Thank you for being a member. We look forward to serving you!

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 our products and services to achieve all your financial goals!

To assist you with our products and services, we acquired your information and consent using our Part 1 form. We also provided you with this Part 2, which along with the form and our records, creates the Business Service Agreement (BSA) with us. The BSA, and specifically this Part 2, provides you with comprehensive information about the advantages and responsibilities of, and disclosures for the products and services you have with us. It also assists us in serving the best interests of our members. Should you have questions about any matter addressed in this Part 2 of the BSA, please contact us during business hours at the number or address above and we will be happy to assist you. Thank you again for being a member with us. We greatly appreciate it and look forward to serving you!

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Questions? Please contact us anytime we’re open for business.
1. This is an Agreement between You and Us
a. The Purpose of this Part 2 of the Business Service Agreement

This Business Service Agreement (BSA) Part 2 provides you with comprehensive information about the terms and responsibilities of the products and services you have with us. It also assists us in serving the best interests of the members of our Credit Union. Please read and keep a copy of this BSA Part 2 document, and all disclosures found at the end of this Part 2. The Parts 1 and 2, along with the related information and documents, are referred to as the “BSA.”

b. Agreement to Membership, Products and Services

When you join our Credit Union and start accounts, loans, products and services 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, are referred to as the “BSA.”

We refer to our Business Service Agreement form as a “Part 1 form” or “service form.” We (or you) may complete the form, which you review and sign or authorize to use our products and services. The form may include information about the business or organization, you and the products and services you have requested. This information is part of the commitments made to you. In some states, the form may consist entirely of information in our computer system. The forms, documents and information are retained in our records and are used to start, maintain and manage the products and services you have with us. They are the first part of our Business Service Agreement— the “Part 1.”

We refer to this document as the “Part 2” of our Business Service Agreement. The Part 2 explains the terms of membership, products and services with us. It also includes the “Our Electronic Funds Transfer Terms” disclosure, “Funds Availability of Deposits” disclosure, and the “Addenda or Additional Disclosures” disclosure. 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. The Part 2 is the second part of our Business Service Agreement.

You understand that Parts 1 and 2, along with the information and documents in our records, along with a legal relationship, form a contract with us. This contract is the Business Service Agreement, which we refer to as the “BSA.” The BSA addresses how member- ship, products and services are started, confirmed, maintained, reviewed, changed, added or terminated (please see the word “action” in Provision 1.e.). The BSA applies when you apply for membership with us, when you may add or use our products or use our services. It also addresses how we manage and communicate with you about our products and services. The terms of the BSA apply to all products and services unless those terms are superseded (controlled) by specific provisions in the contracts for those products and services. The BSA also applies to any part of it that we or any person acting for us or on our records or request to do business with us by any method we allow. When you perform any of the preceding activities, you also affirm all the information you provide to us is complete and true, and any document has been completed and the information has been entered accurately in a document or our computer system and according to your instructions, as reflected in our records. You agree we may rely exclusively on the terms of the BSA, and we have no obligation to rely on any non-Credit Union docu- mentation unless otherwise required by law. You understand you may contact us and the BSA may contain to you in providing excellent ser- vice and managing our products and services for the business. For further infor- mation, please see Provision 4.

BSA is an abbreviation for the Business Service Agreement, which is a contract composed of our Part 1 service form, the documents and information in our records Part 2 of the BSA.

c. Organization of this Part 2 of the BSA

The twenty-six (26) Provisions of the Part 2 are organized chronologically, starting with important information, definitions and management matters you should know about the BSA. The Part 2 then addresses membership and starting new products and services. The Part 2 then explains how you may conduct business with us, 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. The Part 2 establishes three (3) important causes that also affect our accounts, products and services: “Our Electronic Funds Transfer Terms” disclosure, “Funds Availability of Deposits” disclosure and “Our Rates & Service Charges” disclosure. You may see the general organization of the Part 2 by reviewing the Table of Contents. The Part 2 contains the following (26) Provisions, and then the right side of the Table of Contents, which contains the disclosures. You may access any Provision or disclosure by page number, or by click- ing on the title of the Provision or disclosure in the PDF of the Part 2. You may return to the Table of Contents by clicking on the “Back to Table of Contents” located in the lower right corner of the PDF. Should you have questions about the organization of the Part 2, please contact us during business hours and we will be happy to assist you.

d. 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 Provisions to use the Business and service rights. 1) fully benefit from the advantages of membership with us, and 2) you fulfill your obligations and avoid service charges, costs, losses or liability. The BSA 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 BSA. Also, if you attempt to initiate an action or transac- tion on a third party account, you must contact the third party to request that the action or transaction be conducted by any method we allow. For further information, please see Provisions 2.e. and 5.

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 infor- mation on a third party account, as allowed by any method we allow. For further information, please see Provisions 2.e. and 5.

Consent. The words “consent,” “agree,” “authorize,” “authorization” and “authorizing” mean your assent to (approval of) 1) the BSA and any contract, as applicable, 2) any
Greater Alliance Federal Credit Union • Business Service Agreement (BSA) • Part 2

Maintain. The words “maintain,” “maintaining” and “maintenance” mean your or our continued loan keep, loans, membership maintenance, and or services by any method we allow. For further information, please see Provision 11.

Manage. The words “manage,” “management” and “managing” mean all our work-related activities to create, start, enter, obtain consent to, copy, image, retain, organize, design, plan, control and manage our products, services, transactions, information and documents you have with us, active, operational and current. For further information, please see Provision 11.

Member. The word “member” means a business or organization that has met the requirements we may establish to become a member of 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 your 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 or transportable device (typically a phone or tablet) that allows you to access the internet to take actions, conduct transactions or use the products and services as we offer.

Open. The words “open,” “opened” and “opening” mean to “start” membership, accounts, products, services or transactions. For further information, please see Provision 1.2.1.

Part 1. The phrase “Part 1” means any service form, document or other contract as applicable which is an electronic credit union agreement from time to time.

Part 2. The phrase “Part 2” means this Part 2 of the BSA.”

Personal Identification Number. The words “Personal Identification Number” mean a specific number issued by the Government or a government agency.

Provision. The phrase “Provision” means the specific information and documents (in the left column) and the Disclosures (in the right column) that are contained in this Part 2.

Provision 4. This Provision contains a majority of the provisions in Provision 4.

Repeat. The phrases “repeat,” “repeated” and “repeating” mean to “start” membership, accounts, products, services or transactions.

Service. The word “service” is used throughout this Part 2 to mean all work-related activities to create, start, enter, obtain consent to, copy, image, retain, organize, design, plan, control and manage our products, services, transactions, information and documents, which becomes part of and is retained in our records.

Statement. The phrase “Statement” means any written communication by us (or we request) to perform due diligence or verify your authority to allow you to take action or conduct a transaction on a product or service. For further information, please see Provision 2.4.


d. The phrase “banks” means banks, thrifts and savings associations.

Document. The words “document” or “documents” mean, but are not limited to, anything on paper or any electronically-managed copy, image, text, information, data, record and file we create or use to manage any aspect of the Credit Union’s business, including your actions and transactions on our 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 2.6.

Documentation. The word “documentation” means anything on paper or any electronically-managed copy, image, text, information, data, record and file you offer to us (or we request) to perform due diligence or verify your authority to allow you to take action or conduct a transaction on a product or service. For further information, please see Provision 2.6.

EIN. Is an abbreviation for Employer Identification Number.

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

Electronically Manage. The phrases “electronically manage,” “electronically-managed,” “electronic management” and the words “electronically” 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, gather, manage, record, update, collect, organize, terminate and protect any aspect of the Credit Union’s business. This definition includes the electronic management of all your information, documents, actions and transactions on our products and services, which becomes part of and is retained in our records.

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. For further information, please see the “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the BSA.

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 composed of our physical paper files and computer system. For further information, please see Provision 2.h.

Owner. The word “owner” means a person with equity interest (an ownership interest) in a member business.

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 2.1.

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 Business Service Agreement (BSA). This Part 2 contains a majority of the terms of the BSA. For further information, please see Provision 2.

PDF. The acronym “PDF” is an abbreviation for Portable Document Format file. 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 2.6.e.d.

People and Person. The words “people” and “person” mean human beings.

Personal Identification Number Disclosure. The phrase “Personal Identification Number” (PIN) means a confidential number you use to conduct transactions with EFT products and services (such as a debit card) to access an account with us. For further information, please see the “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the BSA.

PIN. Is an abbreviation for personal identification number (please see the definition of “personal identification number” above). For further information, also see the “Our Electronic Funds Transfer Terms” disclosure at the end of this Part 2 of the BSA.

Products. The word “products” and “product” mean one of our lending products. Products, along with memberships and accounts, are one of the three primary categories of products at our Credit Union.

Provision. The word “Provision” means the twenty-six (26) Provisions of this Part 2, which are listed in the left column of the Table of Contents. The Provisions of this Part 2 contain a majority of the terms of the BSA. For further information, please see Provision 1.c. You may access a specific Provision by page number in the Table of Contents.
Representative. The word "representative" means a person who may take actions, conduct transactions and use our accounts, products and services on behalf of the business or organization she or he represents. A representative may be referred to as an "agent," "agent relationship," or any other form of our computer system. For further information, please see Provisions 4.a.1), 11., 17. and 23.

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” means a division of the Part 1 transactions formed. Each Section has a number that is located at the far-right side of each Section on the Part 1. If a Section number is missing on Page 1 of a form it is because that Section appears on Page 2 of the form. If a Section number is missing on Page 2 of a form it is because that Section appears on Page 1 of the form.

Service Charge. The word “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 BSA, they will typically be addressed in the “Our Rates & Service Charge” Part 1, Section 2 for the transaction. You agree we may rely exclusively on the BSA, other contracts as applicable. You understand if we start, confirm, review, change, add or terminate membership, accounts, loans, products and services you have with us, you may request to review and obtain a paper or electronic copy of a document or the information in our records, anytime we are open for business or as we offer. You also understand you may ask us to start, confirm, review, change, add or terminate a membership, accounts, loans, products and services you have with us at any time as we allow.

For further information, please see Provision 4.a.2).

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

You 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 you wish to deposit in an account with us or negotiate to us. For further information, please see Provisions 6., 7. and 15.

Your Information. The phrases “your information,” “related information,” “the information,” “any information” and “all information” mean the information you provide to us about the business or organization and you that we use to manage any aspect of your account, product, service, transaction on or the information and documentation you present, such as but not limited to Articles of Incorporation, Operating or Partnership Agreements, registrations with the Secretary of State, business letters, any computer system or computer system information you use to manage a business or organization to conduct transactions on the accounts, products and services used by the business or organization. For further information, please see Provisions 2.c. and 13.

Your Number. The phrase “your number” means any number we create and assign to you, and we offered to mail you a paper copy of the Part 2 (see please Provision 3.f.).

You agree we may electronically manage (e.g., image or otherwise enter in our computer system your information, documentation, actions and transactions on our 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 once we have electronically recorded your paper documentation with our information, we may destroy the paper document and the information, unless otherwise required by law. You agree that along with all paper documents and any information, all electronically-managed documents and your information, in our records, are binding on you and us. You understand and agree if any changes or additions you make to the accounts, loans, products and services you have with us you, you may request to review and obtain a paper or electronic copy of a document or the information in our records, anytime we are open for business or as we offer. You also understand you may ask us to start, confirm, review, change, add or terminate membership, accounts, loans, products and services you have with us at any time as we allow.

We may seek such advice to assist you with products and services (e.g., review of any document or the information in our records, at any time anytime we are open for business or by any method we allow). We may also request a paper or electronically-managed copy of your information or a document in our records from us anytime during business hours we are open for business.

2) Products and Services Addressed by the BSA. In addition to our products and services addressed in the BSA, we may offer products and services not mentioned in the BSA that are covered by its terms and any other contract as applicable. If a contract for another product or service does not include any action to change, add or terminate an account, product or service. For further information, please see Provisions 2.c. and 13.

You may request to start, confirm, review, change, add or terminate membership, accounts, loans, products and services you have with us at any time as we allow. You agree you may rely exclusively on the BSA, other contracts as applicable. You understand if we start, confirm, review, change, add or terminate a membership, accounts, loans, products and services you have with us at any time as we allow.

For further information, please see Provision 4.a.2).

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

You 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 you wish to deposit in an account with us or negotiate to us. For further information, please see Provisions 6., 7. and 15.

Your Information. The phrases “your information,” “related information,” “the information,” “any information” and “all information” mean the information you provide to us about the business or organization and you that we use to manage any aspect of your account, product, service, transaction on or the information and documentation you present, such as but not limited to Articles of Incorporation, Operating or Partnership Agreements, registrations with the Secretary of State, business letters, any computer system or computer system information you use to manage a business or organization to conduct transactions on the accounts, products and services used by the business or organization. For further information, please see Provisions 2.c. and 13.

Your Number. The phrase “your number” means any number we create and assign to you, and we offered to mail you a paper copy of the Part 2 (see please Provision 3.f.).

You agree we may electronically manage (e.g., image or otherwise enter in our computer system your information, documentation, actions and transactions on our 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 once we have electronically recorded your paper documentation with our information, we may destroy the paper document and the information, unless otherwise required by law. You agree that along with all paper documents and any information, all electronically-managed documents and your information, in our records, are binding on you and us. You understand and agree if any changes or additions you make to the accounts, loans, products and services you have with us you, you may request to review and obtain a paper or electronic copy of a document or the information in our records, anytime we are open for business or as we offer. You also understand you may ask us to start, confirm, review, change, add or terminate membership, accounts, loans, products and services you have with us at any time as we allow.

We may seek such advice to assist you with products and services (e.g., review of any document or the information in our records, at any time anytime we are open for business or by any method we allow). We may also request a paper or electronically-managed copy of your information or a document in our records from us anytime during business hours we are open for business.

9. Obligation for Advice on Matters Involving You
To protect the Credit Union’s interests, we may seek legal or other professional advice to address any matter concerning you or the products and services you have with us. We may seek such advice to assist you with products and services (e.g., review of any documentation you present, such as but not limited to Articles of Incorporation, Operating or Partnership Agreements, registrations with the Secretary of State, business letters, any computer system or computer system information you use to manage a business or organization to conduct transactions on the accounts, products and services used by the business or organization. For further information, please see Provisions 2.c. and 13.

Your Number. The phrase “your number” means any number we create and assign to an account, loan, product, service, membership or you, to manage any aspect of your account, product, service, membership or you transactions formed. For further information, please see Provision 2.f.1.

f. Right to Rely on the Business Service Agreement (BSA) When you join our Credit Union, attempt to take action or conduct a transaction, or ask us to act on any matter concerning the business of the Credit Union, you consent to the terms of this Agreement. You, we and the Board in Part 2 in person, and emailed 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 we offered to mail you a paper copy of the Part 2 (see please Provision 3.f.).

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you may use to take actions or conduct transactions on our products and services, along with the products and services we offer. These important management issues assist us in serving the best interests of our members.

b. 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 acting on your behalf or conducting transactions and if appropriate, subaccounts and, if so, name them with us as addressed in the BSA. Your consent may be demonstrated by, but is not limited to: 1) a signature, thumbprint, fingerprint, stamp, mark, facsimile signature or email, 2) verbal confirmation in person, by phone, voice command, recorded message or by using a signature pad, tablet, computer, device or mobile device, 4) using a debit card, credit card, ATM card, code, password, PIN, ATM, kiosk or shared branch, 5) a notation by our employee in our records as we allow, 6) entering the information in our records as we offer, 7) the receipt or accessibility of the product or 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.e.

c. 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 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.e., and Provision 13.

d. Document Management for Products and Services

We use our documents 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. Examples of these documents includes and uses electronically and paper documents (Part 1), form, application, loan form, note, contract, this Part 2, record, file, letter, disclosure, schedule, periodic statement, statement, check, item, receipt, information return, notice, warning, advisory, explanatory material, newsletter or any other document that are part of the products and services we offer, and the maintenance or use of, or allowing another person to use, a product or service. Please see the definition of "documentation" in Provision 1.e.

1) Documentation You Offer for Us to Perform Due Diligence. You may offer or we may request documentation to perform due diligence or verify your authority to take action or conduct a transaction on a product or service on behalf of the business or organization. Examples of such documentation may include, but are not limited to: 1) a signature, thumbprint, fingerprint, stamp, mark, facsimile signature or email, 2) verbal confirmation in person, by phone, voice command, recorded message or by using a signature pad, tablet, computer, device or mobile device, 4) using a debit card, credit card, ATM card, code, password, PIN, ATM, kiosk or shared branch, 5) a notation by our employee in our records as we allow, 6) entering the information in our records as we offer, 7) the receipt or accessibility of the product or service we offer, 9) the maintenance or use of, or allowing another person to use, a product or service.

You understand your information or a document may be electronically managed in our records. In either case, you may request to review or have a copy of your information or a document anytime during business hours. Please see the definition of "your information" in Provision 1.e., and Provision 13.

e. Our Computer System to Manage Credit Union Business

Our computer system is vital to providing you with excellent service and maintaining and managing all the products and services you have with us. Our computer system may include, but is not limited to, our data processing system, our employees' computers, tablets and mobile devices, our phone system, website, internet services, kiosks, ATMs, POS devices, shared branches, networks, email and all data, software and applications retained and utilized in the cloud, and any other software, equipment, instrumentation, solution or technology we use now or in the future. If offered, our computer system also includes any Credit Union "member use only" computer, 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.e.

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 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.e.

2) Information Management. We may use our computer system in Part 1.e., to assure accuracy and security, and to reduce costs for our members, we may electronically manage any information or documents as a Portable Document Format (PDF) file. PDFs may be accessible on our website, in the internet services we offer or as emails. 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 BSA, Adobe Reader is accessible at no charge at Adobe.com. You understand you may request to review or have a copy of any electronically-managed information or documents you have with us. We may create your number on paper 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 "PH number," which is a secondary number we assign that is organized under your number ("your subaccount number"). We may use a subaccount count to manage your actions and transactions on our products and services. Should you have any questions about your number, please contact us at your earliest convenience. Please see the definition of "PH number" in Provision 1.e.

f. Your Number for Membership, Products and Services

Your number is extremely important to provide you with excellent service and maintain and manage all products and services you have with us. We may create your number on paper 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 "PH number," which is a secondary number we assign that is organized under your number ("your subaccount number"). We may use a subaccount count to manage your actions and transactions on our products and services. Should you have any questions about your number, please contact us at your earliest convenience. Please see the definition of "PH number" in Provision 1.e.

g. Management of Accounts, Products, Services & Numbers

You may allow while you have the privilege to start, use and maintain an account we offer, we manage the privilege to have an account at the Credit Union. You also understand and agree for business, compliance and risk management purposes, we may manage the privilege to use and manage accounts, subaccounts and any other provided account, subject to our internal policies and procedures and 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.

h. Your Records are Our Documents for 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 composed 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 our records may be electronically-managed, unless otherwise required by law. You may request to review or your information or a document in our records anytime we are open for business. Please see the definition of "our records" in Provision 1.e.

i. 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 and use our products and services includes, but are not limited to: 1) in person, by phone, mail, facsimile, email, drive-through window, night deposit or drop box (or lock box), 2) through the use of a debit card, credit card, ATM card, code, password, PIN, check, signature pad or device, ATM, kiosk, shared branch, computer, tablet, computer system, internet, email, 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.e.

j. 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 business or organization name) is used. If offered, our computer system also includes any Credit Union "member use only" computer, 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 "product" and "service" in Provision 1.e.

k. Our Exclusive and Beneficial Products and Services

To be entitled to use and enjoy all our financial products and services, a business, organization or 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 that generally come under one of two categories: our savings products and services, and our lending products and services. Both are valued by our members for their rates and our excellent service. However, we may offer other beneficial products and services in addition to our traditional savings and lending solutions. Examples of products include membership, accounts and loans as we offer. Examples of services include teller assistance, phone assistance, transactions and safe deposit boxes (though typically require use of our premises, employees or computer system in order to provide the service to you. Please see the definition of "products and services" in Provision 1.e.

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

l. The Length of this Part 2

This Part 2 is lengthy 1) because of the numerous legal, operational and practical matters that affect membership, accounts, loans and products and services, 2) because it is intended to list the products and services we consider to be the most vital to providing quality membership, accounts, loans and products and services we offer and 3) in any other solution or technology we use to manage our records. Please see the definition of "legal title on a product or service" in Provision 1.e.

a. Requirements to Start Membership with Us

To become a member of our Credit Union you must be in our field of membership, provide any information we request and meet all our requirements for eligibility, due diligence and verification. Before allowing a business or organization to join our Credit Union, we may require a representative to provide one or more of five (5) important matters. First, that the business or organization is lawfully formed (e.g., by providing of Articles of Incorporation, Operating or Partnership Agreement, registration with the Secretary of State, business license, tax returns, client/customer references and/or other documentation). Second, that the business or organization is eligible for membership with us. Third, that the business or organization wants to join the Credit Union and start membership, products and services with us. Fourth, each representative must substantiate her or his authority to act as a representative for the business or organization.
Greater Alliance Federal Credit Union • Business Service Agreement (BSA) • Part 2

organization (e.g., by providing a notarized board resolution, partnership letter, business license, trust articles, or other authority). Each representative must substantiate her or his identity as a representative of the business or organization (typically with ID). By consenting to the BSA, you acknowledge you have informed us of the persons who are representative(s), transaction(s) and/or information user(s) who may act on behalf of the business or organization in managing the accounts or conducting transactions on the accounts, loans, products and services the business or organization has with us. You agree to notify us in writing of any change in authority of any representative, transaction and/or information user. You also agree to notify us if a representative(s) or contact is no longer associated with the business or organization. We may offer an EIN or SSN for business purposes, which is required to fulfill our due diligence responsibilities to our members. In fairness to the member, if you request us to mail your information, you agree to take responsibility for all problems and losses that result from theft and/or unauthorized use of your information. Please contact us during business hours for any questions about start- ing membership by mail.

f. Starting Membership, Products & Providing the Part 2

When you join our Credit Union we will first review a number of important matters about membership, products and the BSA (please see Provision 3.g.). You agree that to provide further information you may need to be notarized and/or enter the business’s or organization’s and your information in our records according to your instructions to start the products and services you have requested. Once you have reviewed your information, you will consent to the terms of the BSA and to the use of our products and services. If we assist you in person or electronically, we may offer an EIN or SSN to open an account and provide access to your account. If you assist us by phone, mail or through the internet, we will make the Part 2 accessible to you by any method we allow, or offer to mail you a paper Part 2. We will ask you to authorize us (if you have questions about any matter addressed in the BSA, and encourage you to contact us during business hours for 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 (whichever time we are open). Also Please Review the Three Important Disclosures.

h. Denial of the Privilege of Membership

We may deny the privilege of membership to a business, organization or person for any reason not prohibited by law, including: 1) ineligibility for membership, 2) failure to provide required documentation and obtain information that substantiates the validity of the business or organization and its eligibility for membership to fulfill our due diligence responsibilities, and verify your ID, 2) may offer an EIN or SSN for business purposes, which is required to fulfill our due diligence responsibilities to our members, 3) to enter the information about the business or organization and you and the product(s) and/or service(s) in a form or our computer system and review everything with you, 4) to stop or offer to mail or email you the Part 2 (if you have an address on file), and make the Part 2 accessible to you on our website or in an internet service we offer, 6) run all required verifications and reviews, and address all applicable compliance requirements, 7) review and have you consent to membership, products, services and the BSA we offer, 8) start the accounts, products and services requested by you, 9) ask you (or advise you to ask) if you have any questions and encourage you to contact us 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 (whichever time we are open). Also Please Review the Three Important Disclosures.

i. Also Please Review the Three Important Disclosures

We recommend you also review “Our Electronic Funds Transfer Terms” disclosure, “Funds Availability of Deposits” disclosure and “Our Rates & Service Charges” disclosure. These disclosures have specific application to this Provision as well as a number of other matters throughout the BSA. Most of these disclosures are found at the end of this Part 2, and are accessible to you separately from the Part 2 on our website. We may offer an EIN or SSN to open an account and provide access to your account. You may also access a disclosure by page number in the Table of Contents, or by clicking on the title of the disclosure in the PDF of the Table of Contents of the Part 2. You may return to the Table of Contents in the PDF of the Part 2 by clicking on the acronym “TOC” located in the right lower corner of the screen.

4. Certificate of Authority & Product and Services

When you start the accounts, products and services your business or organization has with us you acknowledge you have designated the representative(s) to act on behalf of the business or organization as reflected in our records. You understand it is your responsibility, and not ours, to inform all representative(s) with respect to products and services, and fulfill our due diligence responsibilities with respect to your business, we may need to obtain important specific information about any person who owns or manages the business. Initially we may need to identify the number of people who
conduct transactions on (i.e., deposit and withdraw funds, and obtain information about the accounts, products and services), does not relieve the business or organization from its responsibility to monitor, inquire about or notify you of the use and purpose of any transaction conducted by your transactor, or assure that any transaction is for your benefit. You understand you take full responsibility to monitor, inquire about or notify you of the use and purpose of any transaction conducted by your transactor, or authorize that any transaction is for your benefit. You understand you take full responsibility (and not our responsibility) to monitor the transactor’s access to the accounts, products and services. You agree you have no duty or responsibility to monitor, inquire about or notify you of the use and purpose of any transaction conducted by your information user, or authorize that any transaction is for your benefit. You understand you take full responsibility (and not our responsibility) to monitor the information user’s access to the accounts, products and services.

b. Certificate of Authority

The business organization or each representative, transactor or information user identified in the BSA and/or in our records certifies and agrees the business’s or organization’s records certifies and agrees the business’s or organization’s representatives, transactors and information users.
Greater Alliance Federal Credit Union  •  Business Service Agreement (BSA)  •  Part 2

organization’s accounts, loans, products and services will be governed by the terms of the BSA. You authorize us to withdraw funds at any time to make a payment on your behalf. You must ensure that all information is correct and that you have the authority to draft the amount you have with us, as designated by your representative 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, divorce, remarriage, separation, remarriage, relocation, death or as a result of any agency, power-of-attorney, guardianship, conservatorship, trusts, wills, businesses, corporations, partnership agreements, contracts, deeds, and other legal or financial instruments controlling the features of the accounts with us, and can, as a representative or through a representative, take action to start, change, change or terminate the accounts at any time as we allow, on your death we may rely on the BSA and our records concerning all matters that affect the accounts, products and services you have with us.

e. See Our Rates & Service Charges Disclosure

We recommend you also review the “Our Rates & Service Charges” disclosure, which has specific application to this Provision as well as a number of other matters throughout the BSA.

5. Product & Service Access, Transactions & Actions

a. Authorization of Transactions and Actions

Your signature on a form, document or as we allow (when required) is important for identifying you and allowing you to start, consent to, take actions and conduct transactions on your account, loan, products or services. On your request, we may agree to take actions or conduct transactions on your account, loan, products or services with the assistance of your employees or the use of our computer system (please see Provision 1.1.1)). To provide you with excellent service and for your and our protection we may require your physical signature or reconfirm your signature in person or before a notary public prior to any action you authorize. You understand that until you notify us and revoke your authorization, all actions or transactions on the account, loan, product or service conducted by this person or organization are authorized and genuine, even if they are not conducted for your benefit or according to your instructions. If you request, and we agree to provide you with cash for any action or transaction, you understand once you are in possession of the cash, you (and not us) are completely responsible for its care and safeguarding from any loss, theft, damage or destruction. Should you have any concerns about the loss or theft of cash, you must report the loss or theft to us and notify us of any unauthorized transactions (which there may be a service charge). Additionally, for your and our protection and security purposes, you agree we may pay any person (including you) requesting a withdrawal in cash with a limited amount of cash, our check or an EFT. You understand we may require appropriate since a person can obtain cash by depositing the check at her or his own financial institution, and we can schedule the delivery of cash for you on your request.

b. Transaction and Action Options & Required Forms

When you take action or conduct a transaction on accounts, loans, products or services you have with us, we may rely exclusively on the form or document, or as we allow, and our records concerning all matters that affect the action or transaction. If you do not use that form or document, for your and our protection we may refuse to honor, perform or complete the action or transaction. Whether an action or transaction is honored, completed or not, you are responsible for any loss or liability we incur as a result of your failure to use a required form or document or follow the terms of the BSA.

c. Account Transfers by Wire or ACH

We may offer wire transfers or ACH transfers that allow you to send or receive debts or credits to an account with us. We may require all wire transfers to be authorized in writing. Written authorization must include (a) an account number, (b) the name and address of the recipient, (c) identification of the person or organization initiating or receiving the wire transfer, (d) the purpose of the transfer, (e) any other matter pertaining to the wire transfer, (f) rates & charges disclosure, and (g) any other matter pertaining to the wire transfer, (h) the national Automated Clearing House Association (NACHA). You authorize that our processing of international transactions may be delayed if necessary to complete screening required by Federal law. You must ensure that all international entries you initiate are designated with the appropriate international entry code, as required by NACHA rules. All entries will be held for a dispute or uncertainty, 18) unpaid check(s) or EFT(s) for insufficient funds, 19) stop payment, 20) court order or as we allow (when required) is important for identifying you and allowing you to start, consent to, take actions and conduct transactions on your account, loan, products or services. On your request, we may agree to take actions or conduct transactions on your account, loan, products or services with the assistance of your employees or the use of our computer system (please see Provision 1.1.1)). To provide you with excellent service and for your and our protection we may require your physical signature or reconfirm your signature in person or before a notary public prior to any action you authorize. You understand that until you notify us and revoke your authorization, all actions or transactions on the account, loan, product or service conducted by this person or organization are authorized and genuine, even if they are not conducted for your benefit or according to your instructions. If you request, and we agree to provide you with cash for any action or transaction, you understand once you are in possession of the cash, you (and not us) are completely responsible for its care and safeguarding from any loss, theft, damage or destruction. Should you have any concerns about the loss or theft of cash, you must report the loss or theft to us and notify us of any unauthorized transactions (which there may be a service charge). Additionally, for your and our protection and security purposes, you agree we may pay any person (including you) requesting a withdrawal in cash with a limited amount of cash, our check or an EFT. You understand we may require appropriate since a person can obtain cash by depositing the check at her or his own financial institution, and we can schedule the delivery of cash for you on your request.

Account Withdrawal Limitations

1) Account Withdrawal Limitations

You understand we have no obligation to honor a request to withdraw funds if you do not have 1) sufficient available funds in your account, 2) the product or service has been terminated, 3) we are unable to contact you, 4) failure to provide required documentation, information or ID, 5) failure to use your account, loan, products or services for 6) exceeding a limit or an amount set by us, 7) failure to provide required documentation, information or ID, 8) failure to use your account, loan, products or services for 9) lack of security interest or lien, 10) 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 prevent a loss, 14) potential lack of capacity or victim of undue influence, 15) failure to comply with any term of a contract, 16) if the transfer is held for a reason or suspicion of fraud, 17) if the transfer is held for a dispute or uncertainty, 18) unpaid check(s) or EFT(s) for insufficient funds or stop payment orders, 19) deposited item(s) charged back for nonpayment or a claim, 20) a garnishment, levy or security legal claim or notice, 21) default on any action or transaction conducted by this person or organization, 22) no our belief the 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 withdraw funds from an account you have with us at least seven (7) calendar days and up to sixty (60) calendar days if the account is not on an immediate deposit basis. If the account is withdrawn in the event any 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 trans-
2) Account Transfer Limitations. You may make unlimited withdrawals from the checking account(s) you have with us by any method we allow. In addition, you may make unlimited withdrawals or transfers from a savings or money market account(s) in person, by ATM, by mail request or by calling us for one of our checks. However, federal law limits the number of certain transactions, such as withdrawals or transfers as savings accounts as identified in the “Our Rates & Service Charges” disclosure. Accounts covered by this limitation include all savings and money market accounts. For these accounts, you may not make more than six (6) covered transactions per month. 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 charge as specified in the “Our Rates & Service Charges” disclosure. If you repeatedly exceed this limit, we may terminate the account. If you reach your limit of six (6) covered transactions from a savings or money market account 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 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) an account, rather than the date you conducted the transaction. Should the transactions on an account with us exceed the limitations we establish, we may limit your transaction activity, require a service charge or terminate the account. You understand if we allow or honor a transaction that exceeds these restrictions (a non- discoverable transaction) we are not required to allow or honor any future transaction that exceeds these restrictions.

4) Limits on ATM Transactions. For your and our protection, we may limit the number and dollar amount of cash withdrawals at ATMs. Our current limitations on ATM cash withdrawals are stated in the “Our Electronic Funds Transfer Terms” disclosed at the end of this Book.

e. Accounts May Not Be Transferred to Others

You have with us are non-negotiable, non-assignable and non-transferable to another person or organization. This means you may not endorsee, negotiate or transfer a check, other instrument or account. However, with your permission, you may authorize another person or organization other than us for any reason. Unless a person’s name appears on a service form or is in our records, she or he may be denied access to all accounts, products and services and all funds and information pertaining to the accounts, products and services unless otherwise required by law.

f. the end of this Book.

For your and our protection, you understand 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 inoperative due to emergencies or problems, 2) we are unable to contact you, 3) failure to provide required documentation, information or ID, 4) failure to use a required method or document, 5) exceeding a limit or an amount set by us, 6) failure to meet a minimum balance for thirty (30) days, 7) inactive or abandoned products or services, 8) deposited check funds are not available, 9) funds are collateral for an obligation, 10) check is being processed for ACH (authorized check), card or security service, 11) a breach of or unauthorized access to a product or service, 12) business or compliance purposes, 13) to stop or prevent a loss, 14) potential lack of capacity or victim of undue influence, 15) the product or service has been terminated, 16) failure to comply with any term of a contract, 17) failure to deliver a service timely, 18) you are held for a dispute or uncertainty, 19) unpaid check(s) or EFT(s) for insufficient funds or stop payment orders, 20) deposited item(s) charged back for nonpayment or a claim, 21) a garnishment, levy or similar legal claim or notice, 22) default on any obligation, 23) limited to a savings account and voting by mail, 24) ineligible for membership, 25) membership terminated, 26) notification of death, 27) anything unethical or unlawful concerning your business or organization, you or your business, 28) our belief that an action or transaction may be fraudulent, 29) any alteration, forgery or fraud concerning your business or organization, you or your business, 30) any falsification or misrepresentation concerning your business or organization, you or your business, 31) any alleged crime concerning your business or organization, you or your business, 32) abuse of or threats to anyone associated with us, or 33) any other reason we believe is appropriate to terminate the business relationship.

g. Transactions and Actions Online

We may offer an Internet service that allows you to take actions or conduct transactions on products or services with us online. For your convenience, we may note your request for this Internet service on a form or enter it in our records. This Internet service is offered to you by a third party, the BSA, all other contracts as applicable and our records. Should you have any questions about this service, please contact us at your earliest convenience.

6. Your Use of a Checking Account with Us

a. Completing Your Checks and Check Register

When you write a check drawn on a checking account with us, you must write your payee’s name and address in full and sign your name. Always begin by writing the payee’s name and the amounts at the top of the check so that the recipient can accurately reconstruct the check. One completed, you should write the check number, amount, date, payee’s name and purpose in your check register or payment records, and deduct the amount of the check from the balance. This helps you to keep track of the current balance of an account, which in turn helps you avoid insufficient funds or overdraft service charges. You should check your account statements and sign any notices that are sent to you or return the check unclaimed. If you repeatedly exceed this limit, we may terminate the account. If you reach your limit of six (6) covered transactions from a savings or money market account 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.

b. Please Use the Check Forms We Provide

For your protection, when starting a checking account you agree to use the checks we make available that we refer to as “signature” checks. You checks are actually forms (check forms) provided to you by our approved associate. It is important that you use the associate-provided checks because 1) the security features help protect against fraud losses, and 2) the forms help us confirm that a check is your check when presented for payment. Using any other check form may indicate fraud, and you agree we may refuse to pay if we believe our referral is not made in good faith or is false or careless. Alternatively, if you use and we pay a check not provided by the associate that results in any loss or service charges, you agree to be responsible for any loss and service charges incurred. The reason you are responsible for any loss and service charges incurred is because in order to issue these forms from you to the payee or person, you must provide your information to unknown people, any of whom may create a fraudulent check drawn on the account. Accordingly, we use an associate’s check forms to help avoid losses, and require you to take responsibility for all losses and service charges for these forms.

c. Dates on Your Checks

We may pay a check you write regardless of the date or language limiting payment to a certain time (for example, “stale dated” checks or checks bearing a “void after” date). If you write our checks, you must provide your information to unknown people, any of whom may create a fraudulent check drawn on the account. Accordingly, we use an associate’s check forms to help avoid losses, and require you to take responsibility for all losses and service charges for these forms.

d. Stop Payment Orders on Your Checks and ACHs

You may request us to stop payment on any check drawn on or ACH debit scheduled from a checking account you have with us by a stop payment order as we allow (which we refer to as “stop payment” or “stop payment order”). Please be aware this postdated check notice will only be effective if it allows us a reasonable amount of time to act on and not pay the check. Additionally, for the notice to be effective we will need your name, your number, the check’s number and date, amount and the payee’s name. You understand that to fulfill any of these requirements you may need to authorize our employee’s time. For your convenience, we may agree to a verbal postdated check notice that will expire after fourteen (14) calendar days unless you confirm that notice in writing. Once confirmed in writing, the notice will be effective for six (6) months, and can be renewed for an additional six (6) months for a service charge. If you understand we will not pay the check, we may place a stop payment order on the check (please see Provision 6.d.).

Please be aware this postdated check notice will only be effective if it allows us a reasonable amount of time to act on and not pay the check. Additionally, for the notice to be effective we will need your name, your number, the check’s number and date, amount and the payee’s name. You understand that to fulfill any of these requirements you may need to authorize our employee’s time. For your convenience, we may agree to a verbal postdated check notice that will expire after fourteen (14) calendar days unless you confirm that notice in writing. Once confirmed in writing, the notice will be effective for six (6) months, and can be renewed for an additional six (6) months for a service charge. If you understand we will not pay the check, we may place a stop payment order on the check (please see Provision 6.d.).

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We may pay a check you write regardless of the date or language limiting payment to a certain time (for example, “stale dated” checks or checks bearing a “void after” date). If you write our checks, you must provide your information to unknown people, any of whom may create a fraudulent check drawn on the account. Accordingly, we use an associate’s check forms to help avoid losses, and require you to take responsibility for all losses and service charges for these forms.

Greater Alliance Federal Credit Union • Business Service Agreement (BSA) • Part 2

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obligated to credit the account you have with us. We also may not be obligated to credit the account if payment cannot be made for one of the reasons described in the next paragraph. If we do not credit the account or credit it for less than the amount you have paid to us when you instruct us to pay the check, you agree to sign or authorize a statement explaining the dispute with your payee, and assist us in taking legal action against any and all persons, businesses or organizations to recover our loss. You understand if you repeatedly place stop payment orders on checks drawn against insufficient funds, we may consider that account abuse and may terminate the account.

e. No Stop Payment on Our Cashier’s or Teller’s Checks

If you provide us with one of our checks that is payable to you or that you have requested us to make payable to another person, business or organization, it is your sole responsibility to instruct us to pay the check. We will not pay or honor an order or organization to be paid with the check before you deliver the check to that person, business or organization. You understand that if you give our check to a person, business or organization, and afterwards become displeased with the person, business, organization or transaction and do not want the check paid, we will not return the check to you. If you have any doubt about the person, business, organization or transaction, do not give the check to that person, business or organization, since we will not be able to stop the payment of the check. Should you change your mind and decide not to use one of our checks, you may return the actual physical check to us and request a refund for the amount of the check.

f. Conversion of Checks to Electronic Fund Transfer

In some circumstances, a person, merchant, business or organization can convert your check and check information into an EFT and debit the account you have with us. The conversion of your check to an EFT is covered by our “Electronic Funds Transfer Terms” disclosure, which is part of the BSA (and is found at the end of this Part 2). You agree we may honor the EFT and debit the account just as if the original check was presented for payment. Should a person, business or organization convert your check and check information into an EFT and debit your account, we will not be responsible to you for the amount of the check or check number. To achieve these cost efficiencies for our payment options are appropriate since a person presenting our check can obtain cash receipt. You agree to sign or authorize a statement explaining the dispute with your payee, and assist us in taking legal action against any and all persons, businesses or organizations to recover our loss. You understand if you repeatedly place stop payment orders on checks drawn against insufficient funds, we may consider that account abuse and may terminate the account.

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In some circumstances, a person, merchant, business or organization can convert your check and check information into an EFT and debit the account you have with us. The conversion of your check to an EFT is covered by our “Electronic Funds Transfer Terms” disclosure, which is part of the BSA (and is found at the end of this Part 2). You agree we may honor the EFT and debit the account just as if the original check was presented for payment. Should a person, business or organization convert your check and check information into an EFT and debit your account, we will not be responsible to you for the amount of the check or check number. To achieve these cost efficiencies for our payment options are appropriate since a person presenting our check can obtain cash receipt. You agree to sign or authorize a statement explaining the dispute with your payee, and assist us in taking legal action against any and all persons, businesses or organizations to recover our loss. You understand if you repeatedly place stop payment orders on checks drawn against insufficient funds, we may consider that account abuse and may terminate the account.

f. Conversion of Checks to Electronic Fund Transfer

In some circumstances, a person, merchant, business or organization can convert your check and check information into an EFT and debit the account you have with us. The conversion of your check to an EFT is covered by our “Electronic Funds Transfer Terms” disclosure, which is part of the BSA (and is found at the end of this Part 2). You agree we may honor the EFT and debit the account just as if the original check was presented for payment. Should a person, business or organization convert your check and check information into an EFT and debit your account, we will not be responsible to you for the amount of the check or check number. To achieve these cost efficiencies for our payment options are appropriate since a person presenting our check can obtain cash receipt. You agree to sign or authorize a statement explaining the dispute with your payee, and assist us in taking legal action against any and all persons, businesses or organizations to recover our loss. You understand if you repeatedly place stop payment orders on checks drawn against insufficient funds, we may consider that account abuse and may terminate the account.

f. Conversion of Checks to Electronic Fund Transfer

In some circumstances, a person, merchant, business or organization can convert your check and check information into an EFT and debit the account you have with us. The conversion of your check to an EFT is covered by our “Electronic Funds Transfer Terms” disclosure, which is part of the BSA (and is found at the end of this Part 2). You agree we may honor the EFT and debit the account just as if the original check was presented for payment. Should a person, business or organization convert your check and check information into an EFT and debit your account, we will not be responsible to you for the amount of the check or check number. To achieve these cost efficiencies for our payment options are appropriate since a person presenting our check can obtain cash receipt. You agree to sign or authorize a statement explaining the dispute with your payee, and assist us in taking legal action against any and all persons, businesses or organizations to recover our loss. You understand if you repeatedly place stop payment orders on checks drawn against insufficient funds, we may consider that account abuse and may terminate the account.
and our protection you may be responsible 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.

b. Your Checks & Family Members, Friends, and Employees

If you request that we have a second signature or an additional endorsement on the check, we may require that you provide us with a notarized copy of the signature or endorsement. If you fail to provide us with the notarized copy, we may treat the check as if it were not signed or endorsed.

c. 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.

d. Our Rights on Your Deposit

When we agree to take your deposits 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 payment, and 6) any other facts we consider important. In addition to this hold period we may return the check without your consent if the check we take your checks drawn on other institutions for deposit, to attempt to prevent losses. If we have reasonable cause to doubt the collection or non-repayment of a check, we may risk the account not being credited for the amount of the check.

Please be aware any check you deposit that is drawn on another financial institution can come back to us for a number of reasons. 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, forgeries, etc.). It may take as many as nine days (seven business days and two weekend days and in some instances more!) for your deposited check to be returned by the paying institution for a nonpayment reason. If there is a fraud problem with the check, the paying institution may return the check to us without our consent. If the check is returned for nonpayment or fraud, we will return the check to you, you agree we may hold the funds from the deposited check for a period of time. Also please see “Funds Availability of Deposits” disclosure at the end of this Part 2.

If we have reasonable cause to doubt collectability of a check you offer for deposit (typically for a nonpayment or fraud reason), we may hold the funds from the check. If we hold the funds in a checking account, we will provide you with a notice of the status of your deposit and when the funds will be available. If we believe there may be a problem with a check, we may place an extended hold on the funds of the check offered for deposit. The extended hold is for your and our protection to determine if the check will be paid or is not subject to a fraud claim. In such cases, if you do not want us to place an extended hold on the funds of the check, we may risk the account not being credited for the amount of the check.

In some instances, we may require the check to be deposited into a savings account that has transactional limitations, with the funds held for an extended number of days. We may provide you with a notice of the status of your deposit and when the funds will be available. If we believe there may be a problem with the check, we may hold the funds from the check. If we hold the funds, we will return the check to you so you may obtain payment elsewhere.

Your request and consent, we may also send a check you offer for deposit for special collection. Special collection means that we will not deposit the check in an account, but rather send the check directly to the paying institution for payment (for which there may be a service charge). You understand if we send the check for special collection, no funds will be deposited to an account you have with us until the paying institution agrees to pay the check. If we send the check for special collection it may take an extended time period (in our discretion) to process the payment of the check. If you do not want us to send a check you offer for deposit for special collection, please tell us before we have processed the check for payment and we will return the check to you so you may obtain payment elsewhere.

Please be aware that we have no way to guarantee that any check you offer for deposit will not be drawn on a financial institution that is insolvent, nonpaying, fraud, or other reason that requires us to repay the amount of the check. This is true even if we place a hold on funds from the check or send it for special collection. You understand if the check comes back to us and we are required to repay it, you are responsible for the amount of the check, all related service charges and costs. You also agree that before you deposit a check, you will tell us about any circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise, or that you are aware of any fraud or nonpayment, fraud or other reason that requires you to repay the amount of the check.

Finally, if we believe there is a problem with the check you have offered for deposit, we may refuse to take the check and may return it to you so 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, we may alert branches and institutions of any potential fraud or nonpayment problem. You understand that if you do not want us to retain or make a notation on a check with a potential fraud problem, you should not offer the check to us, because once the check is offered for deposit it has potentially involved us in a criminal or nonpayment and collection matter.

e. How to Endorse a Check You Wish to Deposit

When you wish to deposit a check payable to you in an account with us, please turn the check over and locate the designated place for your endorsement on the back of the check. You may endorse the check in the following ways: a. With any number of words “For Deposit Only,” sign your name beneath those words, and write your number beneath your signature in the endorsement space. If there is no designated endorsement space (or lines) on the back of the check, please write “For Deposit Only,” your name and your number in the blank area at the very top end of the check. Please make sure all endorsement language, signature(s) and number(s) are legible and consecutive. Use dark ink or pencil and only half (1½) inches from the top edge of the check. Endorsing the check in any other way may risk the account not being credited for the amount of the check.

You agree we may ignore any other language or markings on the check, and you will be responsible for any loss that results from endorsements, language or markings inside or outside of your designated endorsement space. Also please use dark (preferably black) permanent ink for all endorsements, since you are responsible for any losses for not meeting this requirement. Finally, you should use our deposit slips and envelopes when making your deposit. You understand you may not deposit 1) a check accepted by us for immediate credit without our consent, or 2) a substitute check created or for which no institution has made the substitute check warranties and indemnity. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute check or these related services.

You understand that you are still completely responsible for the check for any savings or other loss for which you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise. You understand, regardless of the facts, circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise. You understand if the check comes back to us and we are required to repay it, you are responsible for the amount of the check, all related service charges and costs. You also agree that before you deposit a check, you will tell us about any circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise. You understand if the check comes back to us and we are required to repay it, you are responsible for the amount of the check, all related service charges and costs. You also agree that before you deposit a check, you will tell us about any circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise.

Please be aware any check you deposit that is drawn on another financial institution can come back to us for a number of reasons. 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, forgeries, etc.). It may take as many as nine days (seven business days and two weekend days and in some instances more!) for your deposited check to be returned by the paying institution for a nonpayment reason. If there is a fraud problem with the check, the paying institution may return the check to us without our consent. If the check is returned for nonpayment or fraud, we will return the check to you, you agree we may hold the funds from the deposited check for a period of time. Also please see “Funds Availability of Deposits” disclosure at the end of this Part 2.

If we have reasonable cause to doubt collectability of a check you offer for deposit (typically for a nonpayment or fraud reason), we may hold the funds from the check. If we hold the funds in a checking account, we will provide you with a notice of the status of your deposit and when the funds will be available. If we believe there may be a problem with a check, we may place an extended hold on the funds of the check offered for deposit. The extended hold is for your and our protection to determine if the check will be paid or is not subject to a fraud claim. In such cases, if you do not want us to place an extended hold on the funds of the check, we may risk the account not being credited for the amount of the check.

In some instances, we may require the check to be deposited into a savings account that has transactional limitations, with the funds held for an extended number of days. We may provide you with a notice of the status of your deposit and when the funds will be available. If we believe there may be a problem with a check, we may place an extended hold on the funds of the check offered for deposit. The extended hold is for your and our protection to determine if the check will be paid or is not subject to a fraud claim. In such cases, if you do not want us to place an extended hold on the funds of the check, we may risk the account not being credited for the amount of the check.

You understand you may not deposit 1) a check accepted by us for immediate credit without our consent, or 2) a substitute check created or for which no institution has made the substitute check warranties and indemnity. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute check or these related services.

You understand that you are still completely responsible for the check for any savings or other loss for which you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise. You understand, regardless of the facts, circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise. You understand if the check comes back to us and we are required to repay it, you are responsible for the amount of the check, all related service charges and costs. You also agree that before you deposit a check, you will tell us about any circumstances or information you are aware of that could indicate the check may not be paid, or may be fraudulent or issued in connection with an illegal, unlawful or improper activity or enterprise.
This is a legal copy of the check which was issued to you. You must endorse the check and present it to us in person for payment, but we are also safeguarding and paying for the check deposit service. We are not responsible for any delay or failure of this notification. No deposit is considered to have been made until we have received and processed your endorsement. If we do not receive final payment or whenever a claim is made, you agree that to provide check deposit services efficiently and assume no responsibility for the checks or items beyond our control. We will use reasonable efforts to notify you of any difference between the deposit amount and 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 at any time, including giving the financial institution the check or item is drawn on, and the credit union will 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 and all related service charges and costs if we do not receive final payment or whenever a claim is made.

n. 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 is returned to us, we may debit the account you have with us for the amount of the check or item and all related service charges and costs. Furthermore, if anyone makes a claim against us based on a check or other item credited to an account you have with us, we will charge the account you have with us for the amount of the check or item and all related service charges and costs. You agree that to provide check deposit services efficiently and assume no responsibility for the checks or items beyond our control. We will use reasonable efforts to notify you of any difference between the deposit amount and 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 at any time, including giving the financial institution the check or item is drawn on, and the credit union will 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 and all related service charges and costs if we do not receive final payment or whenever a claim is made.

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 is returned to us, we may debit the account you have with us for the amount of the check or item and all related service charges and costs. Furthermore, if anyone makes a claim against us based on a check or other item credited to an account you have with us, we will charge the account you have with us for the amount of the check or item and all related service charges and costs. You agree that to provide check deposit services efficiently and assume no responsibility for the checks or items beyond our control. We will use reasonable efforts to notify you of any difference between the deposit amount and 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 at any time, including giving the financial institution the check or item is drawn on, and the credit union will 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 and all related service charges and costs if we do not receive final payment or whenever a claim is made.

l. Your Responsibility for Unpaid Deposits and Claims
All deposits or other credits to an account (including checks, items, EFTs, ACH transfers, wire transfers, etc.) are subject to being paid (they are "provisional"). This means if we do not receive final payment on any deposit or credit, we will charge the account you have with us for the amount of the check or item and all related service charges and costs. If we do not receive final payment or whenever a claim is made, you agree that to provide check deposit services efficiently and assume no responsibility for the checks or items beyond our control. We will use reasonable efforts to notify you of any difference between the deposit amount and 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 at any time, including giving the financial institution the check or item is drawn on, and the credit union will 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 and all related service charges and costs if we do not receive final payment or whenever a claim is made.
8. Your Dividends (or Interest) and Our Rates
The dividends/interest earned on account(s), the dividend/interest rates, balance requirements for earning your dividend/interest, 12 and 15 month credits and the member are provided to you in the “Our Rates & Service Charges” disclosure of the BSA. Some of this information is also in your periodic statement. To serve the best interests of the member of our Credit Union, we may change or add account dividend/interest rates and annual percentage yields at any time from time to time that are explained in 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. You may also review and confirm the rates and any other charges or services by using or retaining them immediately toll free at 855 250 0028. If we believe you do not have the capacity to understand or manage your accounts and any loan or line of credit (or any other product or service) with us, 3) placing a hold on the funds in the accounts (as explained in Provision 19.b.) with us, 4) performing due diligence to determine if you have the capacity to take actions or transactions, and 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 services to you or our business, 36) abuse of or threats to anyone associated with us, or 37) any alleged crime concerning your business or organization, and the funds you have with us. Should a dispute occur or if a copy of your information or a document you requested 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 member, you understand we may charge or add product and service charges from time to time. We will notify you of changes and additions as explained in the BSA 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 during business hours.

9. Our Services, Related Service Charges & Costs
We reserve the payment of service charges and the reimbursement of costs in two circumstances: 1) for products and services that 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 and you have with us or you. (Please see the definition of “Service Charge” in Provision 1.a.) The amount of each service charge is provided or accessible to you in the “Our Rates & Service Charges” disclosure, and may be noted in your periodic statement. In general, there will be a service charge to cover some of your employees’ time and other costs of 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 member, you understand we are not required to do so. You further agree we may charge or add product and service charges from time to time. We will notify you of changes and additions as explained in the BSA 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 during business hours.

10. Your Funds in Accounts are Insured
We are committed to protecting our members’ savings and deposits held with us. 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). If you are interested in learning more about the account insurance coverage provided by your Federal Credit Union, please contact us at your earliest convenience.

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 BSA. 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 benefit you. We may provide you with the most financial service possible. You, in turn, maintain products and services by using or retaining them with us. By maintaining the products and services you have with us and allowing us to maintain and manage them for you, you confirm your ongoing consent to the BSA, your other contracts and any changes that may affect us to do so. You agree we may suspend (hold and delay) an account and/or funds held for a dispute or uncertain, 10) funds are collateral for an obligation, 11) overuse of products or services, 12) any lost or stolen check, card or access device, 13) a breach of unauthorized access to a product or service, 14) business or compliance purposes, 15) to stop or prevent a loss, 16) potential lack of capacity or victim of undue influence, 17) failure to provide a complete and accurate application (particularly for a term account), or request a copy of the “Our Rates & Service Charges” disclosure of the BSA (along with this Part 2 and all our disclosures) on our website. You may also confirm the rate on a loan by contacting us anytime we are open for business.

b. Reviewing Products and Services with Us 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 this 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 BSA, all other contracts or your records. If 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 taking action (or transactions, and the sooner we can provide new accounts, products, services, checks, cards, PINs, internet services and numbers. In fairness to the members, we may require a service charge for terminating and starting new accounts, products, services, checks, cards, PINs, internet services and numbers. Additionally, in fair-
ness to the members, if you notify us of unauthorized access, actions or transactions on an account, we will investigate your use of ordinary care in the matter. If we determine you failed to use ordinary care (i.e., were negligent) in handling or safeguarding the methods of access to the account, you agree to take responsibility 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 coop-
erate with us and any person and organization with a business or law enforcement interest in the loss, crime or potential crime to assist in the enforcement of rights or the prosecution of the crime. To protect you and the members of the Credit Union, 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 coop-
erate with us and any person and organization with a business or law enforcement interest in the loss, crime or potential crime to assist in the enforcement of rights or the prosecution of the crime. We provide you with the account statements and notify you of any and all unauthorized actions or transactions, errors, inconsistencies or irregularities as required by law. We may also provide you with a substitute check or an electronically-managed copy of the original check.

a. Our Records Govern Account Features

Depending on the accounts selected, 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 your account online or by telephone. You understand that for confidentiality purposes and data processing constraints, documents and internet services may not include all the information about and do not control the accounts, products and services you have with us. You agree only the name of the account owner (as listed on the back of your membership card or by your account) and the product or service may control those on the members of the Credit Union. You agree to be responsible for looking at every statement and notifying us of all unauthorized actions and transactions on accounts, products and services you have with us. You further agree your statement is correct for all purposes and we have no liability to you for any action or transaction on the accounts, products, loans or services unless you notify us within the stated time periods for unauthorized transactions, actions, errors, errors, inconsistencies or irregularities, as explained in the BSA or other contracts as applicable. Your statement may also provide you with an opportunity to review all the rates paid on accounts and pay-
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 check. To confirm the product or service we are able to offer new, or additional accounts, products, or services that only you may access (which may require the payment of a service charge).

b. Your Responsibility to Look for Errors and Fraud

You are responsible for looking at every statement and notifying us of any unauthorized actions and transactions on accounts, products and services with us (particularly withdrawals) and any fraud, errors, inconsistencies or irregularities as soon as possi-
ble. We may require you to confirm your notification in writing (or as we allow) and assist us in addressing the action, transaction, fraud, error or problem. You are re-
sponsible for any altered, forged or unauthorized check drawn on an account you have with us in the event you do not notify us within the (30) calendar days of the mailing of the notification that shows the transactions and may also show actions on the accounts, products and services you have with us during the statement period. For accounts, products and services with multiple representatives, you agree that one statement mailed to the address in our records or otherwise made accessible as requested, is sufficient for all representa-
tives and the business as and we allow. For these reasons, you agree that all actions and transac-
tions on accounts, products and services with us by this person are authorized, even if they are not conducted for your benefit or according to your instructions. If you do not notify us within (90) days of receipt of the statement, we may also require you to repay us for any service charges, costs, losses or liability in connection with any product or service you have with us. We will make a copy of the check accessible to you on request for which we require your signature and any comments or instructions you have.

14. 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 BSA, 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 or services by either by written notice, the BSA, or your internet service we offer. You understand we may rely on the information you provide to us in our records, for all actions and transactions on the accounts, loans, products or services you have with us. It is your responsibil-
ity to notify us of any changes to this information, and if we accept them, those changes may affect our obligations to you or contact you at all addresses, phone numbers and email addresses you provide us in our records.

You further agree you may contact us by any of these methods to assure you are aware of the privileges and advantages of new product and service opportunities we may offer. If we are not able to contact you (either by the methods described in our records or your internet service) you leave with us are not effective unless we agree to them in writing or note that we agree to them in our records. You agree you are responsible to all representatives and the busi-
ness as and we allow.

Should you have questions about any matter we have notified you of regarding ac-
counts, loans, products or services, please contact us at your earliest convenience.

You may communicate with us about matters pertaining to accounts, loans, prod-
ucts, services, actions, transactions or any other matter by any method we allow. To help us expedite your inquiry, you may include any information about any matter concerning your products and services, you agree to notify us if the beneficial owner(s) or control person of the business has changed. We may require you to notify us about any matter in writing or confirm the matter in writing. Any written notification of any effective or non-effective or non-effective action, or action or transaction, is non-
16. Exclusions to the Business Service Agreement

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

17. 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 email addresses on file, changing or adding passwords, codes, PINs, adding or terminating overdraft services or internet services, adding or removing transactors and information users, and adding or removing a representative (please see the definition of "Change" in Provision 1.e.). You may also simultaneously change or otherwise enter into any new account, loan, product and service, which may be reflected as a "change" in our records. As addressed later in this Provision, you may also take action to add a new account, product or service with us as we offer by any method we allow (please see the definition of "Addition" in Provision 1.e.).

Where there are multiple representatives on the accounts, products and services, any representative acting alone may take action to make any changes or additions to an account, product or service, including the addition or removal of a representative, transactor or information user. When any person is removed from an account, product or service, that person will no longer have any ability to change any changes in products or transactions on the accounts, loans, products or services conducted by this person with the password, code, PIN or other security identifying number authorized. By maintaining the accounts, products and services with multiple representatives, you consent to changes or additions to (a) any accounts or transactions on the accounts, loans, products or services conducted by this person with the password, code, PIN or other security identifying number authorized.

Prior to honoring your request to make a change to an account, loan, product or service we may require you to provide us with your ID and confirm your SSN and other confidential information (as explained in Provision 3.). We reserve the right to make any changes or additions to accounts, products and services with the assistance of our employees or the use of our computer system (please see Provision 1.1.f.). You understand we may require a service charge for multiple additions to accounts, products or services in a calendar year. You agree to agree you are bound by these changes and additions to the terms of the BSA at any time. We will notify you of changes and additions that pertain to the accounts, loans, products or services you have requested. For these same reasons, you understand and agree once we have electronically-managed any paper document along with your information addressing the change or addition, we may rely on the information required by law. You agree that along with all paper documents and any information, all electronically-managed documents and your information addressing the change or addition in our records are binding on you and us. You understand you may request to review or reproduce any added or changed information in our records during business hours or by any method we allow. You agree that for all changes and additions, we may rely exclusively on the BSA, other contracts as applicable, our records and any changes and additions we make to these contracts from time to time. Further, you understand any changes or additions you make to the account, loan, product or service are governed by the BSA, other contracts as applicable, our records and any changes and additions we make to them from time to time.

For the benefit of our members and the Credit Union, you understand and agree we may make changes and additions to our products and services as well as changes and additions to the terms of the BSA at any time. We will notify you of changes and additions we make to our products, services, the BSA and other contracts as applicable by required by law. You understand and agree you are bound by these changes and additions, and may access the current version of this Part 2 and all disclosures by going to our website. You understand any changes to any change or addition in our records during business hours or by any method we allow, you understand you may request to review or reproduce any added or changed information in our records, including any changes that you or we incur as a result of the theft and unauthorized use of your information. You also agree to not inform us of changes or additions to your accounts, loans, products or services you have requested.

a. Matters We Address to Start a New Product and Service

When you start a new additional account, loan, product or service as we allow, 1) you may require additional documentation and information that validates the business’s or organization’s request and the authority of any person making the request, 2) we may require additional documentation to verify employment, income or assets, as needed, 3) we reserve the right to decline the account, services or products we offer or require you to provide us with your ID and confirm your SSN and other confidential information we require (as explained above). You agree you are bound by these changes and additions to the terms of the BSA at any time. We will notify you of changes and additions that pertain to the accounts, loans, products or services you have requested.

b. Changes and Additions to Products and Services Online

We may offer an internet service that allows you to take action to change a product or service we offer to you. If you request us to serve any currency needs for the new accounts, loans, products and services you have requested, you agree you are bound by these changes and additions to the terms of the BSA at any time. We will notify you of changes and additions that pertain to the accounts, loans, products or services you have requested. For these same reasons, you understand and agree once we have electronically-managed any paper document along with your information addressing the change or addition, we may rely on the information required by law. You agree that along with all paper documents and any information, all electronically-managed documents and your information addressing the change or addition in our records are binding on you and us. You understand you may request to review or reproduce any added or changed information in our records during business hours or by any method we allow. You agree that for all changes and additions, we may rely exclusively on the BSA, other contracts as applicable, our records and any changes and additions we make to these contracts from time to time. Further, you understand any changes or additions you make to the account, loan, product or service are governed by the BSA, other contracts as applicable, our records and any changes and additions we make to them from time to time.

For the benefit of our members and the Credit Union, you understand and agree we may make changes and additions to our products and services as well as changes and additions to the terms of the BSA at any time. We will notify you of changes and additions we make to our products, services, the BSA and other contracts as applicable by required by law. You understand and agree you are bound by these changes and additions, and may access the current version of this Part 2 and all disclosures by going to our website. You understand any changes to any change or addition in our records during business hours or by any method we allow, you understand you may request to review or reproduce any added or changed information in our records, including any changes that you or we incur as a result of the theft and unauthorized use of your information. You also agree to not inform us of changes or additions to your accounts, loans, products or services you have requested.

c. Changes and Additions to Products and Services by Mail

We may offer an internet service that allows you to take action to change a product or service we offer to you. If you request us to serve any currency needs for the new accounts, loans, products and services you have requested, you agree you are bound by these changes and additions to the terms of the BSA at any time. We will notify you of changes and additions that pertain to the accounts, loans, products or services you have requested. For these same reasons, you understand and agree once we have electronically-managed any paper document along with your information addressing the change or addition, we may rely on the information required by law. You agree that along with all paper documents and any information, all electronically-managed documents and your information addressing the change or addition in our records are binding on you and us. You understand you may request to review or reproduce any added or changed information in our records during business hours or by any method we allow. You agree that for all changes and additions, we may rely exclusively on the BSA, other contracts as applicable, our records and any changes and additions we make to these contracts from time to time. Further, you understand any changes or additions you make to the account, loan, product or service are governed by the BSA, other contracts as applicable, our records and any changes and additions we make to them from time to time.

For the benefit of our members and the Credit Union, you understand and agree we may make changes and additions to our products and services as well as changes and additions to the terms of the BSA at any time. We will notify you of changes and additions we make to our products, services, the BSA and other contracts as applicable by required by law. You understand and agree you are bound by these changes and additions, and may access the current version of this Part 2 and all disclosures by going to our website. You understand any changes to any change or addition in our records during business hours or by any method we allow, you understand you may request to review or reproduce any added or changed information in our records, including any changes that you or we incur as a result of the theft and unauthorized use of your information. You also agree to not inform us of changes or additions to your accounts, loans, products or services you have requested.

d. Denial of Additional Products or Services

For your and our protection and/or to manage our business, you understand we may deny a requested new additional product or service for any reason not prohibited by law, including: 1) our methods are inequitable due to emergencies or problems, 2) the product or service has been terminated, 3) we are unable to contact you, 4) failure to provide required documentation, information or ID, 5) exceeding a limit or an account agreement, 6) failure to meet a minimum balance for thirty (30) days, 7) inactive or abandoned products or services, 8) any lost or stolen check, card or access device, 9) a breach of or unauthorized access to a product or service, 10) overuse of actions on our products or services, 11) information from a fraud or identity verification report, 12) you exceed or are at risk of exceeding your lending capacity or victim of undue influence, 13) failure to comply with any requirements of new products and/or services. Finally, we will remind you that you may always access a new account, loan, product, service and the BSA and other contracts as applicable by required by law. You understand and agree you are bound by these changes and additions, and may access the current version of this Part 2 and all disclosures by going to our website. You understand any changes to any change or addition in our records during business hours or by any method we allow, you understand you may request to review or reproduce any added or changed information in our records, including any changes that you or we incur as a result of the theft and unauthorized use of your information. You also agree to not inform us of changes or additions to your accounts, loans, products or services you have requested.
obligation, 22) chronic dissatisfaction with our, 23) disparaging our reputation, 24) limit to, 25) liability (including reasonable attorney fees) you have provided you, or as a result of any action, transaction, error, dispute, uncertainty, membership or other matter concerning any obligated person or you, you agree to accept that person as your business, or organization, you or our business, 34) any falsification or misrepresentation concerning your business or organization, you or our business, 35) any alleged crime concerning your business or organization, acts or transactions on the account(s), products and services you have with us, or otherwise required by the BSA or other contract with us. Additionally, you understand that in the event of your death, if you owe us money for any reason, funds held in the accounts you have with us or otherwise may be used to repay your obligations to us before any other person or organization to whom you owe us, and are barred by law from collecting the debt. We may deduct any fees, charges, costs, interest, losses, liability or obligation (including reasonable attorney fees) you owe to us at all addresses, phone numbers and email addresses you have shared with us by any method of communication you have agreed to. You understand that if you use our money and use another person’s, business’s or organization’s account at our Credit Union for a transaction and deposit your funds or a check in that account, funds from the deposit or check are also subject to our lien rights, you agree 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 a debt to the IRS even if we still retain the right to collect that debt. If we are required to report a debt cancellation to the IRS, we will also disclose to the IRS amounts we have withheld from the account(s) you have with us without no- tice to you, regardless of the source of those funds according to our lien rights and contractual security interest (please see Provision 18.). You agree 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 subse- quently terminate it again. You understand that we may assert a lien on your money, 2) competing claims to the account(s), products and services we have with us. We require this service charge so that each member is responsible for the time, services and products we have with us, and are barred by law from collecting any funds that we have with us, may suspend your ability to conduct actions or transactions to any or all accounts, products and services, until the default is cured. 

19. Third-Party Actions and Uncertainty about Funds

If you are a dispute over, or we are uncertain who is authorized to access an ac- count, the funds in an account in our possession, you agree we may hold the funds, and suspend all actions and transactions on the account(s), products and services. The hold on the funds and suspension on the account, products and ser- vices will continue until either 1) all persons and organizations affected by the dis- pute or uncertainty agree in writing regarding what should be done with the ac- count(s), products and services, or 2) we receive appropriate direction from a court or other legal authority instructing us on what to do with the account(s), products, services and/or funds. Examples of uncertainty include, but are not limited to, 1) conflicting, illegible or missing information and/or documents in our records, 2) to the account holder or responsible person or organization accessing the account, 3) our need to complete due diligence on any claim made to the account(s), products, services and/or funds, 4) a person’s potential lack of capacity or victim of undue in- fluence (e.g., elder abuse), or 5) the applicability of lien rights or security interests. During the dispute or uncertainty, we may receive appropriate direction from a court or other legal authority instructing us on what to do with the account(s), products, services and/or funds, or at our discretion we may deposit the funds with a court and ask the court to resolve the dispute or uncertainty over who is authorized to access the funds. In such instances, we may deduct our attorney fees and court costs from the funds to be deposited with the court. If we deposit the funds with a court, you agree the account(s), products and services may be terminated and all persons and organiza- tion's account(s), products and services may be suspended until a court issues a final order.
recovering our funds, including participation in collection, litigation and prosecution. Finally, if your action or transaction with us is erroneous or unauthorized, and we determine the action or transaction was taken, conducted and/or assisted by your family member, friend or employee (which is potentially a crime), we will investigate your use of ordinary care concerning the action or transaction. If we determine your action or transaction were negligent concerning the action or transaction on the account, loan, product or service, you agree to take responsibility for recovering any loss. You understand you are in the best position to address the loss and potential crime with your family member, friend or employee, rather than imposing the cost on the members of the Credit Union.

22. Inactive Accounts and Unclaimed Property

a. Accounts Determined Inactive

If the amount of funds in an account falls below the minimum balance required by the 'Our Rates & Service Charges' disclosure of the BSA, and you are not using specific products or services, we may consider an account inactive. If your account is determined inactive and you will need to reclaim the funds by contacting the appropriate state agency. Similarly, if our cashier’s or teller’s checks are outstanding and unpaid for a specified period of time, state law also considers them “abandoned,” requiring us to send the check or transfer, including any service charges and costs. If you ask us to reissue the check or transfer after the check or transfer, including any service charges and costs, if you ask us to reissue the check or transfer, including any service charges and costs.

We will discontinue the service charges once you meet the balance or service use requirements. We may also terminate an inactive account and deposit the funds in another account, mail a check to you at an address in our records, or if allowed remit the funds to a state as unclaimed property. You agree 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 then terminate the account.

b. Funds & Checks Presumed Unclaimed Property

If there is no activity on an account, such as deposits and withdrawals, and we are unable to contact you for a set period of time, state law considers the funds in the account “abandoned” and requires us to send the funds to the state as unclaimed property. If the funds are identified to us or found and you will need to reclaim the funds by contacting the appropriate state agency. In the interest of the members and to protect the Credit Union, we may terminate membership with us 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 and may begin the process to lawfully terminate all aspects of the membership 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 BSA or other contracts as applicable. We may also terminate an inactive account and deposit the funds in another account, mail a check to you at an address in our records, or if allowed remit the funds to a state as unclaimed property.

23. Termination of Products and Services

Any representative (whether on the account, products and services individually or with multiple accounts or products), may terminate the accounts, products and services with us acting alone by any method we allow. When you request us, or we require you, to terminate an account, product or service, we may require you to sign or authorize a service form to manage the termination. We may note the termination by placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account, and/or placing a notice on the account. You agree that you (and not us) are responsible for any actions or transactions on an account, loan, product or service until the account, loan, product or service is terminated. If we pay the check or transfer an account you have with us after the account is terminated, you will reimburse us for the amount of the check or transfer, including any service charges and costs. If you ask us to change an existing account, product or service, you agree we may require you to terminate the old account, product or 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 and services (a.k.a. multiple actions) in a 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 documentation, information or ID, 5) failure to meet a minimum balance of thirty (30) days, 6) a request to start the account to collect or otherwise may be used to repay a business’s (and owner(s)) or organization also understands if and when we honor a claim made on the funds held in the account(s) or otherwise may be used to repay the business’s (and owner(s)) or organization, you or our business, 28) our belief that an action or transaction may be fraudulent, 29) any alteration, forgery or fraud concerning your business or organization, you or our business, 31) any alleged crime concerning your business or organization, you or our business, 33) any alteration, forgery or fraud concerning your business or organization, you or our business, 35) any alleged crime concerning your business or organization, you or our business, 36) abuse of or threat to any person 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 maintain with us, or mail you a check for the balance in the account at an 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 we may change the address in our records and services are terminated by you or us, once terminated all actions or transactions will be dishonored, not paid, refused, rejected or returned. You agree any termination does not release you or any person from any service charges, costs, losses, obligations or liabilities incurred on the account, loan, product or service under the BSA or other agreements. If you owe us money and you have terminated an account, we may re-start the account to collect or obtain money owed to us, and may then terminate the account.

24. 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 a service form to assist 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 1.1.f.).

25. Decedents’ Accounts, Products and Services

25.1. Disbursement of Funds to Representative or Claimant

In the event a representative of your estate (or a claimant, such as a creditor or relative) attempts to claim the funds in an account with us, you agree that the representative or claimant of an estate is bound by the terms of the BSA. If we agree to investigate any claim, we may require a representative or claimant of an estate to prove her or his authority to manage or otherwise may be used to repay the business’s (and owner(s)) or organization, you or our business.

25.2. Disbursement of Funds to Beneficiaries and POD Payees

In the event a representative of your estate (or a claimant, such as a creditor or relative) attempts to claim the funds in an account with us, you agree that the representative or claimant of an estate is bound by the terms of the BSA. If we agree to investigate any claim, we may require a representative or claimant of an estate to prove her or his authority to manage or otherwise may be used to repay the business’s (and owner(s)) or organization, you or our business, 28) our belief that an action or transaction may be fraudulent, 29) any alteration, forgery or fraud concerning your business or organization, you or our business, 31) any falsification or misrepresentation concerning your business or organization, you or our business, 33) any alteration, forgery or fraud concerning your business or organization, you or our business, 35) any alleged crime concerning your business or organization, you or our business, 36) abuse of or threat to any person associated with us, or 37) any other reason to manage the business of our Credit Union.

You understand that for the protection and safety 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 and may begin the process to lawfully terminate all aspects of the membership 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 BSA or other contracts as applicable.

26. Disbursement of Funds to Representatives of Beneficiaries and POD Payees

If we allow one or more beneficiaries/POD payees to be designated on an account for a sole proprietorship, any distributions to a beneficiary or POD payee from the account will be governed by and made according to the Member Service Agreement. You understand you may contact us and request to review or access a paper or
Our Electronic Funds Transfer Terms

Our Electronic Funds Transfer Terms disclosure explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debts 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.

1. EFT Services

a. Automated Teller Machines

You 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 accounts 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 an unaffiliated 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 up to 12 EFTs per transaction cycle (Monday 201-599-5550 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 accounts 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 savings or checking account.

e. Online Banking

If we approve your application for Online Banking, you may use a personal computer to access the accounts. For this service, you will need a personal computer with internet access. The address for Online Banking services is 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 transfers to another person or another account using our Customer Assumed Risk service (subject to separate agreement).
• Sign up for and access E-Statements.

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.

g. 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 telecommunications 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.

h. Visa Debit Card

You may use your Visa Debit Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchase PIN will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the BSA.

Some merchants may permit you to initiate debit and bill payment transactions with your Visa Debit Card. You must use your Card to purchase PIN in order to use Visa Debit Card for a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization.

Provisions applicable only to Visa transactions (such as Visa’s zero liability protection for non-NFC transactions) will apply to Visa Debit Card transactions.

i. Electronic Check Transaction

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, bills, or other obligations (“Electronic Check Transactions”). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant’s right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions, except the $50 and $500 limits of liability for unauthorized transactions in Section 4 (Member Liability) of this disclosure. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

2. Service Limitations

a. Automated Teller Machines

i. Withdrawals. Cash withdrawals from ATMs may be made as often as you like. You may withdraw up to $500 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

b. Telephone Banking

The accounts with us can be accessed under Telephone Banking via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased at local telephone stores or hardware stores. Telephone Banking will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message indicating the number of inquiries. Transfers or transfers requests you may make in any one day, transfers from all accounts except checking accounts will be limited to six (6) in any one month. No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

Greater Alliance Federal Credit Union • Business Service Agreement (BSA) • Part 2

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c. Online Banking

i. Transaction Limits. You may make funds transfers to the accounts with us, or other accounts you authorize, as often as you like. However, transfers from all accounts except checking accounts will be limited to a total of six (6) in any one month. Bill payer transactions are unlimited. Transfers using the Customer Authorized Risk service may not exceed $500 per transfer or $3000 per month. You may transfer or withdraw up to the available balance in your account or available balance of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

ii. Account Information. Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions and our Funds Availability Disclosure.

iii. E-Mail and Stop Payment Requests. We may not immediately receive e-mail communications that you send and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the BSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

d. Bill Pay A2A and P2P Transactions

For A2A and P2P transfers, limits will be set at the time you use the service and will be disclosed to you prior to your use of the service.

e. Mobile Banking

You are fully responsible for understanding how to use Mobile Banking before you actually do so, and you must use Mobile Banking in accordance with any use or operational instructions posted on our web site or the number for our Customer Service Department. You may use your Wireless Device and the Mobile Banking Service software provided to you. If you authorize the use of Touch ID for Mobile Banking, the Mobile Banking service may be accessed using any fingerprint recognized by your Wireless Device, even if it is not your own. In addition, another person may access your activity on your Wireless Device, their fingerprint will also gain access to Mobile Banking if you have authorized Touch ID. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to Mobile Banking that may result in loss of data, personalization settings or other Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. If your device or software is not compatible or certified by us or if you use our software not provided by the Credit Union, 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 account, such transactions may be subject to service 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 your account if you elect to complete the transaction.

3. Security of Personal Identification Numbers

The availability of funds for transfer or with-drawals may be limited, due to the processing time for ATM transactions and our Funds Availability Disclosure.

4. Member Liability

You are responsible for all transfers you authorize using your EFT services under this Agreement. If you permit other persons to use an EFT service, Card or PIN, you are responsible for transactions they authorize or conduct on any of your ac-
counts. However, tell us at once if you believe anyone has used your Account, Card or PIN and accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If you delay in calling us, you may have to pay more of any loss that you might have otherwise avoided. If you notify us of your loss or stolen card you will not be liable for any losses provided that you were not negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim.

5. Charges for EFT Services

There are certain charges for the EFT services as set forth on the "Our Rates and Disclosures" 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.

6. Our Liability for Failure to Make Transactions

We do not complete a transfer to your account on time or in the correct amount according to our agreement with you, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers shall be responsi-
ble for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, or by Internet browser providers such as Netscape (Netscape Navigator browser) and Microsoft (Microsoft Internet Explorer browser), or by Internet access providers or by online service providers or by an Internet service provider for any reason other than our own negligence. Nor shall we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or Internet browser or access software. The equipment is provided "as is," and make account transactions. Therefore, we are entitled to act on transaction instruc-
tions 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 authorize anyone to use your PIN in any manner, that authority will be consid-
ered unlimited in amount and manner until you specifically revoke such authority by notifying us that you no longer authorize or control such transactions. When you authorize another person to use your PIN, you have act as our agent, or to any person who is authorized to honor the Card, according to the terms of this Agreement. If you permit other persons to use an EFT service, Card or PIN, you are responsible for transactions they authorize or conduct on any of your ac-
counts. However, tell us at once if you believe anyone has used your Account, Card or PIN and accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If you delay in calling us, you may have to pay more of any loss that you might have otherwise avoided. If you notify us of your loss or stolen card you will not be liable for any losses provided that you were not negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim.

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counts. However, tell us at once if you believe anyone has used your Account, Card or PIN and accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If you delay in calling us, you may have to pay more of any loss that you might have otherwise avoided. If you notify us of your loss or stolen card you will not be liable for any losses provided that you were not negligent or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim.
7. Termination of EFT Services
You agree that we may terminate this Agreement and your use of any EFT services, if you, or any authorized user of your account or PIN breach this agreement with us, or if we have reason to believe that there has been an unauthorized use of your Card, account or identification code. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

8. Notices
We reserve the right to change the terms and conditions upon which this service is offered.

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

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, cashier’s, teller’s, or 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 we 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.