items deposited and the frequency of deposits and other transactions that you can make each day to the account(s) you have with us. The date we use to determine the number of transactions is the date a transaction is posted to (actually credited to or debited from)
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e. When a Transaction or Action May Be Refused

For your and our protection, we may refuse an action or transaction on an account, loan, product, or service for any reason not prohibited by law, including: 1) our methods are ineffective due to emergencies or problems, 2) we are unable to contact you, 3) failure to provide required ID or information, 4) failure to use a required method of identification, 5) a limit or limitation on your account, 6) your number, check, or other form of payment is lost or stolen, 7) the account is overdrawn or negative, 8) the account is closed or inactive, 9) your checks do not clear, 10) your telephone or mail is unresponsive, 11) you are acting on behalf of an unauthorized agent, 12) any lost or stolen check, credit card, or access device, 13) you do not provide a signature, 14) the account is overdrawn or negative, 15) your account is closed or inactive, 16) failure to comply with any term of a contract, 17) funds held or offset per a security interest or lien, 18) account and/or funds held for a dispute or uncertainty, 19) unpaid check(s) or ACH(s) for insufficient funds or stop payment, 20) deposited item(s) charged back for nonpayment or a claim, 21) garnishment, levy or similar legal claim or notice, 22) bank account closed or inactive, 23) signature on the check or a service charge has been refused, 24) you do not pay the check, or 25) any other reason we believe is appropriate to manage our business of the Credit Union.

f. Transactions and Actions Online

We may offer an internet service that allows you to take actions or conduct transactions on your account online or for your convenience, we may note your request for these internet services on a form or enter it in our records. These services may be governed by the contract that you agree to online, the MSA, all other contracts as applicable and our records. Should you have any questions about these services, please contact us at your earliest convenience.

g. Your Use of a Checking Account with Us

1. Completing Your Checks and Check Register

When you write a check on a checking account with us, you must write your payee’s name, complete the numerical and written amount lines on the check and sign your name. Always begin by writing the payee’s name and the amounts at the start of the far left side of these lines to avoid leaving any spaces; this will reduce the risk of your check being altered. It is also important that you draw a line after the payee’s name and the written amount to protect yourself against alterations. Please make sure that all information you write on your check is legible. Finally, make sure that the numerical and written amounts of your check match, since the written amount is likely the amount you may pay from your account. If the amounts do not match, you agree we may pay either amount or return the check unpaid, in our sole discretion.

Once completed, you should write the check number, amount, date, payee’s name and purpose in ink. In the event that you will be paying the payee or the person who received the check back, please make sure that notice will only be effective if it allows us a reasonable amount of time to act before the check is presented or the ACH entry is transmitted to us. For the notice to be effective we will need your name, number, check amount, the date of the check or ACH entry, the name of the payee and the amount of the check or ACH entry. You understand that failure to comply with any of these requirements may result in payment of the check or ACH entry. If you fulfill these requirements we will return the check or ACH entry and require a service charge to cover some of our employee’s time. Should you want us to allow a stop payment order on a check that is placed or confirmed in writing will be effective for six (6) months, and can be renewed for an additional six (6) months for a service charge. If you request us to cancel a postdated check notice, we may also require a service charge to cover some of our employee’s time. For your convenience, we may agree to a verbal stop payment order that will expire after one (1) calendar day. If you fail to fulfill any of these requirements may result in payment of the check. Should you request us to cancel a stop payment order, we may require the payee or person who receives the check to return the check to an EFT, you will have to contact that person or organization if you wish to access a copy of your check. You understand that if you return your check to an organization unpaid for insufficient funds or stop payment, the organization may try to
re-present the check as an EFT. The EFT that represents the dishonored check will be treated as a re-presented check according to the MSA.

9. Presentation of Your and Our Checks
For your and our protection, compliance purposes and to cover costs for our members, we may require you to present or authorize your or our check for payment, comply with our due diligence requirements before we pay the check. These requirements may include, but are not limited to, the presenter supplying us with her or his ID, SSN, birthdate and physical address. We may also require the person to sign a statement of receipt, place her or his thumbnail or fingerprint on the check and to pay a service charge. If a check is payable to two or more persons, only the first named person may present the check. If there is an endorsement on the back of the check, you must endorse the check to us, and to the presentee, with the number of checks in the most cost-ef- cient manner for the benefit of the members of our Credit Union. These automated pro- cesses rely on and can only recognize information in the Magnetic Ink Character Recognition (MICR) line which is located at the bottom of the check and which contains the amount of check and check number. To achieve these cost efficiencies for our members, you agree that when we pay or take a check for deposit and collection we may disregard all information on the check (including notes and legends) other than 1) the identity of the institution the check is drawn on, and 2) the information encoded in the MICR line (whether consistent with other information on the check or not). You further agree that the fact we pay a check without physically or visually examining it does not mean that we failed to exercise ordinary care in paying the check.

i. The Order in which Checks and Other Items Are Paid
In general, we pay checks and other transactions in the order they are presented to us, regardless of when you issued or authorized them. Insufficient funds balances on accounts may result from 1) checks paid, 2) holds on funds of deposited checks, 3) ACH debits such as online bill payment transactions, 4) payments authorized by an owner or other withdrawal requests, 5) items deposited by an owner and returned unpaid by the paying institution, and 6) imposition of requested or required service charges. ACH debits may be processed in serial number order. Checks presented for payment at one of our branch- teller's checks and are unable to take possession of the check in person, we may send the check to you by a secure delivery service. This service may include but is not limited to using Federal Express or United States Postal Service. If one of our cashier’s or teller’s checks in your possession is lost, stolen or de- stroyed, you (and your payee if applicable) agree to sign or authorize a notice (as we allow) so that we can rightfully refuse to pay the check if presented for payment. We may also require you to post a bond or furnish us with collateral or a security interest in collateral, or wait ninety-one (91) calendar days from the date of the check, to receive a replacement check or refund. If you do not receive one of our checks that was sent or mailed to you, you agree to sign or authorize a notice (as we allow) so we may rightfully refuse to pay the check if presented for payment. At our discretion, we may require you to post a bond or furnish us with collateral or a security interest in collateral, prior to obtaining a replacement check or refund for our check that you did not receive.

1) Delivery of Our Checks to You. When you request one of our cashier’s or teller’s checks and are unable to take possession of the check in person, we may send the check to you by a secure delivery service. The service may include but is not limited to using Federal Express or United Parcel Service, which require your signature and proof of receipt. We use this secure method to deliver our checks for your and our protection to assure that only you receive the check, and to spare you from having to post a bond and/or furnish collateral. Since the service is for your con- venience and protection, our responsibility for the cost of this method of check delivery. If you authorize us to deliver the check to you by regular U.S. mail, you agree to all time delays and to repay all costs and losses if the check is lost or stolen.

o. Your Checks & Family Members, Friends and Employees
If you report your check has been forged or altered, we will investigate the potential existence or significance of that check. We may require you, if the check was not processed or assis- ted with the crime, we will investigate your use of ordinary care in the matter. If we determine that you failed to use ordinary care (i.e., were negligent) in handling or man- aging the check (or your ID), you agree to take responsibility for recovering any loss for the check. You understand that you, like each member of our Credit Union, are in the
b. Your Rights on Your Deposit

When we agree to take your deposit, we are providing you a service by saving you the time and expense of having to go to the paying institution to receive your funds. In providing this service, we will credit the amount of the deposit to the account you have with us. However, depending on the type of deposit, we may hold some or all of the funds from the deposit. We may also refuse or return a deposit if we believe it is necessary to prevent you and us from incurring a loss. If we elect to hold funds from your deposit the time period for the hold will depend on 1) the type of deposit (cash, check, wire, etc.), 2) the amount, 3) the account it goes into, 4) the source of funds, 5) our ability to verify persons, organizations and institutions issuing, negotiating and making payments, and 6) any other factors we consider important. In addition to this Provision, we encourage you to review the “Funds Availability of Deposits” disclosure, which is part of the MSA and found at the end of this Part 2. You understand that we may not make payment to you from a check you deposit (in cash or otherwise) we are only providing you with credit, and are not cashing, promising or guaranteeing payment of the check that you deposited.

Please be aware that any check you deposit that is drawn on another financial institution can back up to a reasonable amount of time. For reference, we group these reasons into two categories: nonpayment reasons (such as but not limited to insufficient funds, stop payment, closed account) and fraud reasons (such as alterations or forgeries). It may take as many as nine days (seven business days and two weekend days (and in some instances more than two weekend days)). In general, if we determine the check is not fraudulent, we may take the check for deposit or return the check to you. Finally, if we believe there is a problem with the check and elect to return the check to you, you agree to note the problem on the face of the check to alert branches and other institutions of the potential fraud problems with the check. Our action or inaction in these circumstances is purely at your discretion. You agree we are not required to take or refrain from taking any particular action on any of these matters.

7. Your Deposits to an Account with Us

Please see our “Summary of Our Service for Your Checks Offered for Deposit” for an overview of our check deposit services.

a. How You May Deposit Funds

You may make deposits to an account with us by any method we allow, including in person, mail, phone, online, ATMs, night depository, wire transfer and EFT. You may deposit funds in the form of cash (U.S. dollars), check, wire transfer and EFTs as we offer.

b. Your Rights on Your Deposit

We understand that regardless of the facts, circumstances and information you disclose about the check, you are still completely responsible for the amount of the check and all related service charges and costs if it is dishonored, returned or a claim is made. Further, you understand that for your and our protection we may note on the face of the check the type of fraud before returning it to the presenter to alert branches and other institutions of the potential fraud problems with the check. You understand that we do not have an immediate need for cash or credit, please let us know. We have a number of ways that we may be able to assist you.

e. Authority to Negotiate Checks and Endorsements

We may take checks for deposit into any accounts you have with us, and recommend that you endorse all checks you deposit. If we take checks for deposit without your endorsement, in order to prevent a loss, we believe it is necessary to prevent you and us from incurring a loss. If we believe there is a problem with your check and the presenter is the perpetrator of the fraud, you agree that for your and our protection we may retain the check to determine if it is fraudulent. You understand that our retention of the check protects you and us from incurring a loss on the account. You also agree that retaining the check is not wrongful because it may substantiate the commission of a crime, and our retention of the check avoids additional potential fraudulent acts.

We may choose to not take the check and may return it to you so that you may obtain payment elsewhere. Alternatively, if you request us to take a check for deposit and we believe there is a fraud problem with the check, you understand that we may retain the check to determine if the check is fraudulent, and if so, the identity of the perpetrator.

You understand that we do not have an immediate need for cash or credit, please let us know. We have a number of ways that we may be able to assist you.

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We may take checks for deposit into any accounts you have with us, and recommend that you endorse all checks you deposit. If we take checks for deposit without your endorsement, in order to prevent a loss, we believe it is necessary to prevent you and us from incurring a loss. If we believe there is a problem with your check and the presenter is the perpetrator of the fraud, you agree that for your and our protection we may retain the check to determine if it is fraudulent. You understand that our retention of the check protects you and us from incurring a loss on the account. You also agree that retaining the check is not wrongful because it may substantiate the commission of a crime, and our retention of the check avoids additional potential fraudulent acts.

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We may choose to not take the check and may return it to you so that you may obtain payment elsewhere. Alternatively, if you request us to take a check for deposit and we believe there is a fraud problem with the check, you understand that we may retain the check to determine if the check is fraudulent, and if so, the identity of the perpetrator.

You understand that we do not have an immediate need for cash or credit, please let us know. We have a number of ways that we may be able to assist you.
you to obtain payment elsewhere. For your and our protection, we may confirm the endorsement on any check that you offer for deposit, and require you to carry out specific endorsement requirements for business, insurance or government checks. If you wish to deposit any check payable to two or more persons (whether negotiable or nonnegotiable) you may require to be endorsed by our Credit Union by everyone required to endorse the check. However, we may choose to take such a check for deposit regardless of the number of endorsements on it (or whether those endorsements were made in person at our Credit Union) if the check is deposited by you or a person you have authorized according to the MSA. For checks that you do not make payable to you as the payee (or endorsee), we may require proof (1) of your authority to endorse a check on behalf of another person or organization, and (2) that any endorsement on a check prior to your endorsement is authentic and authorized. These measures are necessary so that we can provide you with our check deposit services and for your and our protection. You agree to be responsible for legal advice we may require regarding any matter concerning a check you offer for deposit (please see Provision 1.f.). Finally, if you send us a check for deposit (payable to you or us) and do not specifically tell us in writing what is to be done with the check (i.e., you do not explain the exact purpose or reason that you are sending the check to us, such as for a loan payment), we may deposit the check to either a checking or savings account you have with us.

f. Your Options for Direct Deposit Services
We offer direct deposit services that allow you to preauthorize deposits to accounts with us (such as payroll, Social Security, retirement or other government deposits) or preauthorize transfers from accounts with us (such as regularly scheduled payments to creditors). You must initiate direct deposits by a method acceptable to the initiator of the deposit (your employer or organization). You understand that we may refuse to pay any deposit or transfer for deposit or transfer of funds from the federal or state government outside our MSA are commercially reasonable, and

g. Deposits Made at a Night Depository
If you make deposits at a night depository, you agree to use any special container, bag or envelope we may require. You understand we accept night depositories only once on each business day that we are open. Containers, bags or envelopes placed into the night depository before we access it are processed on that business day, whereas those placed after we access it are processed on the next business day. Night depositories are opened and items placed in the night depository are removed and logged in the depository. We will use reasonable efforts to notify you of any difference between the count you have with us or returned the container, bag or envelope and contents to you. You acknowledge that our count of any deposit placed into the night depository is the final determination of the contents of a container, bag or envelope placed in the depository. If you have any reasonable doubt as to the accuracy or presence of two (2) of our employees or associates. The contents of each container, bag and envelope is counted, and we issue a credit to the account on the deposit ticket accompanying the deposit for the amount, as indicated by our count. You agree we are a bailee of items placed in the night depository (i.e., we are simply in possession of the container, bag and envelope) until we have opened the container, bags and envelopes, verified the contents, and credited the contents to an account you have with us or returned the container, bag or envelope and contents to you. You acknowledge that our count of any deposit placed into the night depository is the final determination of the contents of a container, bag or envelope placed in the depository. If you have any reasonable doubt as to the accuracy or presence of two (2) of our employees or associates. The contents of each container, bag and envelope is counted, and we issue a credit to the account on the deposit ticket accompanying the deposit for the amount, as indicated by our count. If you withdraw any or all of the funds erroneously or fraudulently deposited to an account or credited to an account you have with us, we may charge an account regardless of whether the amount of the check or item was available for your use or not. If any check or other item credited to an account you have is returned to us for any reason, you waive your right to any notice of non-payment or dishonor for the check or item. For your benefit and ours, you agree we may pursue payment of a dishonored check or other item to the financial institution the check or item is drawn on extra time beyond any midnight deadline limits.

h. Taking Checks from You for Deposit is a Service
You understand that in handling checks, drafts, items, images or money you wish to deposit, we are providing you a valuable service. Not only are we saving you the time and expense of having to take checks or items to the institution they are drawn on and present them in person for payment, but we are also safeguarding and paying the interest on your money as we go. While we are pleased to provide you with this service when collecting the payment of your deposited checks or items, we act only as your agent, and assume no responsibility for the checks or items beyond using ordinary care as a depository institution. We are also not responsible for any deposit sent by mail or made at an unstaffed facility (for example, an ATM that is not staffed or operated by us) unless the check or other item is a substitute check. We may require the check to be endorsed by you, the issuer or the payor for deposit, plus all dividends/interest paid on the erroneous or fraudulent amount, along with all service charges and costs, you are responsible for the difference. After we have received final payment, we refer to these deposits as collected items. If any check or other item deposited to an account is returned to us for any reason, we have the right to charge the account you have with us for the amount of the check or item, plus any service charges and costs, you are responsible for the difference. Finally, even if we provide you with immediate availability of funds for your deposited check or other item, you are responsible for the amount of the check or item. For your benefit and ours, you agree we may pursue payment of a dishonored check or other item to the financial institution the check or item is drawn on extra time beyond any midnight deadline limits.

i. When Your Deposits Will Be Credited to an Account
Deposits to an account with us will generally be credited on the business day of the deposit. Deposits made after our end of business day or on a Saturday, Sunday or holiday, will be credited to the account on the next business day we are open (please see the “Funds Availability of Deposits” disclosure at the end of this Part 2).

Deposits made at unstaffed facilities (for example, an ATM that is not at a branch) will be credited to an account on the day funds are received and processed by us. Deposits of coin or currency will not be finally credited until we have counted the coins or currency. We may require any or all of the funds to be deposited between the amount on a deposit slip and the cash or checks that we count, we will provide you with a notice of the discrepancy by mail or that is accessible to you. In rare instances, an actual discrepancy may not be detected. In such cases, the amount credited will be the final amount of your deposit unless you or we discover the discrepancy and are able to correct it without loss to the Credit Union. You agree that to provide check deposits efficiently and effectively for the members, if we discover a discrepancy of less than $0.01, we may choose not to correct it. Credit to an account you have with us for funds deposited is conditional (provisional) until we are actually paid for the deposited items (i.e., when we receive final payment). Checks drawn on an MSA or organization outside the U.S. may be handled on a special collection basis only (as explained in Provision 7.b.), to attempt to prevent a loss for you or us on the foreign check.

j. When We Do Not Take a Check for Deposit
For your and our protection, we may decline to take a check from you for deposit if we believe the check has a potential nonpayment, fraud or other problem. Nonpayment problems include, but are not limited to, potential alterations and forgeries. We may also decline a check that we have agreed is ineligible for deposit under this or any contract you have with us (typically for the type or amount of the check when deposited on our books or at an ATM). You understand that when we decline to take a check from you, if the check is sent by mail or made at an unstaffed facility (for example, an ATM that is not staffed or operated by us) unless the check or other item is a substitute check to you along with the check has a potential nonpayment, fraud or other problem. Nonpayment problems include, but are not limited to, potential alterations and forgeries. You understand that when we decline to take a check from you for deposit we are providing you with an important service by sparing you from being obligated to us for the amount of the check and all related service charges and costs if the check is dishonored and returned or a claim is made.

k. Erroneous or Fraudulent Deposits to an Account
All checks or other items deposited to an account (including checks, items, EFTs, ACH transfers, direct deposits, deposits of coin or currency, checks payable to you or us) are made to an account you have with us or you or error or by fraud, we may debit the account for the amount of the erroneous or fraudulent deposit or transfer. We may do so without notice to you, regardless of when the original deposit, payment or transfer took place. If you withdraw any or all of the funds erroneously or fraudulently deposited or credited to an account you have with us, we charge you an account regardless of whether the amount of the check or item was available for your use or not. If any check or other item credited to an account you have is returned to us for any reason, you waive your right to any notice of non-payment or dishonor for the check or item. For your benefit and ours, you agree we may pursue payment of a dishonored check or other item to the financial institution the check or item is drawn on extra time beyond any midnight deadline limits.

l. Your Responsibility for Unpaid Deposits and Claims
If any check or other item deposited to an account is returned to us for any reason, we have the right to charge the account you have with us for the amount of the check or item, plus any service charges and costs, you are responsible for the difference. Finally, even if we provide you with immediate availability of funds for your deposited check or other item, you are responsible for the amount of the check or item. We may refer to these deposits as collected items. If any check or other item deposited to an account is returned to us for any reason, we have the right to charge the account you have with us for the amount of the check or item, plus any service charges and costs, you are responsible for the difference. Finally, even if we provide you with immediate availability of funds for your deposited check or other item, you are responsible for the amount of the check or item. We may refer to these deposits as collected items. If any check or other item deposited to an account is returned to us for any reason, you waive your right to any notice of non-payment or dishonor for the check or item. For your benefit and ours, you agree we may pursue payment of a dishonored check or other item to the financial institution the check or item is drawn on extra time beyond any midnight deadline limits.

m. Your Deposit Returned as a Substitute Check
Any check drawn on another financial institution that you deposit in an account you have with us can come back to us for a nonpayment, fraud or other reason. When a check you deposited is sent back by another financial institution, under federal law a bank or ATM may send a “substitute check.” A substitute check is a paper image of the front and back of the original check that satisfies certain legal requirements. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” If the check that you deposited is sent back to us as a substitute check, we will debit the amount of the check to your account, plus all service charges and costs owed to us. If the account with us is not overdrawn, we will return the substitute check to you along with a notice that explains your rights when you receive a substitute check. You should have any questions about checks being returned as substitute checks, please contact us during business hours and we will be happy to assist you.
n. Depositing Checks Through a Mobile or Online Service

We may offer an internet service that allows you to deposit checks to an account you have with us online. For your convenience, we may note your request for this service on a form or enter it in our records. For your protection and to ensure you are aware of our policies, we will review your request at the time of your request and provide a copy of your request. The information and documentation provided by you in support of your request will be retained in our records. If you have any questions about this service, please contact us at your earliest convenience.

8. Your Dividends (or Interest) and Our Rates

The dividends/interest earned on account(s), the dividend/interest rates, balance requirements, annual percentage yields, compounding, crediting and terms are provided to you in “Our Rates & Service Charges” disclosure of the MSA. Some of this information is subject to change as described in the MSA and applicable laws. As a member of the Credit Union, we may change or add account/dividend/interest rates and annual percentage yields from time to time as explained in that disclosure and this Part 2. You understand you may request and confirm the rate on any account or your information in our records (particularly for a term account), or request a copy of the disclosure, by contacting us during business hours, or (for up to 35 transactions) at any time we are open for business hours, by contacting us at your earliest convenience and we will be happy to assist you.

You may also confirm the rate on a loan by contacting us anytime we are open for business.

9. Our Services, Related Service Charges & Costs

We require the payment of service charges and the reimbursement of costs in two circumstances, and services we provide, or services you incur, or 2) as a result of another person’s, organization’s or your requests or claims for funds or information concerning the products and services you have with us or you. (Please see the definition of “Service Charge” in Provision 1.d.) The amount of each service charge is provided or accessible to you in “Our Rates & Service Charge” disclosure, and may be noted in your periodic statement. In general, there will be a service charge to cover some of our employees’ time and other costs in managing a product or service, action or transaction, or addressing any request or claim for information or funds. We require service charges so that each member is responsible for the cost of each product, service, action, transaction, request or claim applicable to that member, rather than imposing that cost on the members of our Credit Union.

To serve the best interests of the members, you understand and agree that we may change or add product and service charges from time to time. We will notify you of changes and additions as explained in the MSA or as required by law. We would be pleased to show you a number of ways to reduce service charges by maintaining sufficient funds to pay checks and EFTs, timely payments on obligations or through the use of the internet services we offer. For help with these cost savings recommendations, please contact us anytime we are open for business.

You may also confirm the amount and reason for a service charge related to a loan by contacting us anytime we are open for business.

10. Your Funds in Accounts are Insured

We are committed to protecting our members’ savings and deposits. In addition to the strength provided by our capital, members’ funds are insured at a minimum of $250,000 for each member by the National Credit Union Share Insurance Fund (NCUSIF). Our employees are available to discuss your account insurance needs, and often can inform you how to organize the accounts you have with us to maximize the advantages of membership and you interests of the members and you. (Please see the definition of “Service Charge” in Provision 1.d.) The amount of each service charge is provided or accessible to you in “Our Rates & Service Charge” disclosure, and may be noted in your periodic statement. In general, there will be a service charge to cover some of our employees’ time and other costs in managing a product or service, action or transaction, or addressing any request or claim for information or funds. We require service charges so that each member is responsible for the cost of each product, service, action, transaction, request or claim applicable to that member, rather than imposing that cost on the members of our Credit Union.

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You may also confirm the amount and reason for a service charge related to a loan by contacting us anytime we are open for business.

11. Maintenance of Products and Services with Us

Because you are a valued member, we strive to provide you with excellent service when assisting you with the accounts, loans, products and services we maintain and manage for you. To assure you are aware of the advantages of membership and new product and service opportunities that may benefit you, you agree we may contact you by any method you have consented to as explained in the MSA. We maintain and manage the accounts, loans, products and services you have with us (and your actions and transactions on the same) to assure they are active, operational and beneficial to you, and to provide you with the best financial service possible. You, in turn, maintain and manage the accounts and services you have with us and allowing us to maintain and manage them for you, confirm your ongoing consent to the MSA, your other contracts as applicable, and any changes and additions we make to them from time to time. Should you have any questions about the maintenance and management of our products and services, please contact us during business hours and we will be happy to assist you.

a. Safeguard all Information and Documents

You may request to review and access a copy of your information and documents in our records for products and services anytime we are open for business. Please be aware that your right to inspect or copy your information is subject to certain limitations and exceptions, including but not limited to the following: (a) you may not inspect or copy a draft document or other confidential information, along with passwords, codes, PINs and other data to access the products and services with us. If you request a copy of your information or a document, you agree it is your responsibility to keep all information and documents confidential, in a secure location, and assure that no one else can access them. If any of your information, drafts or documents are lost or stolen please contact us immediately to minimize your liability (please see Provisions 12. and 16.). In fairness to the members, if a copy of your information or a document you requested or your passwords, codes, PINs or other data, is/are lost or stolen, we will investigate your use of ordinary care (i.e., were negligent in handling or safeguarding the copy of your information or a document or any access information, and your negligence contributes to a loss from actions or transactions (other than a loss addressed by the Electronic Fund Transfer Act), you may be responsible for all losses, costs and service charges that we incur as a result of the loss or theft.

b. Accessing Products and Services Online

We may offer an internet service that allows you to review and maintain the products and services you have with us online. For your convenience, we may note your request for an internet service on a form or enter it in our records. You understand this service may be governed by the contract you agree to online, the MSA, all other contracts as applicable and our records. Should you have any questions about these services, please contact us at your earliest convenience.

c. Lack of Capacity and Undue Influence

If we believe you do not have the capacity to take actions or conduct transactions, or a person is exerting undue influence over you, we may act to prevent losses for you and us (though are not obligated to do so). Such measures include, but are not limited to: (1) deciding on your behalf, (2) declining to follow your instructions, (3) deciding for you, (4) performing due diligence to determine if you have the capacity to take actions or conduct transactions, (5) notifying the appropriate authorities. Though we may undertake any of these activities, you agree we are not required to do so. You further agree we may continue the hold on the funds and decline all requests and the suspension of all methods to access the products and services with us, until we 1) determine that you can properly manage your affairs or otherwise not the victim of undue influence, or 2) receive lawful notice otherwise instructing us what to do.

d. Computer System and Internet Service Disruptions

While we do our best to minimize disruptions to our internet services, website and computer system, disruptions may occur on a planned and unplanned basis. We strive to restrict such disruptions to non-business hours, but are not always able to do so. In the event of planned disruptions, the system or internet service may provide advanced notice and assist you when contacted during business hours. In the event of unplanned disruptions (caused by natural or other emergencies or problems), we have taken every precaution to protect your information and funds, and will be working to restore our internet services, website or computer system to normal use as soon as possible. We apologize in advance for any inconvenience that a disruption causes you, and greatly appreciate your patience and understanding. Should you need assistance during a disruption, please contact us during business hours and we will do our best to assist you.

e. Proactive Steps for Data Security Incidents

We take every precaution to protect your information in our computer system, in the event of a data security breach we (or our associates) may notify you about the specific matter, the information involved, along with any instructions for you to minimize or eliminate potential problems. Please be assured that we have taken every proactive measure to safeguard the information and the funds you have with us. Should you have any questions about a data security incident, please contact us at your earliest convenience and we will be happy to assist you.

f. Please Help Us with Recommendations or Complaints!

We apologize in advance for any inconvenience or dissatisfaction we may cause you, and thank you for giving us the opportunity to address any recommendation or complaint. Excellent member service and your complete satisfaction with our accounts, products and services is what we strive to provide. Therefore, we take all complaints very seriously, and greatly appreciate any recommendations to improve our service! Please contact us during business hours and we will do our best to address your suggestion or problem immediately.

We thank you in advance for your time and valuable input, and will do our utmost to address all suggestions or concerns expediently and in a manner that serves the best interests of the members and you.
12. Lost, Stolen or Breached Products & Services
If a check (or checks), our check, any of your information or documents (that we have provided or made accessible to you), is/are lost or stolen, or there is unauthorized ac-
cess to any computer or internet service where your transaction history may be at risk at 201-599-5500, ext. 259, if you report it to the card issuer, ATM card, PIN, any of your information or documents (that we have pro-
vided or made accessible to you), is/are lost or stolen, or there is unauthorized ac-
tss to any account, or service, please contact us immediately toll free at 855-735-1588. The sooner you contact us, the less liability you will have for unauthorized actions or trans-
actions, and the sooner you will receive a new card or account. If you receive a new card, ATM card, PIN, any of your information or documents (that we have pro-
vided or made accessible to you), you agree that you will be responsible for all losses, costs and service charges that you or we incur. If we incur a loss or a crime or potential crime is committed concerning the products or services you have with us, you agree to cooperate with us and any person and organization with a business or law enforcement interest in assisting us to assist the enforcement authorities or the prosecution of the crime. You agree that we are open for business. To protect you and the members of the Credit Union, if we incur a loss or a crime or potential crime is committed against you or us pertaining to the products or services you have with us, on our request you agree to file a police report and assist with the prosecution of anyone associated with the crime or potential crime. Additionally, if you authorize a loss or a crime or potential crime is committed against us or an associate pertaining to the products or services we may file a police report. While we will always comply with all required applicable law in addressing a loss, purported loss, crime or potential crime (such as the Truth in Lending Act and Electronic Funds Transfer Act) to the greatest extent possible, we may not be able to fulfill the obligations of this Provision or the MSA provision in full, and the MSA in general, may result in the termi-
nation of products, services and membership with us after we have complied with all applicable law.

13. Membership, Product and Service Information
You understand that you and any owner, trustee or person you authorize may ac-
access information about the accounts, loans, products and services you have with us. We may authorize any person you authorize may be able to see, access and re-
lease all information about the accounts, loans, products or services you have with us, even if they have no ownership interest in, or access to, such accounts, loans, products or services. You understand that if this person is an owner, trustee or fidu-
ciary that you may request to remove this person (according to the MSA) or otherwise change or terminate the account, loan, product and service anytime we are open for business and as we allow. If this person is an agent or information user you may re-
move this person at any time. For these reasons, you agree that all actions and trans-
actions on accounts, loans, products and services with us by this person are author-
ized, even if they are not conducted for your benefit or according to your instructions.
If you do not want another person to be able to see, access, use and release all the information about the accounts, loans, products or services you have with us (or potentially take actions or conduct transactions on the accounts, loans, products or services), please let us know and we will explain your options to remove this person or change or terminate the accounts, loans, products or services. We may also be able to offer new or additional accounts, loans, products or services that only you may access (which may require the payment of a service charge).

14. Accounts May Not Be Transferred to Others
The accounts you have with us are non-negotiable, non-assigned and non-
transferable to another person or organization. This means you may not endorse, negotiate, transfer, secure or pledge any account and the funds in any account to a person or organization other than us for any reason. Unless a person’s name ap-
pears on a service form or is in our records, he or she may be denied access to all accounts, products and services and/or require a service charge for our attempt to locate the person, accounts, products and services unless otherwise required by law.

15. Notice by Us to You and Notice by You to Us
To benefit our members, we may change and add to the terms of the MSA, which is accessible to you anytime on request and on our website. We will also notify you of any changes or additions to terms, rates and service charges that affect our ac-
counts, products and services as required by law. Written notice that we provide to you is effective when sent to you at the address or contact information in our records or that you may access through an internet service we offer. You may rely on the information you provide to us in our records, for all actions and trans-
actions on the accounts, loans, products or services you have with us. You agree we may communicate with and contact you at all addresses, phone numbers and e-mail addresses you provide in your records. It is your responsibility to notify us of any changes to this information, and if we accept them, those changes are part of the MSA. If we are unable to locate or contact you, we may suspend (or terminate) products and services and/or require a service charge for our attempt to locate you. Should you have a question about any matter we have notified you about pertaining to your account, or any other matter that you believe you have not been communicated with (or attempted to communicate with us), please contact us during business hours and we will be happy to assist you.

16. Periodic Statements: Receipt/Access & Review
a. Purpose, Receipt of or Access to & Copies of Checks
We will provide or make accessible to you a periodic statement that shows the transactions and may also show actions on the accounts, products and services you have with us during the statement period. For multiple account owners, trustees or fiduciaries, you agree that one statement mailed to the address in our records or oth-
erwise accessible as requested, is sufficient for all owners, trustees and fiduciaries on the account. To minimize unnecessary losses, please review your statements and the accounts, products and services often, as well as your information that can be found online at our website. You also agree that you are responsible for all transactions, including (but not limited to) credit reporting services, collection agencies or attorneys) assisting us with the collection of your obligation, whether or not you are still a member of the Credit Union.

a. Our Records Govern Account Features
We may provide or make accessible to you a number of documents (i.e., periodic statements, information returns, maturity notic-
es, etc.) that contain account information. You may also be able to access infor-
mation about the account(s) you have with us through an internet service we offer. You understand that for confidentiality purposes and data processing constraints, documents and internet services may not include all the information about the ac-
counts, and do not control the ownership and survivorship features of the accounts you have with us. You agree that only the most recent service form we use (and if applicable previous forms) and/or our records, control the number of owners (agents and information users if any), trustees or fiduciaries on accounts, and the ownership and survivorship features of accounts. To confirm your specific ownership and sur-

vivorship features of an account with us, please contact us, or request a copy of your information or a document in our records, anytime we are open for business.

b. Also See Our Privacy Notice Disclosure
We recommend you also review “Our Privacy Notice” disclosure, which has specific application to this Provision as well as a number of other matters throughout the MSA.

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ments made on loans, and any service charges incurred during the period. When a check drawn on an account with us is paid, you understand we own the original of the check. We will make a copy of the check accessible to you on request for which we may charge you a fee. You agree that we may rely exclusively on any unauthorized action or transaction on accounts, products and services with the assistance of our employees or the use of the computer system (please see Provision 1.e.1)). Depending on the action or transaction, you understand that some information pertaining to your request may appear on or be removed from your periodic statement (or the internet service we offer) and some may not. You understand and agree that if the information pertaining to the requested action or transaction appears on or has been removed from your periodic statement (or an internet service we offer), it provides you with another method to confirm the information addressing the change or addition to your account, loan, product or service. We may note the original use of the form by placing an “A” (for added) in a box on the form. You may also simultaneously terminate an account, product or service along with an addition of a new account, product or service, which may be reflected as an “addition” in our records. If you wish to start new accounts, products or services, we may require you to sign or authorize a service form to manage the new product or service. We may note the addition by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.

To start a new additional account, loan, product and service, we (or you) may complete a service form, document or enter the information in our computer system. Once you have reviewed your information you will consent to the terms the MSA (and any other contract) and to the account, loan, product or service (please see Provision 18.a. to see the matters we address for additions of new products and/or services). We may require you to sign or authorize a service form to manage the new product or service. We may note the addition by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.

To start a new additional account, loan, product and service, we (or you) may complete a service form, document or enter the information in our computer system. Once you have reviewed your information you will consent to the terms the MSA (and any other contract) and to the account, loan, product or service (please see Provision 18.a. to see the matters we address for additions of new products and/or services). We may require you to sign or authorize a service form to manage the new product or service. We may note the addition by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.

By maintaining the record of the information, reduce costs and for the convenience of the members, you agree we may electronically manage (e.g., image or otherwise enter in our computer system) all changes and additions that are pertinent to the accounts, loans, products or services you have requested. For these same reasons, you understand and agree that once we have electronically-managed any paper document along with your information addressing the change or addition, we may also destroy the paper document and any other contract and to the account, loan, product or service you have requested.

17. Exceptions to the Member Service Agreement

We may at our discretion and for any reason not prohibited by law, make exceptions to or waive any of the terms of the MSA to serve the best interests of the Credit Union. If we make an exception to the MSA, you understand it does not affect our right to rely on or apply any of the terms of the MSA in the future. You further understand and agree that we may decline to make an exception to the terms of the MSA based on any reason not prohibited by law.

18. Changes and Additions to Products & Services

You may take action to change any information or matter pertaining to a person, account, product or service as we allow. Changes include, but are not limited to, updating addresses, phone numbers and e-mail addresses, revising passwords, codes and PINs, adding or removing authorized users or the use of the computer system (please see Provision 1.e.1)). Depending on the action or transaction, you understand that some information pertaining to your request may appear on or be removed from your periodic statement (or the internet service we offer), and some may not. You understand and agree that if the information pertaining to the requested action or transaction appears on or has been removed from your periodic statement (or an internet service we offer), it provides you with another method to confirm the information addressing the change or addition to your account, loan, product or service. We may note the original use of the form by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.

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You may take action to change any information or matter pertaining to a person, account, product or service as we allow. Changes include, but are not limited to, updating addresses, phone numbers and e-mail addresses, revising passwords, codes and PINs, adding or removing authorized users or the use of the computer system (please see Provision 1.e.1)). Depending on the action or transaction, you understand that some information pertaining to your request may appear on or be removed from your periodic statement (or the internet service we offer), and some may not. You understand and agree that if the information pertaining to the requested action or transaction appears on or has been removed from your periodic statement (or an internet service we offer), it provides you with another method to confirm the information addressing the change or addition to your account, loan, product or service. We may note the original use of the form by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.

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You may take action to change any information or matter pertaining to a person, account, product or service as we allow. Changes include, but are not limited to, updating addresses, phone numbers and e-mail addresses, revising passwords, codes and PINs, adding or removing authorized users or the use of the computer system (please see Provision 1.e.1)). Depending on the action or transaction, you understand that some information pertaining to your request may appear on or be removed from your periodic statement (or the internet service we offer), and some may not. You understand and agree that if the information pertaining to the requested action or transaction appears on or has been removed from your periodic statement (or an internet service we offer), it provides you with another method to confirm the information addressing the change or addition to your account, loan, product or service. We may note the original use of the form by placing an “A” (for added) in a box on the form. Alternatively, on your request we may agree to manage any changes to products and services with the assistance of our employees or the use of our computer system (please see Provision 1.e.1)). You understand and agree that for all changes and additions to accounts, products or services in a calendar year. If the owner whose SSN is used for IRS reporting purposes on a multiple owner account is removed or is deceased, we may in our discretion permit you to keep the account open. You may request or we may allow you to continue to use the account and your number by completing a new service form or by entering the information in our computer system.
21. Third Party Actions and Uncertainty about Funds

a. Third Party Legal Actions or Matters Concerning You
If a person or organization notifies us of a legal action or other matter concerning you or the accounts, products and services you have with us, we may provide information and assistance to you to the extent that legal advice is appropriate. We will not release any information, or may withhold information and hold funds in an account until the legal action or matter is resolved or we have completed any necessary due diligence. Examples of such actions and matters include, but are not limited to, a levy, garnishment, attachment, claim, court order, litigation, prosecution, investigation or other dispute. All legal actions or matters are subject to our lien rights and contractual security interests in the funds in an account.

You understand and agree that we may require a service charge for research for any time spent by our employees (or associates) addressing any legal action or matter concerning you or the accounts, products, services you have with us. We require this service charge so that each member is responsible for the time and expense we incur in researching or handling your legal action or matter. You will be required to pay for any legal action or matter, whether you are a member or not. If another person is also responsible, we may attempt to collect from that person, but we have no obligation to do so. You understand and agree that if you owe us money and either you or we have a dispute over, or we are uncertain who is authorized to access, an account, the funds in an account or funds in our possession, you agree we may hold the funds, and suspend all actions and transactions on an account, products and services. The hold on the funds and suspension on the account, products and services may continue until we receive notice from the person (such as collection agencies or attorneys) assisting us with the collection or settlement of your account or funds. If we report any delinquent obligations you owe to us to account and other credit reporting agencies, we may report any delinquent obligations you owe to us to account and credit reporting agencies. In some circumstances, federal law requires us to report a cancellation of indebtedness to the IRS even if we still retain the right to collect that debt. If we are required to report a cancellation of a debt to the IRS, we retain the right to collect that debt. If we have reached a settlement with you or we are barred by law from collecting the debt.

We may deduct any fees, charges, costs, interest, losses, liability or obligation (including reasonable attorney fees) from the account(s) you have with us without notice to you, regardless of the source of those funds according to our lien rights and contractual security interest (please see Provision 19.). You agree that if you owe us money and either you or we have terminated an account, we may re-start an account.
count to receive a deposit or credit, collect the money owed to us, and then terminate the account again. You also agree to pay any other reasonable fees, charges, costs, interest, losses, liability or obligation (including reasonable attorney fees) we may incur in proving any claim, including interest, all amounts you owe us, any costs or charges on the check or transfer, including any service charges and costs. If we ask you to change an existing account, product or service, you agree we may require you to terminate and start a new account, product, service and number as we allow. To cover our employee's time and costs, we may require a service charge for multiple terminations and new accounts, products or services (a.k.a. multiple actions) in a 12-month calendar year.

We may terminate accounts, products, services or your number with us at any time and, without notice for any reason allowed by law, including: 1) the product or service has been discontinued, 2) a request to change a product or service, 3) we are unable to contact you, 4) failure to provide required ID or information, 5) failure to meet a minimum balance for thirty (30) days, 6) exceeding a limit or an amount set by us, 7) inactive or abandoned products or services, 8) failure to use products or services to justify membership, 9) any lost or stolen check, card or access device, 10) a breach of or unauthorized access to a product or service, 11) overuse of actions on products or services, 12) business or compliance purposes, 13) to stop or prevent a loss, 14) the appearance of lack of capacity or victim of undue influence, 15) failure to comply with any term of a contract, 16) funds held or offset per a security interest or lien, 17) account and/or funds held for a dispute or uncertainty, 18) unpaid check(s) or EFT(s) for insufficient funds or stop pay, 19) deposited item(s) charged back for nonpayment or a claim, 20) a garnishment, levy or similar legal claim or notice, 21) default on any obligation, 22) chronic dissatisfaction with us, 23) disparaging our reputation, 24) limited to a savings account and voting by mail, 25) inability for membership, 26) membership terminated, 27) notification of death, 28) the owner for IRS reporting is removed or deceased, 29) causing us a loss, 30) not voluntarily repaying a loss, 31) anything unethical or unlawful concerning our business, 32) belief an action or transaction on the part of the MSA, your other contracts or agreements is not in your best interest, 33) the fraudulently, 34) any falsification or misrepresentation concerning our business, 35) any alleged crime concerning our business, 36) abuse of or threats to anyone associated with us, or 37) any other reason to manage the business of our Credit Union.

If we terminate an account, we may deposit the funds into another account you may own, or mail you a check for the balance in the account at termination or address in our records. If we cannot locate you and it is allowed by law, we may remit the funds to a state as unclaimed property. You understand that whether the accounts, loans, products or services are terminated by you or us, once terminated all actions or transactions will be dishonored, not paid, refused, rejected or returned. You agree that we will not honor any transactions on the account after its termination. We may also require you to assist us in recovering our funds, including reasonable attorney fees and costs, losses, obligations or liabilities incurred on the account, loan, product or service under the MSA or other contract you have with us as applicable. Finally, you agree that if you owe us money and either you or we have terminated an account, we may re-start the account to collect or obtain money owed to us, and may terminate the account.

a. Termination of Products and Services Online

We may offer internet services that allow you to take action to terminate a product or service with us online. For your convenience, we may note your request for the service(s) on a form or enter it in our records. These internet services may be governed by any contract you agree to online, the MSA, all other contracts as applicable and other laws. Should you have any questions about these services, please contact us at your earliest convenience.

b. Termination of Membership with the Credit Union

Membership with us is a privilege granted to you by our Credit Union under applicable law. However, you may terminate membership with us at any time by communicating to us your desire to no longer be a member of our Credit Union. When you request us to terminate membership, we may require you to sign or authorize a service form to assist us in managing the termination. We may note the termination by placing a “T” for terminate in a box on the form. Alternatively, on your request we may agree to manage the termination of membership with the assistance of our employees or the use of our computer system (please see Provision 1.e.1).

In the interest of the members and to protect the Credit Union, we may terminate (ex- cluding the situations noted below) a member's membership if: 1) by mutual agreement, 2) we are unable to contact you, 3) failure to provide required ID or information, 4) exceeding a limit or an amount set by us, 5) failure to meet a minimum balance for thirty (30) days, 6) inactive or abandoned products or services, 7) failure to use products or services to justify membership, 8) any lost or stolen check, card or access device, 9) a breach of any contract or agreement with us, 10) overuse of actions on products or services, 11) business or compliance purposes, 12) to stop or prevent a loss, 13) the appearance of lack of capacity or victim of undue influence, 14) failure to comply with any term of a contract, 15) funds held or offset per a security interest or lien, 16) account and/or funds held for a dispute or uncertainty, 17) unpaid check(s) or EFT(s) for insufficient funds or stop pay, 18) deposited item(s) charged back for nonpayment or a claim, 19) a garnishment, levy or similar legal claim or notice, 20) default on any obligation, 21) chronic dissatisfaction with us, 22) disparaging our reputation, 23) notification of death, 24) the owner for IRS reporting is removed or deceased, 25) causing us a loss, 26) not voluntarily repaying a loss, 27) anything unethical or unlawful concerning our business, 28) belief an action or transaction on the part of the MSA, your other contracts or agreements is not in your best interest, 29) any alteration, forgery or fraud concerning our business, 30) any falsification or misrepresentation concerning our business, 31) any alleged crime concerning our business, 32) abuse of or threats to anyone associated with us, or 33) any other reason to manage the business of our Credit Union. You understand that for the protection and safe-
ty of our employees, volunteers, members or any associate, if you are abusive or threaten the safety of any of our employees, volunteers, members or associates, we may immediately suspend your privileges to enter our premises and do business with us in person. As a condition to the process of opening any account, the ownership and survivorship relationship you have with us. Whether the privilege of membership is terminated by you or us, the termination does not release any person or you from any loans, service charges, costs, losses, liabilities or other obligations to us as explained in the MSA or other contracts as applicable.

28. Decedents’ Accounts, Products and Services

a. Disbursement of Funds to Representative or Claimant

If you have a one owner account or multiple owner account and have not designated any beneficiaries/POD payees on the account, on your death the funds in the account may be claimed by the representative of your estate (or a claimant (such as a creditor or relative)) as explained in Provisions 4.a. and 4.b. You agree that any representative or claimant of your estate is bound by the terms of the MSA. On an owner’s death, the representative of an owner’s estate or other claimant to prove to his or her authority with documentation as the representative of the estate or claimant of the funds before we will release the funds held in any account. Any representative of an owner’s estate or claimant will also need to provide us with her or his ID, SSN, birthdate, physical address and other identifying information as we require (such as a second form of ID, thumbprint or fingerprint, etc.) to complete our due diligence before we can honor any claim for the funds in an account (or other product or service, such as a safe deposit box). We may require a representative of an owner’s estate or claimant to indemnify, defend us against and hold us harmless before we will release the funds. We may continue to honor all actions and transactions on an owner’s account or product or service until we receive a certified copy of an owner’s death certificate (or for multiple accounts, certified copies of all owners’ death certificates), along with proof of the representative’s or claimant’s authority and identification as the representative of the estate of the owner. Every owner agrees to be responsible for legal advice we require in connection with any matter concerning a claim or to an owner’s accounts, products, services or the owner (please see Provision 1.1). Every owner also understands that if and when we honor a claim made on the funds in an owner’s accounts, we may do so by issuing our check payable to the deceased owner’s estate. Alternatively, if there is a dispute or uncertainty about who is entitled to the funds in an account or that we hold, we may either hold the funds in an owner’s account with a court at our discretion (please see Provision 21.b.). Finally, every owner understands and agrees that if an owner owes us money for any reason, the funds held in an owner’s accounts or otherwise may be used to repay the owner’s obligations to us before any funds are distributed to the representative of the estate.

b. Disbursement of Funds to Beneficiaries and POD Payees

If you have a one owner account or multiple owner account and have designated any beneficiary/POD payee(s) on the account, on your death the beneficiary/POD payee(s) may claim the funds in the account as explained in Provisions 4.a. and 4.b. Before distributing funds from a deceased owner’s account, we may require a certified copy of an owner’s death certificate (or for multiple accounts, certified copies of all owners’ death certificates). In addition, each beneficiary/POD payee may be required to provide us with her or his ID, SSN, birthdate, physical address and other identifying information or documentation as we require (such as a second form of ID, thumbprint or fingerprint, etc.). Every owner and beneficiary/POD payee agrees to be responsible for legal advice we require in connection with any matter concerning a claim or to an owner’s accounts, products, services or the owner (please see Provision 1.1). Each beneficiary/POD payee also understands that if we honor a claim made by a beneficiary/POD payee or beneficiary’s/POD payee’s estate representative on the funds in an owner’s accounts, we may do so by issuing our check payable to the beneficiary/POD payee or beneficiary’s/POD payee’s estate. Alternatively, if there is a dispute or uncertainty about who is entitled to the funds in an account (or that we otherwise hold), we may either hold the funds or deposit them with a court at our discretion (please see Provision 21.b.). Finally, every owner and beneficiary/POD payee understands and agrees that if an owner or beneficiary/POD payee owes us money for any reason the funds held in any account or otherwise may be used to repay the obligation(s) to us before any funds are distributed to a beneficiary/POD payee or a beneficiary’s/POD payee’s estate.

c. Non-Authoritative Requests for Product Information

You, as an owner, trustee or fiduciary, agree that it is your responsibility to communicate information about the accounts, loans, products and services you have with us to any person(s) you believe should have that information during your lifetime (whether she or he is a representative of your estate, beneficiary/POD payee, family member, significant other, friend, trustee, fiduciary or any other person). You understand we will not be able to provide information or access to any product or service to a person who has not established his or her legal authority to access the information, product or service with us.

d. Our Actions on Notification

For your and our protection, on notice of your death we agree we may suspend any product or service, begin the process of terminating products, services, number(s) and membership, collecting any outstanding obligations (if any), and preparing to disburse funds to the MSA.

29. Waiver of Testamentary Account Distributions

You understand and agree that it is your sole responsibility (and not our responsibility) to assure that the ownership and survivorship features of the accounts, products and services you have with us, as designated by you in our records, accurately reflect your personal, domestic, financial, business and estate planning needs. Matters you may want to consider include, but are not limited to, those created, changed or terminated by marriage, children, grandchildren, adoption, separation, divorce, remarriage, disability, retirement, death or as a result of any agency, power-of-attorney, guardianship, conservatorship, trusts, wills, businesses, corporations, partnership agreements, contracts, indebtedness, etc.

If permitted by applicable state law, you irrevocably waive your rights to make testamentary dispositions from any account, and do so with the understanding that the ownership and survivorship features of an account (such as “multititle ownership of an account with right of survivorship” and “beneficiary/POD payee designations) control and supersede any inconsistent testamentary disposition. It is your responsibility to assure that the ownership and survivorship features of the accounts, products and services with us accurately reflect and take into consideration your personal, domestic, financial, business and estate planning needs. In addition, you can take action to start, confirm, maintain, review, change, add or terminate an account, product or service at any time as we allow. Therefore, you irrevocably waive your right to make a testamentary disposition of any account at the Credit Union, both now and in the future. You agree that even if you are in complete control of the ownership and survivorship features of the accounts you have with us, EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including Online Banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and Telephone Banking services.

1. EFT Services

a. Automated Teller Machines

We may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, Co-op Network, MasterCard, Maestro, Plus, Visa, Cirrus, Accel, THE EXCHANGE, STAR, BC Card, Allpoint, and such other machines or facilities as we may designate. At the present time, you may use your Card to:

• Withdraw cash from the checking or savings account with us.
• Make deposits to the checking or savings account.
• Transfer funds between the checking and savings accounts.
• Make payments on your loan accounts with us from the checking or savings accounts.

b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security.

c. PreAuthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

d. Telephone Banking

If we approve your application for telephone access to the accounts you have with us under Telephone Banking, you may use a telephone to access the account with us and conduct EFTs by calling 201-599-5500 or toll-free at 888-554-2328. You must use your PIN along with your account number to access the accounts. At the present time you may use Telephone Banking to:

• Withdraw cash from the checking or savings account with us.
• Obtain balance information on the checking and savings accounts with us.
• Transfer funds between these same accounts.
• Obtain transaction information about the ten (10) most recent deposits/withdrawals to/from the checking accounts.
• Make loan payments from the checking or savings account.

Our Electronic Funds Transfer Terms

Our Electronic Funds Transfer Terms disclosure explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and credits to the accounts you have with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including Online Banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and Telephone Banking services.

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Greater Alliance Federal Credit Union • Member Service Agreement (MSA) • Part 2
e. Online Banking
If we approve your application for Online Banking, you may use a personal computer with internet access for Online Banking or for Online Bill Paying at www.greateralliance.org. You may select a password. You must use your password along with your account number to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use the Online Banking service to:

- Transfer funds between the checking, savings, and loan accounts with us.
- Obtain account information related to the checking, savings, or loan account regarding current balance, history, interest, rates, payroll and automatic deductions.
- Make loan payments from any checking or savings account to a loan account with us.
- Make payments to merchants (payees) using bill payment.
- Initiate funds transfers to another person or another account using our Customer Assumed Risk service (subject to separate agreement).
- Sign up for and access E-Statements.
- Access Secure Chat and Desktop Sharing and Purchase Rewards.
- Access our Personal Financial Management Tool.
- Open additional accounts and apply for consumer and home equity loans.

Transactions involving the accounts you have with us are addressed by the MSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

f. Bill Pay
You may use the Bill Pay service (accessed through Online Banking or Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in Online Banking and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:

- Pay bills and merchants from any checking account with us.

Mobile Banking
Mobile Banking is a personal financial information management service that allows you to access account information. You agree and understand that the Mobile Banking Service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. At the present time, you may use Mobile Banking to:

- Transfer funds between the checking, savings, and loan accounts with us.
- Obtain account information related to the checking, savings, or loan account regarding current balance, history, interest, rates, payroll and automatic deductions.
- Make loan payments from any checking or savings account to a loan account with us.
- Make payments to merchants (payees) using bill payment.
- Access our Personal Financial Management Tool.
- Open additional accounts and apply for consumer and home equity loans.

When you register for Mobile Banking, the designated accounts linked to the account through Online Banking will be accessible through Mobile Banking. For all mobile check deposits, you must endorse the original paper check with your name and write: “FOR GREATER ALLIANCE FEDERAL CREDIT UNION MOBILE DEPOSIT ONLY” in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

h. Visa Debit Card
You may use your Visa Debit Card to purchase goods and services anywhere Visa is accepted. You may use the Visa Debit Card to make purchases for personal, family, or household expenses, or to make cash advances. You must safeguard your Visa Debit Card like a cash card and keep it confidential. You may not give your Visa Debit Card to anyone else. You are responsible for all transactions that are processed with your Visa Debit Card. We can not change any previous transactions that were processed with your Visa Debit Card.

You or the person to whom you gave your Visa Debit Card will receive an alert on your phone, or by callout that has been programmed into your wireless device, when you make an unauthorized transaction with your Visa Debit Card. If you notice an unauthorized transaction, you should call your wireless service provider immediately. We will work with your wireless service provider to resolve any unauthorized transactions. You can also report any unauthorized transactions to your bank. Please let us know as soon as possible so we can take steps to prevent further unauthorized transactions.

You may use your Visa Debit Card to make purchases anywhere that Visa is accepted. You may use your Visa Debit Card in stores, online, by phone, and at automated teller machines (ATMs) that accept Visa Debit cards. Your Visa Debit Card is a personal, non-transferable, non-negotiable instrument for the payment of money. Your Visa Debit Card is neither a bank deposit account nor a bank credit account. It is not redeemable for cash except by payment to the issuer. You must keep your Visa Debit Card secure. You are responsible for all transactions made with your Visa Debit Card and could be liable for unauthorized transactions and any other unauthorized activities if you do not use your Visa Debit Card in a secure manner.

To make a purchase, you must have a positive balance in the account linked to your Visa Debit Card. You may not exceed the balance available in the account in which your Visa Debit Card is linked. You agree to accept the balance in the account at the time of your transaction. You may make purchases up to the limit of your Visa Debit Card. You may exceed the limit if you have a valid reason for doing so, such as making a purchase for a person who does not have access to the linked account. You agree that the balance in the linked account must be sufficient to cover all Visa Debit Card transactions. You agree that you will not make any unauthorized transactions using your Visa Debit Card. You agree that you will not use your Visa Debit Card for any transactions that would result in insufficient funds or require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Debit Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.
The use of a Card and Account with us are subject to the following conditions:

i. Ownership of Cards. Any Card or other device that we supply to you is our property and must be immediately returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, according to instructions in the Card or this Agreement. Any repossessors or debt collectors whom we authorize to return the Card may ask you to return the Card. You agree not to disclose or otherwise make your Pin available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your Pin, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use Online Banking, online services or debit card to view all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your Pin and you agree that the use of your Pin will have the same effect as your signature in authorizing transactions. If you use your Pin in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such person at any time that your said authority is in effect. You agree not to disclose or otherwise make your Pin available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your Pin, that authority will continue until you specifically revoke such authority by notifying us. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

4. Member Liability
You are responsible for all transfers you authorize using your EFT services as explained in this Agreement or as part of the MSA. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. Therefore, if you authorize anyone to use the account, Card or PIN and accessed the accounts with us without your authority, or if you believe an electronic fund transfer has been made without your permission using information from your check. We are the best way of keeping your possible losses down. If you do not tell us within two (2) business days after you learn of the unauthorized use of the account or EFT service, we can prove that we could have stopped someone from accessing the account without your permission, if you had told us, you could lose no more than $500. In no event will you be liable for more than $50 for unauthorized withdrawals from a line of credit account.

Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or accessible to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the unauthorized transfer. If you told us in time and if a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used the Card or PIN without your permission or you have lost your Card, call: toll-free at 800-472-3272, or write: Greater Alliance Federal Credit Union, 40 West Century Road, Paramus, NJ 07652.

5. Business Days
Our business days are Monday through Friday. Holidays are not included.

6. Charges for EFT Services
There are certain charges for EFT services, as described on the Our Rates & Service Charges disclosure. We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit, such transactions may be subject to charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

7. Right to Receive Documentation
a. Periodic Statements. All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

b. Preauthorized Credits. If you have a direct deposit made to the account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can use Telephone Banking or Online Banking or you can call us at 201-599-5500 or toll-free at 888-554-2328 to find out whether or not the deposit has been made.

c. Terminal Receipt
You may get a receipt at the time you make any transaction of more than $15 using an ATM, POS terminal or Visa Debit Card.
Funds Availability of Deposits

This Funds Availability of Deposits disclosure explains our policy for the availability of deposits to the checking accounts you have with us. Deposits to other accounts with us may be subject to longer holds on funds at our sole discretion.

1. General Policy

Our general policy is to make funds from your deposits available to you on the second business day after we receive your deposit. The first $200 will be available on the first business day after the business day we receive your deposit. However, there are some exceptions to this policy:

- Funds from cash, ACH credits, payroll checks, and checks drawn on the Credit Union will be available on the day we receive your deposit.
- Funds from U.S. Treasury checks payable to you and from wire transfers will be available on the first business day after the day of your deposit.
- Funds from state and local government checks, certified checks, Federal Reserve Bank checks, and Postal Money Orders, that are payable to you will be available on the first business day after the day of your deposit if they are deposited in person with one of our employees and you so request.

Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. 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 close at any Credit Union branch, 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 we close or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, or if we provide cash back on a check you deposit, we may withhold the availability of a corresponding amount of funds that are already in the account you have with us. (We do this because the check can be returned by the institution on which it is drawn.) The funds withheld in an account will be available at the time funds from the check cashed would have been available. If we take a check for deposit that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described in this disclosure for the type of check you deposited.

4. Longer Delays May Apply

We may delay your ability to withdraw funds from a check deposited into an account with us for an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn an account with us repeatedly in the last six (6) months.

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

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

5. Special Rules for New Accounts

The following rules may apply during the first thirty (30) days after you start a new account with us:

- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Funds from deposits of 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 will be available on the first (1st) business day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). The excess over $5,000 may not be available until the ninth (9th) business day after the day of your deposit.
- Funds from all other check deposits may not be available until the eleventh (11th) business day after the day of your deposit.

6. Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

Important Information for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, the U.S.A. Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents. We will let you know what additional information is required.
**Our Privacy Notice**

**Revised March 2019**

<table>
<thead>
<tr>
<th>FACTS</th>
<th>WHAT DOES GREATER ALLIANCE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why?</td>
<td>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</td>
</tr>
<tr>
<td>What?</td>
<td>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores</td>
</tr>
<tr>
<td>How?</td>
<td>All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Greater Alliance Federal Credit Union chooses to share; and whether you can limit this sharing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Greater Alliance Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain the account(s) with us, respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**To limit our sharing**

- Call 201-599-5500 or toll-free 888-554-2328, visit the credit union or mail in the form below.

**Please Note:** If you are a new member, we can begin sharing your information [30] days from the date we sent you this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**If you have questions, call us at 201-599-5500 or toll-free at 888-554-2328 or visit us online at www.greateralliance.org.**

**Mail-In Form**

If you have a joint account, your choice(s) will apply to everyone on the account.

<table>
<thead>
<tr>
<th>Name</th>
<th>Account No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City, State, ZIP</td>
<td></td>
</tr>
</tbody>
</table>

**Mail to:** Greater Alliance Federal Credit Union, 40 West Century Road, Paramus, NJ 07652
### Who We Are

| Who is providing this notice? | Greater Alliance Federal Credit Union. |

### What We Do

<table>
<thead>
<tr>
<th>How does Greater Alliance Federal Credit Union protect my personal information?</th>
<th>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How does Greater Alliance Federal Credit Union collect my personal information?</td>
<td>We collect your personal information, for example, when you • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts with us We also collect your personal information from others, including credit bureaus or other companies.</td>
</tr>
<tr>
<td>Why can’t I limit all sharing?</td>
<td>Federal law only gives you the right to limit: • sharing for affiliates’ everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.</td>
</tr>
<tr>
<td>What happens when I limit sharing for an account I hold jointly with someone else?</td>
<td>Your choices will apply to everyone on the account.</td>
</tr>
</tbody>
</table>

### Definitions

<table>
<thead>
<tr>
<th>Affiliates</th>
<th>Companies related by common ownership or control. They can be financial and nonfinancial companies. • Greater Alliance Federal Credit Union has no affiliates.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-affiliates</td>
<td>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td>Joint marketing</td>
<td>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • Investment/wealth management companies • Insurance companies • Other financial service providers • Automotive dealerships</td>
</tr>
</tbody>
</table>
Notice of and Important Information about Overdraft Services and Fees

1. What You Need to Know about Us Paying Your Overdrafts and Our Overdraft Fees

An overdraft occurs when the available balance of funds in the account you have with us is inadequate to cover a check or electronic transaction (such as with your debit card or through an ATM), but we elect to pay it anyway.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices called Overdraft Privilege that come with the account. They are covered in Provision 6.k. and this notice.

2. We also offer an overdraft protection service that draws funds from a savings or loan account you have with us, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services or our overdraft plans or read about them in Provision 6.k. and this notice.

This notice explains our Overdraft Privilege practices.

2. What are the Overdraft Privilege practices that come with the account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using the checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

3. What service charges will be imposed if you pay my overdraft(s)?

While there is no charge to authorize us to pay your overdrafts, under our Overdraft Privilege practices:

- We will impose a service charge of up to $35.00 each time we pay an overdraft.
- There is no limit on the total service charges we can impose on you for overdrawing the account (generally a service charge will be imposed for each overdraft transaction we pay on the account).

4. To authorize and pay overdrafts on your ATM and everyday debit card transactions

- If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions drawn on the account(s) you have with us, please tell us and we will check the “Pay overdrafts for Debit Card/ATM” box on your Member Service Agreement Part 1 (the account form (or other form we use)), which will be acknowledged when you sign the Member Service Agreement Part 1 (the account form (or other form we use)).
- If you do not want us to authorize and pay overdrafts on ATM and everyday debit card transactions drawn on the account(s) you have with us, please tell us and we will NOT CHECK the “Pay overdrafts for Debit Card/ATM” box on your Member Service Agreement Part 1 (the account form (or other form we use)), which will be acknowledged when you sign the Member Service Agreement Part 1 (the account form (or other form we use)).

Should you ever change your mind and would like to have us pay your overdrafts on ATM and everyday debit card transactions please tell us anytime we are open for business and we can help you acknowledge your consent to pay these transactions.