

About Your Credit Union Account

Account Agreement and Truth-In-Savings Disclosure

Funds Availability

Electronic Services Agreement and Disclosure



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**PLEASE KEEP THIS BROCHURE FOR YOUR RECORDS
THIS DISCLOSURE SUPERSEDES ALL DISCLOSURES PRIOR TO THE
EFFECTIVE DATE SHOWN BELOW**

Effective March 1, 2014

SECTION 1—TRUTH-IN-SAVINGS

ACCOUNT AGREEMENT AND TRUTH-IN-SAVINGS DISCLOSURE

In the following Agreement and Disclosure, the words "I", "ME", "MINE", "MY", "US", and "OUR" mean each and all of those (whether one or more persons) who are subject to this Agreement and Disclosure as a result of signing a Membership and Account Application ("Account Application") or by opening one or more deposit account(s) with you. The words "YOU", "YOUR", and "YOURS" mean UNITED CATHOLICS FEDERAL CREDIT UNION (UCFCU).

I understand and agree, for myself (and any person or entity I represent if I sign as a representative of another person or entity) to the terms of this Agreement and Disclosure and the Credit Union's Schedule of Fees and Charges.

I understand and agree that this Agreement and Disclosure, along with any other documents you give me pertaining to my account(s), is a contract that establishes the rules that control my account(s) with you. When I sign the Membership and Account Application or open or continue to use the account(s), I agree to follow these rules.

The purpose of this Agreement is to:

1. Apply and explain some laws that apply to common transactions;
2. Establish rules to cover transactions or events that the law does not regulate;
3. Establish rules for certain transactions or events that the law regulates but for which it permits variations by agreement; and
4. Provide disclosures of some Credit Union policies to which I may be entitled or in which I might be interested.

I understand and agree that if any provision of this Agreement and Disclosure is found to be unenforceable according to its terms, all remaining provisions will remain in full force and effect. You may permit some variations from this Agreement and Disclosure, but you will only agree to do so in writing either on your Membership and Account Application or in some other document.

I. PAYMENT OF DIVIDENDS

A. DIVIDEND RATES: The frequency and conditions upon which dividends are paid on all accounts are in accordance with the Bylaws of this Credit Union, the Federal Credit Union Act, and the Truth-in-Savings Act and Regulations. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

1. For all accounts except Term (Certificate) Accounts, the Dividend Rate and Annual Percentage Yield (APY) may change every month as determined by the Credit Union's Board of Directors. For specific dividend rate(s) for each type of dividend bearing deposit account, I will refer to the Money Accounts Rate Sheet and Term Certificate Schedule, which is incorporated by this reference.
2. For all accounts except Term Certificate Accounts, dividends will be compounded monthly and will be credited monthly.

Dividends on Term Certificate Accounts are compounded and will be credited as set forth in my Certificate Agreement.

For all account types, the dividend period is monthly; for example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example is January 31st.

3. If I close any of my dividend earning accounts before dividends are credited, I will not receive the accrued dividends.
4. Balance Computation Method: For all accounts, dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. You calculate the average daily balance by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
5. Dividends will begin to accrue on the business day I deposit cash or non-cash items (i.e. checks) to my account.

II. TERMS AND CONDITIONS

TERMS AND CONDITIONS APPLICABLE TO ALL ACCOUNTS

1. I must open a Primary Savings (Share) Account and maintain an average daily balance of \$25 in the Primary Savings Account to open any subsequent accounts. I must maintain a balance of \$25 in my Primary Savings Account to avoid closure of that account or any subsequent accounts. The par value of a share in this Credit Union is \$25. If I fail to complete the purchase of one (1) share within 180 days of my admission to membership or within 180 days from the increase in the par value in shares, or if I reduce my Primary Savings Account balance below the par value of one (1) share and I do not increase the balance to at least the par value of one (1) share within 180 days of the reduction, I may be terminated from membership at the end of a dividend period.
2. I must be and remain a member in good standing to maintain any account.

3. All accounts (except checking accounts) are not transferable except as defined in 12 CFR, Part 204. For all accounts except checking accounts, during any statement period, I may not make more than six (6) withdrawals or transfers to another credit union account of mine at the Credit Union or to a third party using any combination of a preauthorized or automatic transfers or telephonic orders or instructions. If I exceed the transfer limitations set forth above in any statement period, my account may be subject to closure by you.
4. Pursuant to federal law, the Credit Union must verify the identity of any person seeking to open an account or any person being added as a joint owner or signer to any account, and must maintain records of the information used to verify the person's identity. For the purpose of this paragraph, "account" means "each formal banking or business relationship established to provide ongoing services, dealings or other financial transactions." For example, a deposit account, a transaction or asset account, and a credit account or other extension of credit would each constitute an account. This may include one or more forms of valid photo identification and fingerprints.
5. Your delay in enforcing any of the terms and conditions of this Agreement and Disclosure shall not prohibit you from enforcing such items and conditions at a later date.
6. You reserve the right upon thirty (30) days written notice, to change any provision of or establish new provisions to this Agreement and Disclosure.
7. You may refuse to follow any of my instructions that in your sole judgment are illegal or would expose you to potential liability. Alternatively, you may require adequate security or invoke other security measures to protect you from all losses and expenses incurred if you follow my instructions. I agree to reimburse you for any damages, losses, liabilities, expenses, and fees (including, but not limited to, reasonable attorneys' fees) that you incur in connection with my account if you take an action in accordance with my or what purports to be my oral, written, or electronic instructions.
8. You reserve the right to refuse to open any account or to service or to accept additional deposits to an existing account.
9. I authorize you to accept items payable to any account owner for deposit to my account from any source without questioning the authority of the person making the deposit, and to give cash back to any authorized signer(s) or designated agent on any check payable to any one or more of the account owners, whether or not it is endorsed by me.
10. You may endorse and/or collect items deposited to my account without my endorsement, but may require my personal endorsement prior to accepting an item for deposit. If I deposit items which bear the endorsement of more than one person or persons that are not known to you or that require endorsement of more than one payee, you may refuse the item or require all endorsers to be present or to have their endorsements guaranteed before you accept the item.
11. I understand and agree that you may utilize automated means to process checks and other items written on or deposited to my account. Although you may manually review checks or other items drawn on my account, I understand and agree reasonable commercial standards do not require you to do so.
12. You will deliver all statements and other notices only to the person whose signature appears first on the Membership and Account Application. I shall exercise reasonable care and promptness examining my statements and must promptly notify you of any error or unauthorized payment, including, but not limited to, an altered item or unauthorized signature. If I fail to uphold these duties, I understand and agree that I am precluded from asserting the error or unauthorized payment against you if you:
 - a) suffer a loss on the item because of my failure to notify you; or b) you pay on another item presented by the same wrongdoer if the payment was made before I properly notified you. Except as otherwise set forth in this Agreement and Disclosure, notification must be within (30) days of the date of the statement. If I fail to uphold my duties, but I can prove that you failed to exercise ordinary care in the payment of the relevant items, then the above preclusion will not apply and the loss on the items will be allocated between you and me to the extent our respective actions contributed to the loss. If I have failed to examine my statement and report any unauthorized item one (1) year or more after my statement or the item has been made available to me, I cannot recover from you even if you failed to exercise ordinary care in paying the item.
13. You or I may terminate my account(s) at any time. I understand and agree, however, that your authority may not be changed or terminated except by written notice to you, which will not affect prior transactions. Moreover, if you receive conflicting claims to funds in an account you hold, you may, at your discretion, restrict the account and deny access to all; close the account and send the funds to the owner or owners of the account, according to your records, at the statement mailing address; interplead all or any portions of the funds from an account to the court; or hold the funds, without liability to anyone, pending resolution of the claim to your satisfaction.
14. You reserve the right to close my account(s) should you discover that any of my accounts or any other accounts with you have been deliberately manipulated by me to the Credit Union's and/or to your members' detriment. "Manipulation" includes,

but is not limited to, making unauthorized withdrawals or other unauthorized transactions, kiting, and/or repeated patterns of transactions which have no apparent business reason other than to take advantage of Regulation "CC" hold periods and/or "interest float" to your detriment.

15. I acknowledge that you may be obligated to report cases of actual or suspected financial abuse of elders or dependent care adults to the proper authorities empowered to investigate such cases. If you suspect such financial abuse, I understand and agree that, in addition to reporting such abuse as may be required under law, you have the right to freeze the account, refuse to complete transactions on the account, or to take any other action(s) that you deem appropriate under the circumstances, including providing relevant information and documentation concerning my accounts and other transactions to the proper authorities empowered to investigate such cases. I agree to indemnify and hold you harmless from and against all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses, arising out of or related to any action or inaction related to the matters described in this paragraph.
16. You may recognize the signature of anyone who signed a Membership and Account Application as authorized to transact business on that account. Any payment made on my account by you in good faith and in reliance on the terms and conditions of this Agreement and Disclosure, any Term Certificate or IRA Account Agreement and Disclosure, and/or other Account Signature Card shall be valid and discharge you from liability. Without limitation to the foregoing, you may honor checks drawn against my account by authorized signers, even if the checks are made payable to them, to cash or for deposit to their personal accounts. You have no duty to investigate or question withdrawals or the application of funds.
17. You reserve the right to require me to give no less than seven (7) and up to sixty (60) days written notice of my intention to withdraw funds from my account except Checking Accounts.
18. I understand and agree that Individual, Joint, Trust (Totten), and Pay-on-Death accounts may be subject to Multiple Party Accounts Law, Division 5 of the California Probate Code, as now in effect or hereafter amended.
19. Ownership for the Primary Savings Account and all sub-accounts shall be established and determined by the most recent Membership and Account Application or other document(s) evidencing such account(s). A different form of ownership may be established by executing a new Signature Card and a new account number will be assigned. The word "owner(s)" means the owner of the funds in the case of an individual account and it means the joint owners (both as an individual and as a group) in the case of a joint or other account with multiple parties.
20. I agree to notify you promptly of any change of address. I may notify you in person at your office or by sending a written and signed notice to UNITED CATHOLICS FEDERAL CREDIT UNION, P.O. Box 210, West Covina, CA 91793-0210.
21. In the event that I fail to do this, a charge may be made to my account for the actual cost of a necessary locator service paid to a person or concern normally engaged in providing such service and incurred in determining my address.
22. I agree to notify you immediately of the death or court declared incompetence of any owner of my account. I agree to inform each owner of my account to notify you of such an event as well. If I die or am declared legally incompetent, you can continue to accept and collect items deposited to my account until you know of my death or adjudication of incompetency and have a reasonable opportunity to act.
23. All non-cash payments shall be credited subject to final payment on the day of deposit. My right to withdraw the funds represented by certain checks, savings, or other items I deposit may be delayed for several days. I will be notified if my right to withdraw will be delayed. I will refer to the Credit Union's Disclosure of Funds Availability Policy for further details.
24. If a check or other item which you cash for me or which I deposit to my account is returned to you as unpaid for any reason, you may charge my account for the amount of the check or other item. This may include, among other circumstances, checks which were paid originally and later are returned to you accompanied by documentation indicating that the endorsement is forged or unauthorized or that the item has been altered in any way. You may charge my account for the amount without questioning the truth of such documentation. You may also charge back any amount of accrued or paid dividends related to the returned check. You may represent a returned check for payment by the financial institution upon which it is drawn if there were insufficient funds to initially pay the item, but you are not required to do so. If you choose to represent the check, you may do so without telling me the check was not paid or that you are presenting it again. You may charge a fee for each deposited or cashed check charged back to my account. You may, at your option, notify me, by telephone or in writing, if a check has been returned unpaid and the fee charged.
25. I agree that you will not be responsible for any damages I incur in the event I deposit an item with you which is subsequently returned unpaid by the paying bank and that return is "late" due to markings on the back of the item caused by me or a prior endorser.
26. Although you are not obligated to, you may pay or accept checks and other items bearing restrictions or notations (e.g., "Void after 6 months," "Void over \$50.00,"

"Payment in Full," and the like), whether on the front or back, in any form or format. If I cash or deposit an item or write a check with such notation, I agree that it applies only between me and the payee or maker. The notation will have no effect on you, and I agree to accept responsibility for payment of the item. I agree to indemnify and hold you harmless from any claim or alleged loss of any maker or payee involving such notations, whether I am the maker or payee or the funds are otherwise deposited into an account in which I have an interest.

27. You are under no obligation to pay a check which is presented more than six (6) months after its date, but you may do so at your discretion and charge my account without liability, even if the presentation occurs after the expiration of a stop payment order or notice of postdated change. I agree that you are not required to identify stale dated checks or seek my permission to pay them.
28. You reserve the right to reverse any credit for any deposited item or charge my account for cashed items should they become lost while in the process of collection. If you do not reverse a credit, I agree to assist you in collecting the amount of any lost item by providing you with such information and other assistance as you may request. You may charge my account when a photocopy of a check I have written is presented to you for payment in place of a lost original, unless a stop payment order is in effect for that check.
29. All accounts are subject to your Schedule of Fees and Charges, the Money Accounts Rate Sheet and Term Certificate Rate Sheet, which accompanies this Agreement and Disclosure and is incorporated by this reference. You shall debit applicable fees and charges against any account I own (including accounts on which I am a joint owner) except my IRA accounts. If sufficient funds are not available, the fees and charges are payable on demand and, for checking accounts, will be treated as an overdraft.
30. California law states that inactive account balances in checking, savings, and matured Term Certificate accounts must be turned over ("escheat") to the state after a period of three (3) years since the last time:
 - a. Increased or decreased the amount of funds on deposit in the account with you or presented an appropriate record for crediting of interest or dividends or cashed a dividend check from any of my accounts with you; or
 - b. Corresponds in writing or electronically with you concerning the account; or
 - c. Otherwise indicated an interest in the account as evidenced by a memorandum on file with you.

My deposit account will not escheat to the state, however, if, during the previous three (3) years, I have owned another deposit account with the Credit Union and, with respect to that deposit account, I have done any of the acts described in paragraphs (a), (b), or (c) above, and, with regard to the deposit account that would otherwise escheat, you have "communicated" (i.e., sent account statements or statements of interest paid for federal and state income tax purposes) electronically or in writing with me at the address to which communications regarding the other deposit account are regularly sent. You may charge a fee for mailing an escheat notice and/or a service charge for money orders escheated to the state. To recover funds turned over to the state, I must file a claim with the state.

31. You may, but are not obligated to, transfer funds from my savings, checking, or loan accounts on my written, electronic, or oral request. I understand and agree that no transfer will be made unless there are sufficient available funds on deposit or sufficient credit available at the time of transfer. I agree that any such transfer(s) shall be in the exact amount authorized and will be processed only on your "business days." If a transfer is to occur on a day other than a business day, such transfer will occur on the next business day. Moreover, if funds are not available for the transfer on the day authorized, the transfer will not occur.
32. Federal law requires you to report certain domestic currency transactions and foreign transactions. This reporting applies to all member accounts at the Credit Union.
33. You agree to retain and furnish to me, if requested, photocopies of certain records pertaining to my account and that these records for the time frame required by law will be available to me. I agree to pay applicable fees for those copies.
34. I understand and agree that you must comply if you are served with any notice of garnishment or of attachment, tax levy, injunction, restraining order, subpoena or other legal process relating to my account that you reasonably believe (correctly or otherwise) is valid. You may notify me of such process by telephone, electronically, or in writing, unless you are prohibited by law from notifying me. If you are not fully reimbursed for your record research, photocopying, and handling costs by the party that served the process, you may charge such costs to any account I have with you, in addition to your minimum Legal Process Fee. I agree to reimburse you for any cost or expense, including attorneys' fees, which you may incur in responding to legal process related to my accounts.
35. In the event a cashier's, teller's, or certified check is lost or stolen, I must execute and deliver to you a written Declaration of Loss and Claim for Reimbursement and/or affidavit in a form acceptable to you and in time for you to have a reasonable time to act thereon. I further understand and agree that the Declaration of Loss and Claim For Reimbursement or affidavit is not enforceable until the later of (1) the time the Declaration of Loss and Claim For Reimbursement or affidavit is

properly delivered to you, or (2) the 90th day following the date of the cashier's or teller's check, or the 90th day following the date of acceptance of a certified check. I agree to indemnify you for any loss or claim occasioned by your attempting to, or stopping, payment on such check.

36. I authorize you to gather whatever financial, credit, checking account, and/or employment information you consider appropriate from time to time. I understand that this will assist you, for example, in determining my initial and ongoing eligibility for my account and/or in connection with making future credit opportunities available to me. I authorize you to give information concerning your experience with me to others.
37. You are not responsible for any loss or damage which results from my negligence, including, without limitation, my failure to adequately safeguard my blank check or other personal information or means of access to my account. You are also not responsible for items lost while not in your possession.
38. Federal law requires that you obtain and have certified by me a Taxpayer Identification Number (TIN) on all accounts. You will not open an account without this identification number. For additional information on this requirement, I will read "INSTRUCTION TO PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION (IRS FORM W-9)." These instructions are found in Section III of this Agreement and Disclosure.
39. In the event that a negative balance is created in my account (whether due to ATM activity, non sufficient funds activity, Credit Union imposed fees and charges, or otherwise) or I have other outstanding financial obligations of any kind owed to you that are in default, I understand and agree that you may transfer funds to such account from any other account (excluding IRA accounts), including account(s) upon which I am a joint owner, in an amount equal to the negative account balance or the outstanding financial obligation that is in default. In addition to any other rights that you may have, I agree that any deposits or future deposits in or other credits to any account in which I may now or in the future may have an interest are subject to your right of off-set for any liabilities, obligations, or other amounts owed to you by me (e.g., overdrafts and any permissible fees and charges) unless otherwise prohibited by law and such is applicable irrespective of any contribution to the account or source of funds in the account. Moreover, I knowingly consent and expressly agree that the application of an offset of funds in any account includes the offset of government benefits (such as Social Security and other public benefit funds) deposited in my account.
40. I agree that in the event any account I have with you becomes overdrawn, or otherwise have a negative balance for more than (20) days, the Credit Union may, at its option, charge interest on a negative balance up to the maximum rate permitted by law on the negative savings balance from the date the overdraft or negative balance is created until it is paid in full. I also agree to repay any negative balance within forty-five (45) days.
41. I authorize you to initiate and/or adjust my direct deposit and/or payroll deduction amount(s) on my behalf according to my instructions.
42. I understand and agree that telephone conversations with the Credit Union are not confidential and may be randomly monitored by Credit Union personnel. I also understand, consent, and agree that my telephone conversations with Credit Union personnel may be recorded by the Credit Union.
43. I understand that you may report information about my account to credit bureaus. Late payments, missed payments, negative balances, and other defaults on my account(s) may be reflected in my credit report.
44. Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
45. An action or proceeding by me to enforce an obligation, duty, or right arising under this Agreement and Disclosure or by law with respect to my account must be commenced within one year after the cause of action occurs.
46. I agree to indemnify, defend, and hold you and your employees harmless from and against every claim, demand, action, cost, loss, liability, and expense (including, without limitation, attorneys' fees), which you incur by acting in accordance with this Agreement and Disclosure or as a result of my failure to abide by its terms.
47. My account will be governed by California law, to the extent that California law is not inconsistent with controlling federal law. However, California's choice of law rules shall not be applied if that would result in the application of non-California law.
48. Arbitration Agreement: I understand and agree that any and all disagreements between you and me, regardless of when they arose, will be resolved by an arbitration proceeding before a neutral arbitrator and that I am waiving my right to a jury trial or a trial before a judge in a public court. I also understand that the award of the arbitrator(s) is subject only to limited review by a Superior Court (rather than an Appellate Court) and that the superior court may not alter or overturn the award even if it is incorrect legally or factually.

These aspects of arbitration apply to you as they do to me. Either you or I can request that a dispute be submitted by binding arbitration before a lawsuit has been filed or within sixty (60) days after a complaint, an answer, a counterclaim, or an amendment to a complaint has been served. Arbitrations, including the selection of arbitrators, will be administered by the American Arbitration Association (AAA)

pursuant to their commercial arbitration rules. Arbitrations will be governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code), and to the extent any provision of that Act are inapplicable, unenforceable, or invalid, the laws of the State of California will govern. To find out how to initiate an arbitration, I should contact any office of the AAA. If either party, you or I, fails to submit to arbitration following a proper demand to do so, that party shall bear all costs and expenses, including reasonable attorney's fees, incurred by the other party in compelling arbitration. You and I authorize the arbitrator(s) to resolve any dispute regarding the terms of this agreement. The arbitrator(s) can also decide whether any dispute is subject to arbitration. The arbitrator(s) may resolve any claim that all or any part of this agreement is invalid but shall not have the power to change or alter the terms of this agreement.

49. I agree to pay all the Credit Union's costs in enforcing this Agreement and Disclosure, including court costs, reasonable attorney's fees, and also those costs, expenses, and attorney's fees incurred appellate, bankruptcy, and post-judgment proceeding, except as to the extent such costs or fees are prohibited by law.
50. We may cash checks for non-members. Non-members will be required to provide us with information and documentation satisfactory to us to identify the non-member (for example, one or more forms of valid photo identification and fingerprints). United Catholics Federal Credit Union participates in a fingerprinting program designed to protect United Catholics Federal Credit Union Members from potential fraud. Each non-member is required to place his or her fingerprint on the front of each check drawn on United Catholics Federal Credit Union, before the check can be negotiated. Checks may not be cashed for non-members who refuse to leave a fingerprint. We may choose not to cash any checks from non-members, and we are not liable for our refusal.
51. I understand that by using a facsimile signature I am agreeing that you are not responsible for any misuse of the facsimile signature, and I also agree to indemnify and hold you harmless for all losses, claims, damages, or expenses (including attorney's fees) that are incurred as a result of your payment of a withdrawal bearing a facsimile of my signature or a facsimile that you believe I authorized.
52. I acknowledge that if I give anyone access to my account (such as, for example, providing any person with my Debit Card, ATM Card, VISA Card or Internet or Mobile Banking PIN, or granting any person power to act as my agent under a power of attorney or trustee for a trust account), I understand that any transaction completed by such person shall be considered authorized by me.

B. TERMS AND CONDITIONS APPLICABLE TO ALL INDIVIDUAL AND JOINT ACCOUNTS

1. If there is more than one owner, all agree with each other and with you that all sums now paid in or hereafter paid in by anyone or all account owner(s) including all dividends thereon, if any, are and shall be owned by all account owner(s) jointly and equally regardless of their net contributions with a right of survivorship and shall be subject to withdrawal or receipt by any of the account owner(s) or the survivor(s) of any of the account owner(s). Any such payment shall be valid and shall discharge you from any liability.
2. You are not obligated to inquire as to the source of funds received for deposit to a joint account or to inquire as to the proposed use of any sums withdrawn from the account for the purpose of establishing net contributions.
3. No transfer of voting rights or other membership privileges is permitted by virtue of a transfer of funds.
4. Being a joint owner of a member's account does not constitute Credit Union membership for the joint owner. Joint owners may be non-members.
5. Except as set forth herein or in the applicable loan agreement(s), I may pledge any or all of the funds on deposit in an account as security for any loan(s) subject to the current loan policies. Further, a pledge of funds by any one of us shall be binding on all of us. I may not withdraw funds that are pledged as security on loan(s) without the written approval of a loan officer, except to the extent those funds exceed my total primary and contingent liability to you. I may not withdraw any funds below the amount of my primary or contingent liability to you if I am delinquent as a borrower, or if borrowers for whom I am a co-signer, endorser, or guarantor are delinquent, without the written approval of a loan officer.
6. A right of survivorship arising from the express terms of a joint account cannot be changed by a will.

C. TERMS AND CONDITIONS APPLICABLE TO ALL PAY-ON-DEATH (P.O.D.) DESIGNATIONS

1. If I have made a Pay-On-Death (P.O.D.) designation, all sums are payable on request to me during my lifetime and, upon my death, are payable first to you to the extent of any outstanding matured or unmatured debts owed to you by made and second to my designated P.O.D. payee(s). If the account is jointly owned, all sums are payable to one or more account owner(s) during their lives and, on the death of all of them, first to you to the extent of any outstanding matured or unmatured debts owed to you by any of us and second to one or more payees then surviving in equal and individual shares. If a P.O.D. payee dies before all of the account owner(s), then, upon the death of all of the owner(s), all sums are payable first to you to the extent of any outstanding matured or unmatured debts owed to you by

any of us and the remaining funds shall be divided equally among the surviving P.O.D. payees.

2. A Pay-On-Death designation cannot be changed by a will.

D. TERMS AND CONDITIONS APPLICABLE TO LIVING TRUST ACCOUNTS

1. If I am a trustee and want to establish an Account in connection with a written trust, you may require me to provide you with a notarized Trust Certification confirming my power as a trustee prior to opening the Account.
2. You are not required to know, understand, interpret or enforce the terms of the Trust Instrument.
3. I acknowledge that the Account is governed by the applicable terms and conditions set forth in this Agreement and Disclosure and by the terms and conditions set forth in my "Application for Membership and Agreement for Credit Union Account in the Name of Trustee(s)."
4. Living Trust Accounts are not subject to Multiple Party Accounts Law.

E. TERMS AND CONDITIONS APPLICABLE TO TRUST ACCOUNTS (TOTTEN)

1. The trustee(s) declare that the Account is, and any and all sums credited such Primary Savings Account are and shall be, held by me (if there is more than one Trustee as Joint Tenants and equally regardless of my net contributions with the right of survivorship) in trust for the Beneficiary(ies) named on the Signature Card or Term Share Certificate, reserving to me the right (1) to have dividends declared on the Primary Savings Account paid to me; and (2) to revoke such trust in whole or in part, at any time or times by executing and delivering to you a request for withdrawal or pledge of shares of the whole or part of such Primary Savings Account, and such Trust shall be revoked as to the whole or part to which such request relates.
2. In the event of my death or, if the Account is held by more than one person, the death of my survivor, then and only then, you shall pay such Primary Savings Account amount to the Beneficiary if then living (if more than one Beneficiary is designated then equally to those Beneficiaries living at the date of my death or the death of my survivor), but if there is no surviving Beneficiary, you shall pay such Primary Savings Account amount to my estate or the estate of my survivor. There is no right of survivorship between beneficiaries.
3. A right of survivorship or a beneficiary designation in a Trust Account cannot be changed by will.

F. TERMS AND CONDITIONS APPLICABLE TO UNIFORM TRANSFERS TO MINORS ACT ACCOUNTS (UTMA)

1. The custodian is opening an Account as custodian for the minor named on the Account Signature Card under the Uniform Transfers to Minors Act. The transfer of money to the minor named on the Account Signature Card, which transfer shall be deemed to include all dividends and any future deposits or other additions thereto, is irrevocable and is made in accordance with and to include all provisions of the said statute of the State of California now in effect or hereinafter amended.
2. I acknowledge that by signing the Account Signature Card, I have received the funds deposited to the Account as custodian for the minor named herein under the Uniform Transfers to Minors Act and I agree to the applicable terms and conditions set forth in this Agreement and Disclosure as well as the terms and conditions of the Account Signature Card.
3. The successor custodian named on the Account Signature Card shall serve if I should be unable to act as custodian because I resign, die, or become legally incapacitated.
4. I may not pledge any or all of the funds on deposit in the Account as security for any loan(s).
5. Custodial Accounts are not subject to the Multiple Party Accounts Law.

G. TERMS AND CONDITIONS APPLICABLE TO ALL FIDUCIARY ACCOUNTS

1. I am duly appointed and acting in the capacity of Executor/Executrix, Administrator/Administratrix, Guardian, or Conservator. By the authority vested in me, I, acting individually or jointly, am authorized and empowered to transact business of any character in connection with this Account. My authority shall continue in force until written notice to the contrary is received by you.
2. If the Account is blocked, I understand and agree that I shall file with the court a written receipt including an agreement with you that the funds in the Account, including any dividends, shall not be withdrawn or pledged except upon court order.
3. I may not pledge any of the funds on deposit in the account as security for any loan(s).
4. Fiduciary Accounts are not subject to the Multiple Party Accounts Law.

H. TERMS AND CONDITIONS APPLICABLE TO ALL SOLE PROPRIETORSHIP ACCOUNTS

1. I affirm that I am the sole proprietor of the sole proprietorship named on the Account Signature Card. You may pay out funds with my signature. You may accept and/or endorse checks made payable to me or the sole proprietorship named on the Account Signature Card which you receive for deposit. Funds received are not withdrawable until collected.

2. Sole proprietorship accounts are not subject to Multiple Party Accounts Law.

I. TERMS AND CONDITIONS APPLICABLE TO ALL CORPORATE, PARTNERSHIP AND UNINCORPORATED ASSOCIATION ACCOUNTS

1. The person(s) named on the Account Signature Card, duly authorized to make the certification, certify that, at a regularly held meeting, the person(s) named were elected or appointed officers of said corporation or organization or are duly acting partners of said partnership, and, that by virtue of the authority vested in me by the constitution, bylaws or otherwise, any one (1) of the signators, as named on the Account Signature Card, is authorized and empowered to interact business of any character whatsoever in connection with the Account. I certify that the signature(s) appearing on the Account Signature Card are the genuine signature(s) of said authorized person(s) and that my authority shall continue in force until written notice to the contrary is received by you.
2. Corporate, partnership, and unincorporated association accounts are not subject to the Multiple Party Accounts Law.

J. TERMS AND CONDITIONS APPLICABLE TO ALL SAVINGS ACCOUNTS—PRIMARY SAVINGS, VACATION SAVINGS, PERSONALIZED SAVINGS, CHRISTMAS CLUB, AND IRA SAVINGS (TRADITIONAL, ROTH, AND COVERDELL ESA)

1. The Minimum Deposit required to open any Savings Account is disclosed on the current Money Accounts Rate Sheet.
2. I must maintain the minimum daily balance as set forth in your Money Accounts Rate Sheet to avoid a monthly service fee.
3. The Dividend Rate and Annual Percentage Yield (APY) on these Accounts are tiered. A tier is a range of Account balances; different Rates and APYs may apply to different tiers. When the balance increases or decreases to a different tier, the Account balance will be subject to the Rate applicable to that tier for the time the balance is at the higher or lower level. This means if an Account balance goes below or above a certain tier level even for one day, the Account will be subject to that tier for one day. These rates are subject to change without notice. The Money Accounts Rate Sheet will show current Rates, APYs, and minimum balance requirements for each tier.
4. If you close your Primary Savings Account within 12 months of its opening, an Account Closure Fee will be charged.
5. For IRA and Spousal IRA Accounts, withdrawals prior to age 59 1/2 may be subject to state and federal penalties. All other terms and disclosures for our Individual Retirement Accounts are contained in the Credit Union's Individual Retirement Account Agreement and Disclosure Statement, which is incorporated into this Account Agreement and Disclosure in its entirety by this reference and which will be given to me when I open my Individual Retirement Account.
6. Funds in an Individual Retirement Account will escheat to the state if I have not done any of the following for a period of more than three (3) years after the funds become payable or distributable:
 - a. Increased or decreased principal;
 - b. Accepted payment of principal or income (dividends);
 - c. Corresponded electronically or in writing with you concerning the funds or otherwise indicated an interest therein.
7. Additional deposits are permitted to contributory IRAs only.
8. I may not pledge any of the funds on deposit in an IRA Account as security for any loan(s).
9. A Christmas Club Account may be opened at any time. Funds will be distributed on or around November 1. One withdrawal per Christmas Club term will be permitted with no minimum dollar amount prior to the above defined distribution date of November 1. If a withdrawal is necessary before November 1, I will pay an early withdrawal penalty of \$5.00. If my deposits into this account are made by Payroll, there is a \$25.00 minimum balance required to obtain the Annual Percentage Yield (APY) as disclosed on the Money Rate Accounts Sheet. If the balance in the account exceeds \$25.00 on November 1st of each year, the funds will be transferred to my Checking Account. If I do not have a Checking Account, the transfer will be to my Primary Savings Account. Balances of \$25.00 or less on each November 1st will remain in the Christmas Club Account.
10. A Vacation Savings or Personalized Savings Accounts may be opened at any time.

K. TERMS APPLICABLE TO MONEY MARKET ACCOUNTS

United Catholics Federal Credit Union offers a Money Market Account that lets me earn Money Market Rates while providing liquidity.

MINIMUM BALANCE AND DEPOSIT REQUIREMENTS: The minimum deposit required for me to open my Money Market Account is disclosed on the enclosed Money Accounts Rate Sheet. I must maintain a minimum average daily balance as disclosed on the enclosed Money Accounts Rate Sheet to obtain the Annual Percentage Yield stated on the Money Accounts Rate Sheet and to avoid closure after 90 days. If the Account is closed, the funds will be transferred into the Primary Savings Account. There is no monthly service fee.

TRANSACTIONS LIMITATIONS: No more than six preauthorized, automatic, or telephonic transfers may be made from my Money Market Account to another account at the Credit Union or to a third party in any calendar month. If I exceed, or attempt to exceed, these transfer limits, the excess transfer requests may be refused or reversed. The excessive transfer fee listed on the Schedule of Fees and Charges will be imposed on the excess transfer request, and the Credit Union may reclassify or close my account. If the account balance is less than \$2500, the account will be closed and the funds will be transferred to my Primary Savings Account. I may not pledge any of the money in the Money Market Account as security for any loan(s).

TERMS APPLICABLE TO CHECKING (SHARE DRAFT) ACCOUNTS

CLASSIC CHECKING ACCOUNT

1. The Minimum Deposit required to open your Classic Checking Account and the Minimum Daily Balance required to earn the APY on the Classic Checking Account are disclosed on the current Money Accounts Rate Sheet.
2. There is no minimum balance required to maintain this account. However, should the balance remain at or below zero balance for six (6) consecutive months, the account may be closed.
3. There is a monthly fee as stated in the Schedule of Fees and Charges.
4. However, to avoid a monthly fee refer to Schedule of Fees and Charges.

FRESH START CHECKING ACCOUNT

This account is for individuals trying to re-establish their credit.

1. The Fresh Start Checking Account is a non-dividend earning account.
2. The Minimum Deposit required to open the Fresh Start Checking Account is \$100.
3. There is a monthly fee as stated on the Schedule of Fees and Charges.
4. I must maintain a minimum daily balance as disclosed on the Money Accounts Rate Sheet in my Fresh Start Checking Account. However, should the balance remain below the required balance three (3) consecutive months, the account may be closed.
5. Maximum NSF (non-sufficient funds) is 6 per year.

SILVER STAR CHECKING (62+)

1. The Minimum Deposit required to open the Silver Star Checking Account and the Minimum Daily Balance required to earn the APY on the Silver Star Checking Account are disclosed on the current Money Accounts Rate Sheet.
2. Free checks (up to 1 boxes of Personal Safety Checks per year).
3. There is no monthly service fee.

BUSINESS CHECKING

1. The Minimum Deposit required to open your Business Checking Account and the Minimum Daily Balance required to earn the APY on the Business Checking Account are disclosed on the current Money Accounts Rate Sheet.
2. There is no minimum balance maintain this account. However, should the balance remain at or below minimum balance for six (6) consecutive months, the account may be closed.
3. There is a monthly fee as stated on the Schedule of Fees and Charges.

TERMS AND CONDITIONS APPLICABLE TO ALL CHECKING ACCOUNTS

1. You may, at your discretion, but are not obligated to nor shall you be liable for refusal to pay funds from this Account:
 - a. When such payment would draw the account below the minimum balance for the Account as established from time to time by you ("overdrafts").
 - b. If drawn by means not authorized in advance by you.
 - c. Against checks presented over six (6) months past their dates.
2. You may pay and charge to my applicable account, checks drawn by and payable to any person, organization, association, or corporation whom I have authorized by providing sample MICR encoded information identifying my account, provided there are sufficient funds in my Account to pay such items. I agree that your rights in respect to such checks shall be the same as if it were a check drawn and signed by me personally. This authority shall remain in effect until revoked by me in writing (to you and to the agency to whom the sample MICR writing was provided) and you have had a reasonable opportunity to act on it. I agree that you shall be fully protected in honoring such checks. I further agree that if any such check is dishonored, whether with or without cause, and whether intentional or inadvertent, you shall be under no liability whatsoever, even though such dishonor results in the forfeiture of insurance, loss, or damage to me of any kind.
3. If you have made a good faith payment to a holder, you may charge my Account according to:
 - a. The original terms of my check; or
 - b. The terms of my completed check unless you have noticed that any such completion is improper.
4. I, or any other person authorized to draw on the Account, may request a stop payment of any check payable against my Account, provided my request is timely

and affords you a reasonable opportunity to act upon it under your rules. I may also stop payment on a line of credit check. My stop payment must include the account number, check number, exact amount, check date, and name of payee. You will not be liable for paying a check over a stop payment request if the request is incomplete or incorrect. I agree to indemnify, defend, and hold you harmless for all claims, actions, and damages related to or arising from your action in stopping payment of any check pursuant to my request. A stop payment fee will be assessed for each stop payment request. If I give a stop payment request orally, the request shall be valid for only fourteen (14) days thereafter unless confirmed in writing. Written requests shall be valid no longer than (6) months, but may be renewed for additional (6) month periods by written notice given during the time that the stop payment request was effective. I have the burden of establishing the fact and amount of loss resulting from payment contrary to a binding stop payment request. I may not stop payment on completed electronic point-of-sale transactions, cashier's checks, certified checks, or checks issued or guaranteed by you.

5. Death, dissolution, or incompetence of me (or any of us) shall not revoke your authority to accept, pay, or collect a check or to account for proceeds of its collection until you know of the fact of death or adjudication of incompetence and have the reasonable opportunity to act on it. Even with knowledge, you may, for ten (10) days after the date of death, dissolution, or incapacity, pay or guarantee checks drawn on or prior to that date unless ordered in writing to stop payment by a person claiming an interest in the account under rules established by you. We shall notify you if any of us die, become incapacitated, or our organization is dissolved.
6. If you have paid a check under circumstances giving a basis for objection by me, you shall be subrogated to the rights of:
 - a. Any holder in due course on the check against the drawer or maker;
 - b. The payee or any other holder of the check against the drawer or maker either on the item or under the transaction out of which the item arose; and
 - c. The drawer or maker against the payee or any other holder of the check with respect to the transaction out of which the check arose.
7. You may, without liability, accept, pay, guarantee, or charge checks to the Account in any order convenient to you.
8. In the event of wrongful dishonor which occurs by mistake, your liability shall be limited to actual damages I prove. In the event of a dishonor of any check, share draft, or other debit on my Account, your determination of whether sufficient funds exist in my Account may be made at any time between the time the item is received and the time it is returned. If you should choose to make a subsequent account balance check, you must use the last figure in deciding whether to dishonor the check, share draft, or other debit.
9. I agree that, in the event I draw a check on my Account with you, I will hold you harmless and indemnify you from my liability I incur due to a delay or misrouting of the check where the delay or misrouting is caused by markings placed on the check by me or a prior endorser that obscure any depository endorsement placed by you or your agent.
10. If overdrafts are to be covered by a transfer of funds from my Primary Savings Account(s) or from a line of credit account, such transfer(s) will generally be made only if there are sufficient funds on deposit or sufficient credit available at the time of the transfer. An Overdraft Transfer fee may apply. I agree that overdrafts, if paid in excess of funds in any loan or savings account, are payable on demand. Any items returned unpaid because of insufficient clear funds or paid without sufficient clear funds in my checking account and overdraft source(s) will be subject to Non-Sufficient Funds (NSF) fees.
11. You may recognize the signature of anyone who signed the Account Signature Card as authorized to transact any business on this account including, but not limited to, the causing or making of overdrafts and endorsement of checks payable to any signer of this account. Each account owner is jointly and severally responsible for paying overdrafts created by us whether or not the account owners participate in the transaction or benefit from its proceeds.
12. If the Account Signature Card is signed by more than one person, we hereby appoint each other as agents and attorneys in fact to overdraft any of our savings or loan accounts (including accounts on which we are joint owners except IRA accounts).
13. I may not pledge any or all of the funds on deposit in this account as security for any loan(s).
14. If this is a ORGANIZATION account (i.e., corporate, partnership, or unincorporated association account), the persons authorized to sign on this account certify that they are duly appointed officers of said organization and have the authority to transact business of any character whatsoever in connection with this Account.
15. I will notify you immediately if my checks are lost or stolen. I agree that I will be responsible for losses caused by a delay in my notification to you. You recommend that I close any checking account for which checks are lost or stolen or if there have been (or there is reasonable cause to believe that there may be) unauthorized transactions on my account and open a new checking account. If I refuse to do so despite this recommendation, you shall have no liability for subsequent losses on the account due to unauthorized transactions to the extent permitted by law.

16. I understand that you are not selling checks. As a convenience to me, you will submit my initial order and reorder for personalized checks to the printer named on the face of the order. If the printer accepts the initial order and reorders, the printer will mail the checks either directly to me or to me in care of you. I authorize you to charge my Checking Account for the cost of delivered checks ordered, plus applicable sales tax and shipping costs at the fee set forth in the Schedule of Fees and Charges. I am responsible for verifying the accuracy of all information shown on my checks whether I order them through you or elsewhere.
17. This is a truncated checking account. Checks may be provided with carbonless copies and are not returned with statements. Checks are micro-filmed on both sides and stored for seven years from date of posting. I may request and you will provide me with a photocopy of a requested item with a reasonable time. You will not charge me for copies of the first two items I request appearing on any statement. Additional copies will be subject to an assessment of a fee. If I have not ordered my Credit Union checks through your approved check vendors, I understand and agree that you are not responsible for the quality of any check copy that I request from you.
18. All checks written on my Account must be drawn in U.S. dollars.
19. If a transaction involves a remotely-created check, you reserve the right to accept or reject the item for deposit into any of my Accounts. If I deposit a remotely-created check into any of my Accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check which I have deposited into my Account is returned by the drawee-payor bank for any reason, I agree that you may debit my Account for the amount of the item, plus any applicable fees. If the debit causes my Account to be overdrawn, I agree to pay the overdrawn amount on your demand. For purposes of this Agreement, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.
20. You may charge against my account a postdated check even though payment is made before the date of the check. However, if I notify you within a reasonable time to permit you to act and identify the check with reasonable certainty, you cannot pay the check until the due date. Notice may be written or oral and it must include the exact amount, account number, check number, date of check, and name of payee. If oral, the notice shall be valid for fourteen (14) days. If written, the notice shall be valid for up to six (6) months, and can be renewed within six (6) months for another successive six (6) month period. A fee may be assessed for this service.
21. Checking accounts with no activity for ninety (90) days will be considered inactive and may be closed by the Credit Union.
22. I agree to pursue all rights I may have under any applicable insurance coverage before making a claim against you in connection with any account transaction and to provide you with all reasonable information about my insurance coverage. Your liability, if any, shall be reduced by the amount of all insurance proceeds I receive or am entitled to receive.
23. Except as otherwise required by applicable law, I agree that you shall have a reasonable period of time to investigate the facts and circumstances surrounding any claimed loss and that you have no obligation to provisionally credit my account.
24. In the case of a forgery, alteration, or other unauthorized withdrawal, your maximum liability is the lower of my actual damages proved or the amount of the forgery, alteration, or other unauthorized withdrawal, reduced by the amount of damages that would not have been realized if I had used ordinary care. When handling an item, your maximum liability for your failure to exercise ordinary care in handling such item shall not exceed the amount of the item.
25. IN NO EVENT SHALL YOU BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT, OR PUNITIVE DAMAGES, INCLUDING LOST PROFITS AND/OR OPPORTUNITY, AND YOU SHALL NOT BE LIABLE FOR MY ATTORNEYS' FEES.

K. TERMS AND CONDITIONS OF MEMBER PRIVILEGE (COURTESY PAY)

In this Courtesy Pay Agreement ("Agreement"), the word "overdraft" includes a negative balance in my Checking Account that may occur for various reasons, including, but not limited to: (1) the payment of checks, electronic transfers, telephone-initiated transfers, preauthorized payments under your Bill Pay Service, or other withdrawal requests authorized by me including, but not limited to, ATM transactions, VISA Debit Card transactions, Point of Sale transactions, ACH transactions, and other preauthorized transfers, for which funds are insufficient; (2) the return (unpaid) of items deposited by me; (3) the imposition of service charges by you; or (4) the deposit of items which are treated as not yet "available" according to your Funds Availability Policy. Pursuant to your commitment to provide valued service and benefits, you may pay my overdrafts that would cause my eligible checking account ("Checking Account") to have a negative (or further negative) balance, pursuant to the terms and conditions of this Agreement up to the amount of my Courtesy Pay Limit, which is (a) \$50 if I do not have direct deposit or payroll deposit into my Checking Account or (b) 75% of the amount of my recurring monthly direct deposit or payroll deposit into my Checking Account (up to a maximum Courtesy Pay Limit of \$1,000.00). The Courtesy Pay Service is not a credit

product and requires no application or credit approval process. The Service will not be applied to your Checking Account if (1) I am not at least 18 years of age; (2) I do not maintain my membership with you in good standing and (3) if I am more than 15 days past due on any loan or other obligation with you; (4) I am in default on any loan or other obligation with you; (5) if I am a party to any bankruptcy proceeding; (6) if my Checking Account is subject to legal or administrative orders or levies; (7) my Checking Account is being reviewed by the Credit Union for improper activity or transactions; (8) If the Courtesy Pay service is being used to pay items to check cashing agencies; and (9) my Checking Account must have been opened for at least ninety (90) days. Other qualifying criteria may apply.

ANY COURTESY PAY PAYMENT WILL BE MADE ON A CASE-BY-CASE BASIS, IN YOUR SOLE AND ABSOLUTE DISCRETION.

You will not pay more than 12 checks or other items/transactions through the Courtesy Pay Service during any given month. I will be notified by mail of any non sufficient funds checks, items, or other transactions that have been paid or returned; however, I understand that you have no obligation to notify me before you pay or return any check, item, or other transaction. You may refuse to pay any overdrafts without first notifying me even though my account is in good standing and even if you have paid previous overdrafts.

The total of the overdraft (negative) balance in my Checking Account, including any and all fees and charges, is due and payable upon demand, and I am required to immediately deposit with you sufficient funds to cover the overdraft paid by you and pay the related fees. I understand that items presented for payment on the same day will be paid in sequential check number order or, if no check number, then by date of presentment for payment. This means that items may not be processed in the order in which they occurred. I understand that the order in which items are processed can affect the total amount of fees that may be assessed against my Checking Account.

A Courtesy Pay Fee as set forth in your Schedule of Fees and Charges will be charged to my Checking Account for each overdraft that is cleared on my Checking Account through the Courtesy Pay Service. This means that more than one Courtesy Pay Fee may be assessed against my Checking Account per day depending upon the number of overdrafts cleared through the Courtesy Pay Service. I understand that my Courtesy Pay Limit shall be reduced by the amount of each overdraft paid by you through the Courtesy Pay Service [and the amount of the related Courtesy Pay Fee imposed] until such amounts are repaid by me as set forth herein at which time you may replenish my Courtesy Pay Limit by the amount of the repayment. The Courtesy Pay Fee is the same as your NSF Fee charged for each "non sufficient funds" item presented for payment and returned unpaid on a Checking Account. If you choose not to pay the overdrawn check or other item/transaction under the Courtesy Pay Service, I am subject to an NSF Fee of as set forth in your Schedule of Fees and Charges for each such item.

I also agree that you have the right to transfer available funds from my other accounts I may have with you to cover the overdraft and pay the related fees. I understand and agree that you may transfer funds to my Checking Account from any of my other account(s) with you (excluding IRA accounts), including account(s) upon which you are a joint owner, in an amount equal to the overdraft which you may pay according to the terms and conditions of this Agreement and to pay the related fees. In addition to any other rights that you may have, I agree that any deposits or future deposits in or other credits to any account in which I may now or in the future may have an interest are subject to your right of off-set for any liabilities, obligations, or other amounts owed to you by me (e.g., overdrafts and any related fees and charges) and such is applicable irrespective of any contribution to the account or source of funds in the account. Moreover, unless I "opt-out" of the Courtesy Pay service (see below), I consent and expressly agree that the application of an off-set of funds in any account includes the off-set of government benefits (such as Social Security and other public benefit funds) deposited to the account from which the overdraft or related fees are paid. Each person who causes an overdraft, which is paid by you, is a maker and agrees to be individually and jointly obligated to repay the unpaid negative balance in accordance with the terms and conditions of this Agreement. You reserve the right to limit Courtesy Pay Service to one (1) account per household or member without notice of reason or cause.

I will be in default under the terms of this Agreement if I fail to live up to any of the terms and conditions of this Agreement or I am in default on any loan obligation with you and/or a negative balance exists in any other deposit account with you on which I am an owner. If I am in default, in addition to any other rights you may have, you may temporarily suspend overdraft privileges or terminate the Courtesy Pay Service or close your Checking Account and demand immediate payment of the entire unpaid negative balance. I also agree to pay any collection costs, attorneys' fees, and court costs which you or I shall or may incur as a result of my default.

You may terminate or suspend the Courtesy Pay Service at any time without prior notice. In no event shall any termination relieve me of my obligation to repay such sums already overdrafted, overdraft fees, collection costs, and attorneys' fees, if any. You can delay enforcing any of your rights under this Agreement without losing them.

If I prefer not to have Courtesy Pay Service, I will contact you at (626) 974-4447 during regular business hours or write to you at 2225 E Garvey Ave N, West Covina, CA 91791 and include my name, member number and a statement that I am opting out of the United Catholics Federal Credit Union Courtesy Pay Service and you will remove the Courtesy Pay Service from my Checking Account. If I opt-out of the Service I will still be charged your NSF Fee for each item returned.

L. TERMS AND CONDITIONS APPLICABLE TO TERM SHARE (CERTIFICATE) ACCOUNTS

1. The minimum deposit required to open this Account and the minimum daily balance required to obtain the disclosed Annual Percentage Yield (APY) are set forth in the Money Accounts Rate Sheets.
2. There is no monthly service fee.
3. The terms and conditions set forth in my Term Share (Certificate) Account Agreement and Disclosure are incorporated by this reference.

Certain federal and state penalties apply to amounts withdrawn from IRA accounts. These are set forth in applicable federal and state law and regulations which are incorporated by this reference.

M. INSTRUCTIONS TO PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION (IRS FORM W-9) (Section References are to the Internal Revenue Code)

PURPOSE OF FORM

A person (such as the Credit Union) who is required to file an information return with the IRS must get my correct taxpayer identification number (TIN) to report income paid to me, real estate transactions, mortgage interest I paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions I made to an IRA.

I must use Form W-9 only if I am a U.S. citizen (including a resident alien) to give my correct TIN to you, and, when applicable: 1) to certify that the TIN I am giving is correct (or I am waiting for a number to be issued); 2) to certify I am not subject to backup withholding; or 3) to claim exemption from backup withholding if I am an exempt payee.

If I am a foreign person, I must use a Form W-8. See Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Corporations.

Note: If you give me a form other than a W-9 to request my TIN, I must use your form if it is substantially similar to Form W-9.

WHAT IS BACKUP WITHHOLDING? Persons making certain payments to me must withhold and pay to the IRS a percentage of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

If I give you my correct TIN, make the proper certifications, and report all of my taxable interest and dividends on my tax return, my payments will not be subject to backup withholding. Payments I receive will be subject to backup withholding if:

1. I do not furnish you with my TIN; or
2. I do not certify my TIN when required (see the Part III instructions or CERTIFICATION for details); or
3. The IRS tells you that I furnished an incorrect TIN; or
4. I am told by the IRS that I am subject to backup withholding because I did not report all my interest and dividends on my tax return (for reportable interest and dividends only); or
5. I do not certify to you that I am not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only); or
6. I do not certify my TIN when required. See the "Specific Instructions" section below for exceptions.

Certain payees and payments are exempt from backup withholding. See the Part II instructions and separate **Instructions for the Requestor of Form W-9**.

PENALTIES

FAILURE TO FURNISH TIN. If I fail to furnish my correct TIN to you, I am subject to a penalty of \$50.00 for each such failure unless my failure is due to reasonable cause and not to willful neglect.

CIVIL PENALTY FOR FALSE INFORMATION WITH RESPECT TO WITHHOLDING. If I make a false statement with no reasonable basis that results in no backup withholding, I am subject to a \$500.00 penalty.

CRIMINAL PENALTY FOR FALSIFYING INFORMATION. Willfully falsifying certifications or affirmations may subject me to criminal penalties including fines and/or imprisonment.

MISUSE OF TINS. If you disclose or use TINS in violation of Federal law, you may be subject to civil and criminal penalties.

SPECIFIC INSTRUCTIONS

INDIVIDUAL NAME. If I am an **individual**, I must generally enter the name shown on my social security card. However, if I have changed my last name, for instance due to marriage, without informing the Social Security Administration of the name change, I enter my first name, the last name shown on my social security card, and my new last name.

JOINT NAMES. If the account is in **joint names**, I must first list and then circle the name of the person or entity whose number I enter on the form.

SOLE PROPRIETOR. I must enter my **individual name** as shown on my social security card on the "Name" line. I may enter my business, trade or "doing business as" (DBA)

name on the "Business name" line.

LIMITED LIABILITY COMPANY (L.L.C.). If I am a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, I enter the owner's name on the "Name" line. I **enter the LLC's name on the "Business name" line**.

Caution. A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

OTHER ENTITIES. I enter the business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. I may enter any business, trade or "DBA" name on the "Business name" line.

PART I – TAXPAYER IDENTIFICATION NUMBER (TIN)

I must enter my TIN in the appropriate box. If I am a **resident alien** and I do not have and am not eligible to get an SSN, my TIN is my IRS individual taxpayer identification number (TIN). I must enter it in the social security number box. If I do not have a TIN, I must see How To Get a TIN below.

If I am a **sole proprietor** and I have an EIN, I may enter either my SSN or EIN. However, the IRS prefers me to use my SSN.

If I am a LLC that is **disregarded as an entity separate from its owner (see Limited liability company (LLC) above)**, and are owned by an individual, I will enter my SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart entitled "What Name and Number to Give the Requester" for further clarification of name and TIN combinations.

How To Get A TIN. If I do not have a TIN, I should apply for one immediately. To apply for an SSN, I must get **Form SS-5**, Application for a Social Security Card, from my local Social Security Administration office. I must get **Form W-7**, Application for IRS Individual Taxpayer Identification Number, to apply for a TIN or **Form SS-4**, Application for Employer Identification Number, to apply for an EIN. I can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Internet Web Site at www.irs.gov.

If I do not have a TIN, I must write "Applied For" in the space provided for the TIN on my Account Signature Card, sign and date the form and give it to you. For interest and dividend payments and certain payments made with respect to readily tradable instruments, generally I will have 60 days to get a TIN and give it to you. The 60-day rule does not apply to other types of payments. I will be subject to backup withholding on all such payments until I provide my TIN to the requestor.

Note: Writing "Applied For" in the space provided for the TIN on the Account Signature Card means that I have already applied for a TIN, OR that I intended to apply for one soon.

Note: See the chart entitled "What Name and Number to Give the Requestor: for further clarifications of name and TIN combinations.

PART II. – FOR PAYEES EXEMPT FROM BACKUP WITHHOLDING

Individuals (including sole proprietors) are not exempt from backup withholding.

Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, I must see the separate Instructions for the Requestor of Form W-9.

If I am exempt from backup withholding, I should still complete the Form W-9 to avoid possible erroneous backup withholding. I must enter my correct TIN in PART I, write "Exempt" in PART II and sign and date the Form.

If I am a nonresident alien or a foreign entity not subject to backup withholding, I must give you a completed Form W-8, Certificate of Foreign Status.

PART III. – CERTIFICATION

To establish to the withholding agent that I am a U.S. person, or resident alien, I must sign **Form W-9**. I may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown on the Membership and Account Signature Card should sign (when required).

1. **INTEREST, DIVIDEND, AND BARTER EXCHANGE ACCOUNTS OPENED BEFORE 1984 AND BROKER ACCOUNTS THAT WERE CONSIDERED ACTIVE DURING 1983** – I must give my correct TIN, but I do not have to sign the certification.
2. **INTEREST, DIVIDEND, BROKER AND BARTER EXCHANGE ACCOUNTS OPENED AFTER 1983, AND BROKER ACCOUNTS THAT WERE CONSIDERED INACTIVE DURING 1983** – I must sign the certification or backup withholding will apply. If I am subject to backup withholding and am merely providing you with my correct TIN, I must cross out item 2 in the certification before signing the form.
3. **REAL ESTATE TRANSACTIONS** – I must sign the certification, I may cross out item 2 of the certification.
4. **OTHER PAYMENT** – I must give my correct TIN, but do not have to sign the certification unless I have been notified that I have previously given an incorrect TIN. "Other payments" include payments made in the course of the requestor's

trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

- MORTGAGE INTEREST PAID BY ME, ACQUISITION OR ABANDONMENT OF SECURED PROPERTY, CANCELLATION OF DEBT QUALIFIED STATE TUITION PROGRAM PAYMENTS, IRA OR MSA CONTRIBUTIONS OR DISTRIBUTIONS, AND PENSION DISTRIBUTIONS. I must give my correct TIN, but do not have to sign the certification.

PRIVACY ACT NOTICE

Section 6109 of the Internal Revenue Code requires me to give my correct TIN to you who must file information returns with the IRS to report interest, dividends, and certain other income paid to me, mortgage interest I paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions I made to an IRA or MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of my tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation and to cities, states and the District of Columbia to carry out their tax laws. I must provide my TIN whether or not I am required to file a tax return. You must generally withhold a percentage of taxable interest, dividend, and certain other payments to me if I do not furnish my TIN to you. Certain penalties may also apply.

The length of the delay is counted in business days from the day of my deposit. Every day is a business day except Saturday, Sundays, and Federal holidays. If I make a deposit before 4:00 p.m. on a business day that you are open, we will consider that day to be the day of my deposit.

However, if I make a deposit after 4:00 p.m., or on a day you are not open, you will consider that the deposit was made on the next day you are open.

LONGER DELAYS MAY APPLY

In some cases, you will not make all of the funds that I deposit by check available to me on the first business day after my deposit. Depending on the type of check that I deposit, funds may not be available until the fifth business day after the day of my deposit. The first \$200 of my deposit, however, may be available on the first business day.

If you are not going to make all the funds from my deposit available on the first business day after my deposit, you will notify me at the time I make my deposit. You will also tell me when the funds will be available. If my deposit is not made directly to one of your employees (for example, at an ATM, or Night Drop), or if you decide to take this action after I have left the premises, you will mail me the notice by the day after you receive my deposit.

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

In addition, funds I deposit by check may be delayed for a longer period under the following circumstances:

- You believe the collectibility of a check I deposited is doubtful.
- My deposit checks total more than \$5000 on any one day.
- I re-deposit a check that has been returned unpaid.
- I have overdrawn my account three or more times in a six month period.
- There is an emergency, such as failure of communications or computer equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If I am a new member, the following special rules will apply during the first 30 days my account is open.

Funds from electronic direct deposits to my account will be available on the effective date of the deposit. Funds from deposits of cash, wire transfers, and the first \$5000 of a day's total deposits of cashier's certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day of my deposit if the deposit meets certain conditions. For example, the checks must be payable to me. The excess over \$5000 will be available no later than the 9th business day after the day of my deposit. If my deposit of these checks (other than a U.S. Treasury check) is not made in person to one of your employees, the first \$5000 will not be available until the second business day after the day of my deposit. Funds from all other check deposits will be available on the fifth business day after day of my deposit.

DEPOSITS MADE AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATM's) you own or operate will generally be available on the second business day after the day of my deposit.

Funds from any deposits (cash or checks) made at automated teller machines (ATM's) you do not own or operate may not be available until the fifth business day after the day of my deposit.

If I make a deposit at an ATM that you do not own or operate before 3:00 p.m. on a business day that you are open, you will consider that day to be the day of my deposit. If I make a deposit at an ATM that you do not own or operate after 3:00 p.m. or on a day you are not open, you will consider that the deposit was made on the next business day you are open, and the funds will be available by the fifth business day thereafter. This rule does not apply at ATM's that you own or operate. A list of ATM's where I can make deposits but that are not owned or operated by you is available upon request at www.co-opnetwork.org.

CASH WITHDRAWAL LIMITATION

You place certain limitations on withdrawals in cash. In general, \$200 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, \$200 of other funds becoming available on the second day is available for withdrawal in cash at or after 5:00 p.m. (Pacific Time). Any remaining funds will be available for withdrawal in cash on the following business day.

OTHER METHODS OF HOLDS ON FUNDS

HOLDS ON OTHER FUNDS (CHECK CASHING): If you cash a check for me that is drawn on another bank, you may withhold the availability of a corresponding amount of funds that are already in my account. Those funds will be available at the time funds from the check you cashed would have been available if I had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT): If you accept for deposit a check that is drawn on another bank, you may make funds from the deposit available at the time funds from the check I cashed would have been available for withdrawal immediately but delay my availability to withdraw a corresponding amount of funds that

WHAT NAME AND NUMBER TO GIVE THE CREDIT UNION	
For this type of account:	Give the name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account. ¹
3. Custodian account of a minor (Uniform Transfers to Minors Act)	The minor. ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law.	The actual owner. ¹
5. Sole proprietorship	The owner. ³
For this type of account:	Give the name and EIN of:
6. Sole proprietorship	The owner. ³
7. A valid trust, estate or pension trust	Legal entity ⁴
8. Corporate	The corporation.
9. Association, club, or religious, charitable, educational or other tax-exempt organization.	The organization.
10. Partnership	The partnership.
11. A broker or registered nominee	The broker or nominee.
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district or prison) that receives agricultural program payments	The public entity.

- List first and circle the name of the person whose number I furnish. If only one person on a joint account has an SSN, that person's number must be furnished.
- Circle the minor's name and furnish the minor's SSN.
- I must show my individual name, but I may also enter my business or "DBA" name. I may use either my SSN or EIN (if I have one).
- List first and circle the name of the legal trust, estate, or pension trust. (I must not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

NOTE: If no name is circled when there is no more than one name listed, the number will be considered to be that of the first name listed.

N. DISCLOSURE OF DELAYED FUNDS AVAILABILITY (REGULATION CC)

Your policy is to make funds from my cash and check deposit available to me no later than the first business day after you receive my deposit. Electronic direct deposit will be available on the effective date of the deposit. Once they are available, I can withdraw the funds in cash and you can use the funds to pay checks that I have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT

I have on deposit in another account with you. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that I deposited.

SPECIAL NOTICE REGARDING ENDORSEMENT STANDARDS

The federal law dealing with funds availability requires the financial institution's endorsement area on the back of a check be kept clear or unobstructed. This rule is designed to prevent unnecessary delays in processing my deposits as well as to promote specific returns of dishonored checks. Only the 1 inch space from the "trailing edge" (the left edge of the check when it is facing me) can be used by me for endorsements or any other markings.

1. You will not be responsible for any damages incurred in the event I deposit an item which is subsequently returned unpaid by the paying bank and that return is "late" due to markings on the check caused by me or a prior endorser on the back of the check.
2. In the event that I draw a check on my checking or loan account with you, I am responsible for any delay or misrouting of the check caused by markings placed on the check by me that obscure any depository endorsements placed by you or your agent and I agree to hold you harmless and indemnify you from any liability due to such delay or misrouting.

O. LIMITATION OF SERVICES POLICY

The Credit Union is committed to treating its employees, volunteers, and members with respect and to maintaining a workplace free from abusive conduct. Accordingly, the Credit Union has adopted the following Limitation of Services Policy to address standards of member conduct and to protect its employees, volunteers, and members from abuse, harassment, and intimidation.

In the event that any member or non-member engages in any type of abusive conduct towards the Credit Union or a Credit Union employee, volunteer, or member, the CEO (or his/her designee) is authorized to apply appropriate remedial measures, in his/her sole discretion, against such individual. Any such remedial measure taken in response to abusive conduct shall be reported to the Board of Directors at the next regularly-scheduled meeting of the Board.

The remedial measures that may be imposed under this Policy shall comply with applicable law and may include the following:

1. Denial of services other than the right to maintain a Primary Savings Account and the right to vote at annual member meetings and special member meetings;
2. Preclusion from personal contacts with Credit Union employees or volunteers such that Credit Union services may be provided only by remote means and that communications may be limited to communication through the mail only;
3. Preclusion from access to Credit Union premises; and
4. Taking any other action deemed appropriate under the circumstances that does not violate state or federal law.

Threats of bodily harm, actual bodily harm, or any other illegal activity against any Credit Union employee, volunteer, or member will be reported to appropriate local or federal authorities. The Credit Union reserves the right to seek a restraining order against any individual who violates this Policy as permissible under applicable law.

For the purposes of this Policy, "abusive conduct" shall include, but shall not be limited to, any of the following conduct:

1. Any threats of or actual bodily harm or illegal activity against another member or a Credit Union employee or volunteer;
2. Any form of action that may constitute harassment. For example:
 - a. Any type of harassment, including age, sexual, ethnic, or racial harassment; making racial or ethnic slurs; engaging in sexual conduct; making sexual overtures;
 - b. Inappropriate or unwanted touching;
 - c. Making sexual flirtations, advances, or propositions; engaging in verbal abuse of a sexual, racial, or ethnic nature; making graphic or degrading comments about an individual or his or her appearance;
 - d. Displaying sexually suggestive objects or pictures.
3. Fighting, kicking, or other physical harm or attempted harm towards a Credit Union member, employee, or volunteer;
4. Making false, vicious, or malicious statements about the Credit Union or its services, operations, policies, practices, or management, or any Credit Union employee, volunteer, or member;
5. Cursing or using other abusive, intimidating, profane, or vulgar language while on Credit Union premises or directed towards any Credit Union employee, volunteer, or member; Bringing or possessing firearms or weapons of any type on Credit Union premises;
6. Possession, sale, or use of or being under the influence of an unlawful or unauthorized substance while on Credit Union premises;
7. Attempting to coerce or interfere with a Credit Union employee or volunteer in the performance of his/her duties at any time;

8. Engaging in immoral or uncivil conduct or failure to maintain business-like relationships with Credit Union employees and volunteers and other Credit Union members;
9. Conducting or attempting to conduct any fraudulent, dishonest, or deceptive activity of any kind involving the Credit Union;
10. Engaging in any activity that causes a monetary loss to the Credit Union;
11. Any posting, defacing, or removing or any notices or signs on Credit Union premises;
12. Appropriation or misappropriation of Credit Union or member funds or property; or
13. Any other act that endangers the safety, health, or well being of any Credit Union employee, volunteer, or member or engaging in any other conduct that causes a disruption of business at the Credit Union.

SECTION 2—ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

CUSTOMER IDENTIFICATION PROGRAM

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In this Disclosure and Agreement, the words "I," "me," "my," "us," "they," and "our" mean each and all of those who apply for and/or use any of the electronic services described in this Disclosure and Agreement. The words "you," "your," and "yours" mean UNITED CATHOLICS FEDERAL CREDIT UNION. My acceptance, retention, or use of a VISA Debit Card ("Debit Card"), ATM Card, Internet Banking, Electronic Telephone Banking, Mobile Banking or other electronic funds transaction hereunder constitutes an agreement between you and me as described below.

This Disclosure and Agreement is given by you in compliance with the Electronic Funds Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 1005, et seq.) to inform me of certain terms and conditions of the electronic funds transfer services I have requested.

At the present time, you participate in several types of services that may be accomplished by electronic transfer: preauthorized deposits of net paycheck; payroll deductions; preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments); preauthorized withdrawals for bill payments and other recurring payments; Automated Teller Machine (ATM) electronic fund transfer services on "Shared Network" ATMs such as The COOP[®], PLUS[®], and STAR, and such other systems as may be added from time to time; Electronic Telephone Banking, Internet Banking, Mobile Banking; and Point-of-Sale Transactions. Disclosure information applicable to all electronic services offered by you is given below, with certain specific disclosure information for each service following in separate sections. I understand that the agreements, terms, conditions, rules, and regulations applicable to my Checking Account, Savings Account, VISA Credit Card, Line of Credit Loan Accounts and any other applicable accounts, remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

Line of Credit Loan Accounts include ReadyCash, VISA Credit Card and Home Equity Line of Credit Loan Accounts.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

BUSINESS DAY DISCLOSURE. Your business days are Monday through Friday, except holidays.

ATMs, Point-of-Sale, the Electronic Telephone Banking, Internet Banking and Mobile Banking are generally open, but not always accessible, 24 hours a day, 7 days a week. Internet Banking may be temporarily unavailable due to Credit Union system maintenance or technical difficulties including those of the Internet Service Provider and Internet software.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES. You will disclose information to third parties about my account or transfers I make:

1. When it is necessary to complete an electronic transaction; or
2. In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency, court order, or any legal process;
4. If I give you written permission; or
5. As otherwise permitted under applicable law.

IN CASE OF ERRORS OR QUESTIONS ABOUT MY ELECTRONIC TRANSFERS

I must telephone you at: (626) 974-4447 or write you at UNITED CATHOLICS FEDERAL CREDIT UNION, P O BOX 210, WEST COVINA, CA 91793 as soon as I can, if I think my statement or receipt is wrong or if I need more information about a transaction listed on the statement or receipt. You must hear from me no later than sixty (60) days after you send me the FIRST statement on which the problem or error appeared. I must:

1. Tell you my name and account number;

2. Describe the error or the transaction I am unsure about and explain as clearly as I can why I believe it is an error or why I need more information; and
3. Tell you the dollar amount of the suspected error.

If I tell you orally, you will require that I send you my complaint or question in writing with ten (10) business days.

You will determine whether an error occurred within ten (10) business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to forty-five (45) days to investigate my complaint or question. If you decide to do this, you will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within ten (10) business days, you may not credit my account.

In accordance with VISA Operating Rules and Regulations, I will receive provisional credit for VISA Debit Card losses for unauthorized use within five (5) business days after I have notified you of the loss.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, you may take up to ninety (90) days to investigate my complaint or question. For new accounts, you may take up to twenty (20) business days to credit my account for the amount I think is in error.

You will tell me the results within three (3) business days after completing your investigation. If you decide that there was no error, you will send me a written explanation. I may ask for copies of the documents that you used in your investigation.

YOUR LIABILITY FOR FAILURE TO MAKE OR COMPLETE ELECTRONIC FUNDS TRANSACTIONS

If you do not properly complete an electronic funds transaction to my account on time or in the correct amount according to your agreement with me, you may be liable for my losses and damages.

However, there are some exceptions. You will not be liable, for instance, if:

1. Circumstances beyond your control (such as fire, flood, earthquake, electronic failure, or malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions;
2. Through no fault of yours, I do not have enough money in my account (or sufficient collected funds) to make a transaction;
3. The funds in my account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment;
4. You have received incorrect or incomplete information from me or from third parties (e.g., the U.S. Treasury, and automated clearing house, or a terminal owner);
5. The ATM, POS terminal, Electronic Telephone Banking, Internet Banking or Mobile Banking or other electronic services system contemplated hereunder was not working properly and I knew about this breakdown when I started the transaction;
6. The ATM where I was making the transaction did not have enough cash or cash in the denominations I requested;
7. My ATM Card, VISA Debit Card, or VISA Credit Card has been reported lost or stolen; has expired; is damaged so that the terminal cannot read the encoding strip; is inactive due to nonuse; is retained by you at my request; or because my ATM Card, Visa Debit Card, VISA Credit Card, Electronic Telephone Banking, Internet Banking or Mobile Banking PIN has been repeatedly entered incorrectly;
8. The transaction would exceed my Line of Credit limit;
9. Your failure to complete the transaction is done to protect the security of my account and/or the electronic terminal system;
10. There may be other exceptions.

CHARGES FOR ELECTRONIC FUNDS TRANSACTION SERVICES. All charges associated with my electronic funds transactions are disclosed in your Schedule of Fees and Charges, which follows this Disclosure and Agreement. Any fees charged will be deducted from my checking or Primary Savings Account.

CHANGE IN TERMS. You may change the terms and charges for the services indicated in this Electronic Services Disclosure and may amend, modify, add to, or delete from this Disclosure and Agreement from time to time. If I have an account with you through which electronic transactions are being processed, I will receive written notice at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law.

DISCLOSURE OF DELAYED FUNDS AVAILABILITY. You may place a hold for uncollected funds on an item I deposit. This could delay my ability to withdraw such funds. For further details, I will see your "Disclosure of Funds Availability" or contact a Credit Union representative.

TERMINATION OF ELECTRONIC FUNDS TRANSACTION SERVICES. I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. You may terminate my right to make electronic funds transactions at any time upon written notice. If I ask you to terminate my account or the use of an ATM Card, VISA Debit Card, or any other access device, I will remain liable for authorized transactions performed on my account occurring prior to and after such termination.

ACCOUNT ACCESS. My Account, the Card(s), or any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. I understand that I may not utilize my Account, the Card(s), or any other access device or method for the purchase of any goods or services on the Internet that involve illegal online gambling of any sort.

Prohibited activity and transactions include, but may not be limited to, any quasi-cash or illegal online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering.

You may deny authorization of any transactions identified as gambling. However, in the event that a transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

RELATIONSHIP TO OTHER DISCLOSURES. The information in these Disclosures applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the account involved.

GOVERNING LAW. I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. I also agree to submit to the personal jurisdiction of the courts of the State of California.

COPY RECEIVED. I acknowledge receipt of a copy of this Disclosure and Agreement.

ADDITIONAL DISCLOSURE APPLICABLE TO PREAUTHORIZED DEPOSIT OF NET PAYCHECK, PAYROLL DEDUCTIONS, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS

If I have arranged to have preauthorized electronic deposits of my net paycheck (if available from my employer), payroll deductions, pension checks, or Federal Recurring Payments (for example, Social Security payments), the following applies to me.

ACCOUNT ACCESS. Preauthorized deposits may be made to my Savings Account or Checking Account.

NOTIFICATION OF PREAUTHORIZED DEPOSITS. If I have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to my account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify me every time the party sends you money to deposit to my account. If I have not made such an arrangement, I may telephone you at (626) 974-4447 and you will advise me whether or not the preauthorized deposit has been made.

DOCUMENTATION OF PREAUTHORIZED DEPOSITS. Generally, I will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic fund transaction service I have with you is preauthorized deposits, then you reserve the right to send me only a quarterly statement.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES

If I have requested a preauthorized payment to a third party from my Credit Union Checking Account, the following applies to me.

ACCOUNT ACCESS

Pre-authorized payments may be made from Checking, Primary Savings, or Money Market Accounts (subject to Reg. D. restrictions as discussed later in this booklet).

RIGHT TO RECEIVE DOCUMENTATION OF PREAUTHORIZED PAYMENT

INITIAL AUTHORIZATION. I can get copies of the preauthorized payment documentation from the third party being paid at the time I give them the initial authorization.

NOTICE OF VARYING AMOUNTS. If my preauthorized payment may vary in amount, the party who will receive the payment is required to tell me ten (10) days before such payment when it will be made and how much it will be. I may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that I set.

PERIODIC STATEMENT. I will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

RIGHT TO STOP PREAUTHORIZED PAYMENT

If I want to stop any of the preauthorized payments, I must call you at (626) 974-4447, or write you at P.O. Box 210, West Covina, CA 91793, in time for you to receive my stop request no less than three (3) business days or more before the payment is scheduled to be made. If I call, you may also require me to put my request in writing and get it to you written fourteen (14) days after I call. You will charge me for each stop payment order I give. A stop payment notice will apply only to that particular payment. If I have given you a request to revoke this entire preauthorized payment authorization, I understand and agree that I must also promptly contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide you with a copy of my written revocation notice to the third party.

YOUR LIABILITY FOR FAILURE TO STOP PAYMENT

If I order you to stop one of my preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages, to the extent provided by law.

LIABILITY FOR UNAUTHORIZED ELECTRONIC PAYMENTS

I may be liable for unauthorized transfers made from my account by a third party. If I believe such transfer has occurred, I must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section for resolving errors. Please also refer to the section entitled "Additional Disclosure Application to ATM Electronic Funds Transactions, Point of Sale Transactions, Electronic Telephone Banking, Internet Banking or Mobile Banking and Line of Credit Transactions.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC TELEPHONE BANKING

Electronic Telephone Banking is a telephone banking service which allows me to perform monetary transactions and account balance inquiries without assistance from your staff. I will actually "talk" directly with your computer. Before I can use Electronic Telephone Banking, I must request the service and then you will provide me with an Electronic Telephone Banking PIN for access.

TYPES OF AVAILABLE TRANSACTIONS

I may use my account number and PIN to:

1. Obtain account and loan balances;
2. Obtain loan payment due date and pay off information;
3. Obtain last dividend date and amount;
4. Obtain clearance of specific checks;
5. Savings to Savings transfer;
6. Loan payment from Savings;
7. Request a check withdrawal;
8. Transfer from my Visa Credit Card, ReadyCash or HELOC Line of Credit to my Savings or Checking.

All payments and deposits are subject to later verification by you. You may offer additional services in the future and, if so, I will be notified of them.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS

1. Account withdrawals through Electronic Telephone Banking are unlimited to the extent I have clear funds available in my account or from my ReadyCash or HELOC Line of Credit.
2. For security reasons, in the event my Electronic Telephone Banking PIN is lost or stolen, there may be limits on the dollar amount of transactions I can make on Electronic Telephone Banking.

PERSONAL IDENTIFICATION NUMBER (PIN)

I understand that I cannot use Electronic Telephone Banking without an identification code, which you refer to as an Electronic Telephone Banking PIN, and that I will receive my Electronic Telephone Banking PIN by selecting it via the computer or I may select my PIN at your office. I am responsible for the safekeeping of my Electronic Telephone Banking PIN and for all transactions made by use of Electronic Telephone Banking and my Electronic Telephone Banking PIN.

I will notify you immediately and send written confirmation if my Electronic Telephone Banking PIN is disclosed to anyone other than the joint owner of my account. I understand and agree that I must change the PIN immediately to prevent transactions on my Account if anyone not authorized by me has access to the PIN.

If I disclose my Electronic Telephone Banking PIN to anyone, however, I understand that I have given them access to my account via Electronic Telephone Banking and that I am responsible for any such transactions.

I further understand that my Electronic Telephone Banking PIN is not transferable and I will not disclose the Electronic Telephone Banking PIN or permit any unauthorized use thereof.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If I have authorized a one-time transfer of funds from my account via the automated clearing house (ACH) and I have provided a paper check or check information to a merchant or other payee in person or by telephone ("E-check") to capture the routing, account, and serial numbers to initiate the transfer (an "Electronic Check Transaction"), the following applies to me:

TYPES OF AVAILABLE TRANSACTIONS:

I may authorize a merchant or other payee to make a one-time Electronic Check Transaction from my Checking Account using information from my check to (1) pay for purchases or (2) pay bills.

I may also authorize a merchant or other payee to debit my Checking Account for returned check fees or returned debit entry fees.

I may make such a payment via ACH where I have provided a paper check to enable the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed

and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; or whether the check is retained by the consumer, the merchant or other payee, or the payee's financial institution; or I have provided the merchant or payee with the routing, account, and serial numbers by telephone to make a payment or a purchase.

ACCOUNT ACCESS: Electronic Check Transactions may be made from my checking account only.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSACTIONS: I may make Electronic Check Transactions only to the extent that I have available clear funds in my Checking Accounts or available funds in my designated overdraft sources.

OVERDRAFT TO LINE OF CREDIT: I understand that if I have a Line of Credit Account in conjunction with my Checking Account, then I may use that Line of Credit to fund any overdraft on my Checking Account, including overdrafts caused by any Electronic Check Transactions. I understand that I may not otherwise initiate an Electronic Check Transaction to overdraw my Checking Account or my Line of Credit, if applicable. However, if I do overdraw, I authorize you to cover the overdraft on my Checking Account by making a cash advance from any established Line of Credit Account, if any, or withdraw funds from my Primary Savings Account(s) or make a withdrawal from other accounts on which I am a joint owner. Line of Credit overdraft protection advances are transferred in increments as disclosed on the individual Line of Credit loan documents.

Overdrafts that cannot be honored are payable on demand and may result in termination of my account(s).

REMOTELY-CREATED CHECKS. If the Electronic Check Transaction involves a remotely-created check, you reserve the right to accept or reject the item for deposit into any of my Accounts. If I deposit a remotely-created check into any of my Accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely-created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely-created check, which I have deposited into my Account, is returned by the drawee-payor bank for any reason, I agree that you may debit my Account for the amount of the item, plus any applicable fees. If the debit causes my Account to be overdrawn, I agree to pay the overdrawn amount on your demand. For purposes of this Agreement, the term "remotely-created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

ADDITIONAL DISCLOSURES APPLICABLE TO INTERNET BANKING

Internet Banking is your home banking service that allows access to my accounts through the use of a personal computer or remote computer terminal, an Internet service provider allowing access to your Website, modem, and my own selected Internet Banking PIN.

MINIMUM SYSTEM REQUIREMENTS. In order to conduct transactions through the Service with you, I must satisfy certain minimum computer system requirements that you will make available to me.

I UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF MY PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Account Access. Internet Banking is available for my Primary Savings Account, Checking Account, Money Market Account, and most other savings account(s) and loan account(s) through your website using my PIN.

TYPES OF AVAILABLE TRANSACTIONS.

1. Obtain account and loan balances;
2. Obtain loan payment due date and pay off information;
3. Obtain last dividend date and amount;
4. Obtain clearance of specific checks;
5. Make loan payments;
6. Obtain Savings, Checking, Loan and Certificate Rates;
7. Transfer funds between my accounts;
8. Withdrawal by Credit Union Check payable to the primary member and sent to the account's address of record;
9. Make advances on my Ready Cash Line of Credit, Visa and Home Equity Line of Credit by transferring to my Credit Union Savings or Checking;
10. Verify prior year and year-to-date dividends and loan interest paid;
11. Retrieve online (up to 90 days) a copy of a canceled check(s);
12. Change my Internet Banking password;

13. Change my physical address, cell phone number, home phone number, email address or mailing address;
14. View my last ACH deposit.
15. Retrieve online statements (up to 12 months), only if I agreed (elected) online statements.

You may offer additional services in the future and, if so, I will be notified of them.

Limitations on Frequency and Dollar Amount of Transactions.

1. Withdrawals from my Savings Account(s) or Checking Account(s) or loan advances on my ReadyCash Line of Credit, HELOC or Visa Credit Card whether by check or transfer to other accounts, are not limited in terms of minimum or maximum dollar amounts per transaction except as listed below.
2. All withdrawals and transfers from a Savings or Checking Account are limited to the extent of clear funds available in the Account.
3. All loan advances are limited to the amount available from the Line of Credit loan limits.
4. Bill Payments and interbank transfers are limited in terms of the maximum dollar amount as disclosed on the applicable disclosure received at time of service sign up.
5. Subject to cancellation if no activity within a consecutive 3 month period.

INTERNET BANKING PIN.

I understand that I cannot use Internet Banking without a member identification number which you refer to as a PIN. I AGREE THAT THE USE OF THE PASSWORD CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.

I am responsible for the safekeeping of my PIN and for all transactions made by use of Internet Banking. I will notify you immediately by phone and send written confirmation if my PIN is disclosed to anyone other than the joint owner of my account. If I disclose my PIN to anyone (including, without limitation, an account aggregation service provider), however, I understand and agree that I have given them access to all my accounts via Internet Banking and I am responsible for any such transaction. I understand and agree that I must change the PIN immediately to prevent transactions on my account if anyone not authorized by me has access to my PIN. I further understand and agree that my PIN is not transferable and I will not disclose it or permit any unauthorized use thereof.

If I voluntarily subscribe to a third party account aggregation service where my selected Credit Union deposit and loan account(s) as well as my accounts at other financial/investment institutions may be accessed on a web-site, I may be requested to give my Credit Union PIN to the aggregate service provider. I understand that by doing so, I am providing the aggregate service provider access to my account(s) at the Credit Union.

Joint Accounts. If I utilize the Service to access my Accounts which are jointly owned, transactions performed on any such account by electronic means where my PIN is utilized shall be considered authorized by me.

ONLINE E-MAIL COMMUNICATIONS. I can communicate with you via electronic mail (e-mail) by logging on to your website and following the instructions for contacting you. However, I may only email you general questions and not account information questions. You will not respond to account information related questions sent to you via e-mail. Also, I should not send you any confidential account information via e-mail. You will only respond to e-mail sent to you via your website. I cannot perform transactions on my account via e-mail. I cannot request a stop payment or report an unauthorized transaction via e-mail. Since these types of requests require expeditious handling, I must make these requests by calling or mailing you. I agree that you may take a reasonable amount of time to act on any e-mail you actually receive from me. Any information I receive from you in response to my e-mail questions is provided on a best-efforts basis and is believed to be reliable but cannot be guaranteed. You are not responsible for any deficiencies in the accuracy, completeness, availability, or timeliness of such information or any investment or other decision I make using this information. You will only respond to e-mails from the e-mail address you have on file for me. If I change my e-mail address, I must notify you in writing before my address changes.

ILLEGAL, FRAUDULENT, OR IMPROPER ACTIVITIES. I agree not to use Internet Banking or the Credit Union's website for any illegal, fraudulent or improper activity including, but not limited to, illegal gambling or linking the Credit Union's website to any other website. If you or any service provider suspects that I may be engaged or may have engaged in any illegal, fraudulent, or improper activity, my access to Internet Banking and the Credit Union's website may be suspended or terminated without advance notice. I agree to cooperate with you to investigate any suspected illegal, fraudulent, or improper activity. I will indemnify you for your losses resulting from my illegal, fraudulent or improper activity.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS

If I requested that you issue me an ATM Card or VISA Debit Card to be used to transact business at any of your proprietary ATMs or any ATM belonging to the STAR, PLUS or The CO-OP Shared Network System of ATMs or activated a VISA Credit Card to obtain advances at ATMs bearing the VISA logo, then the information below applies to me. Access to ATMs is through the use of a Card and a Personal Identification Number (PIN) which you will provide to me.

TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS

Types of available transactions are listed below. I understand you may offer additional services in the future and if so, I will be notified of them. Transaction types and services may be limited on certain ATMs on the systems which are not owned by you (non-proprietary ATMs), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an "invalid transaction". In addition, when you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

ACCOUNT ACCESS

The ATM services which you make available to me and which are covered by this Disclosure and Agreement are:

1. Deposits to my Primary Savings Account and Checking Account at your proprietary ATM(s) and at the selected CO-OP@ATM(s);
2. Withdrawals from my Primary Savings Account and Checking Account at your proprietary ATM(s) or Shared Network ATMs;
3. Transfers from my Primary Savings Account to my Checking Account within the same account number at your proprietary ATM(s) (and some shared network ATMs);
4. Advances on my VISA line using a VISA Credit Card at ATMs displaying the VISA logo;
5. Account balance inquiries.

You may offer additional services in the future and, if so, I will be notified of them.

Unless otherwise noted, the above services are generally available at ATMs on the STAR, PLUS and The CO-OP Shared Network Systems. Services, however, may be restricted on certain ATMs on the systems which are not owned by you. In such case, an attempted transaction may be refused by the Shared Network ATMs. Also, transactions at Shared Network System terminal may be subject to a service charge for use of the Share Network as disclosed in the Schedule.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSACTIONS

1. Withdrawals from ATMs are generally limited to a maximum of \$500.00 per day or available balance in my account and overdraft sources, which ever is less. Note, however, that withdrawal limitations may vary between networks and individual machines. In addition, you reserve the right to adjust my maximum per day cash disbursement levels, from time to time, in your sole discretion.
2. Per transaction withdrawal limitations and minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access.
3. For security reasons, in the event my ATM Card, VISA Debit Card or VISA Credit Card or the PIN is lost or stolen, or there is an information and/or data breach compromise, you may adjust my maximum limit and/or block my card access.

OVERDRAFT TO LINE OF CREDIT

I understand that if I have an overdraft Line of Credit, ReadyCash, VISA Credit Card or Home Equity Line of Credit Account in conjunction with my Checking Account, then I may use that line of credit to fund any overdraft on my Checking Account including overdrafts caused by ATM or POS terminal access.

I understand that I may not otherwise use my ATM Card(s) or VISA Check Card to overdraw my Primary Savings Account or Checking Account, or exceed my Line of Credit limit, if applicable.

However, if I do overdraw, I authorize you to cover the overdraft as Follows:

OVERDRAWN SAVINGS ACCOUNT: You will withdraw funds from my Primary Savings Account or Checking Account or make a cash advance from my Line of Credit Account(s), if any, or make a withdrawal from other accounts on which I am a joint owner.

OVERDRAWN CHECKING ACCOUNT: You will make a cash advance from my Line of Credit Account(s), if any, or withdraw funds from my Primary Savings Account or make a withdrawal from other accounts on which I am a joint owner.

OVERDRAWN LINE OF CREDIT: You will withdraw funds from my Primary Savings Account(s) or Checking Account, or other accounts on which I am a joint owner.

NOTE: Overdrafts which cannot be honored are payable on demand and may result in termination of my account(s).

MY ATM CARD AND/OR VISA DEBIT CARD

You may charge for replacement Card(s). Both an ATM Card, VISA Credit Card and/or VISA Debit Card and a Personal Identification Number (PIN) will be used each time I use an ATM. The following conditions must be observed for both the privacy and protection of my account and the system:

1. **I MUST KEEP MY CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;**
2. **I MUST NOT (A) TELL ANY UNAUTHORIZED PERSON MY PIN, (B) WRITE MY PIN ON MY CARD, (C) WRITE MY PIN ON A SEPARATE PIECE OF PAPER AND KEEP IT IN MY PURSE OR WALLET WITH MY CARD, OR (D) OTHERWISE MAKE IT AVAILABLE (THROUGH THEFT, MY OWN NEGLIGENCE, OR OTHERWISE) TO ANYONE ELSE;**

3. **I MUST TELL YOU IMMEDIATELY OF ANY LOSS OR THEFT OF MY CARD AND/OR PIN. IF I AUTHORIZE YOU TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, I AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM MY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD. IF I GIVE MY CARD OR PIN TO ANYONE, ANY WITHDRAWAL BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY ME.**

SAFETY AT THE ATM OR OTHER TERMINAL

I understand that I should use caution at all times when using an ATM or POS terminal. Some precautions I can take are: observe the area for anything unusual or suspicious; lock my vehicle when I leave it; have my Card in my hand as I approach the machine; avoid reaching in my wallet or purse in front of the machine; avoid counting my cash at the machine, lock the doors and roll up all but the driver's window when using a drive-up machine. If I feel unsafe for any reason, I should leave the area immediately. If someone follows me after using the ATM, I should quickly go to a safe area that is well populated and well lit. I should report any incident to the police as soon as possible.

PERSONAL IDENTIFICATION NUMBER (PIN)

I agree to memorize my ATM or VISA Debit Card PIN(s) and will not write it on the Card(s) or on a separate sheet of paper kept with my purse or wallet or otherwise make it available (through theft, my own negligence, or otherwise) to anyone else. If I forget the number, I may contact you and you will issue a duplicate at the charge set forth in your current Schedule of Fees.

OWNERSHIP OF ATM CARD OR VISA DEBIT CARD

The Card remains your property and I agree to surrender the Card(s) to you upon demand.

You may cancel, modify, or restrict the use of any Card (1) upon proper notice or (2) without notice if (a) my account is overdrawn; (b) if you are aware that I have violated any term of this Disclosure and Agreement, whether or not you suffer a loss; or (3) where you deem it to be necessary to maintain or restore the security of my account(s) or the ATM or POS system.

You also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

MAKING ELECTRONIC FUND TRANSACTIONS

I agree to follow the instructions posted or otherwise given by you or any ATM Network or POS Terminal concerning use of the machines.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS OR VISA DEBIT CARDS WHEN USED FOR POINT-OF-SALE TRANSACTIONS TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS

By use of my ATM Card or VISA Debit Card, I authorize you to make withdrawals from my Checking Account for cash advances and/or purchases.

ACCOUNT ACCESS

I may use my Card to withdraw cash from my Checking Account by way of a cash advance from merchants, financial institutions, or others who honor the Card(s) and/or pay for purchases from merchants, financial institutions, and others who honor the Card(s).

I understand that some participating merchants (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. You may place a hold against my Checking Account for the anticipated amount. The hold may remain in effect from the time the notice is received by you up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from my Checking Account.

LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNTS OF TRANSACTIONS

Cash advances and purchases are limited on a daily basis by the available funds in my Checking Account plus available funds in my designated overdraft sources or my assigned daily limits, whichever is less. For security reasons, there may be limits on the number of these transactions that may be authorized.

RETURNS AND ADJUSTMENTS. (VISA DEBIT CARDS)

Merchants and others who honor VISA Debit Cards may give credit for returns or adjustments, and they will do so by sending you a credit slip that you will post to my Checking Account.

FOREIGN TRANSACTION—VISA DEBIT CARDS

Purchases, cash advances, and credits made in foreign currencies will be billed to my Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus 1%. The conversion

rate may be different than the rate on the day of the transaction or date of the posting of the Account.

When a credit to the Account does not fully offset a charge to the Account due to changes in the rate, I am responsible for the difference.

EXCEPTION FOR CERTAIN VISA TRANSACTIONS

Notwithstanding the above, I may have no liability for unauthorized transactions with my VISA Debit Card that are processed through VISA. If a transaction at an ATM is not processed through VISA (such as a cash withdrawal from my Checking Account) this exception will not apply. This exception will not apply to VISA Debit Cards issued outside the U.S. I must provide a written statement regarding any claim of unauthorized VISA Transactions.

NOTICE REGARDING NON-VISA PINLESS DEBIT CARD TRANSACTIONS:

You allow non-Visa debit transaction processing. This means I may use my Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions.

The non-Visa debit network for which such transactions are allowed is CO-OP, Plus and Star systems.

Examples of the types of actions I may be required to make to initiate a transaction on a Pin-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having my identity verified using known information derived from an existing relationship with us instead of through the use of a PIN.

Please be advised that the terms and conditions of my agreement with you relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

If I have any questions about non-Visa debit transactions, I will call you at (626) 974-4447.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, POINT-OF-SALE TRANSACTIONS, ELECTRONIC TELEPHONE BANKING TRANSACTIONS, INTEREST BANKING AND MOBILE BANKING TRANSACTIONS RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS

1. **TRANSACTION RECEIPT.** I will receive a receipt at the time I make any transfer to or from my account using one of the ATMs, when obtaining a cash advance with my Card, or when I make a purchase using a POS terminal. I should retain this receipt to compare with my statement from you.
2. **PERIODIC STATEMENT.** I will receive a monthly statement (unless there are no transfers in a particular month) for the account(s) which I have accessed using the ATMs, POS terminals, Electronic Telephone Banking, Internet Banking or Mobile Banking which will show the calendar date that I initiated the transfer, the type of transfer, and the type of account(s) accessed by the transfer, and the amount of transfers occurring in that statement period. I will receive a statement at least quarterly.
3. **Internet Banking Transaction.** I may print a record of any individual transaction conducted through the Service at any time after the transaction is completed. I may also subsequently contact you to request a paper receipt for any such transaction provided it is no more than 24 months old. A fee may be charged for such paper copy, subject to your Schedule of Fees and Charges.

MY LIABILITY FOR UNAUTHORIZED TRANSACTIONS AND ADVISABILITY OF PROMPT REPORTING

I must tell you AT ONCE if I believe my checks, ATM Card, VISA Debit Card, VISA Credit Card, or my Internet Banking, Mobile Banking, ATM Teller Card, VISA Debit Card, or VISA Credit Card PIN (collectively "check(s), Card(s), and/or PIN(s)") has been lost or stolen or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. A written notification to you should follow my telephone call. I could lose all the money in my account (plus my maximum overdraft line of credit). However, if I believe my Card(s) and/or PIN(s) has been lost or stolen, and I tell you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50.00 if someone used my checks (in an Electronic Check Transaction), my Card(s), and/or my PIN(s) without my permission. If I do NOT tell you within two (2) business days after I learn of the loss or theft of my check(s), Card(s), and/or PIN(s) and you can prove you could have stopped someone from using my check(s) (in an Electronic Check Transaction), my Card(s), and/or my PIN(s) without my permission if I had told you, I could lose as much as \$500.00.

If I am using a VISA consumer card, including credit or debit card, for transactions that take place on the VISA network system, I understand that VISA Operating Rules and Regulations provide for \$0 liability for losses from unauthorized (fraudulent) activity. This does not apply to ATM transactions using a PIN.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN, or other means, or if I believe a transfer has been made using the information from my check without my permission, I must tell you at once. If I do NOT tell you within sixty (60) days after the statement was mailed to me, I may not get back any money I lost after the sixty (60) days if you can prove that you could have stopped someone from taking the money if I had told you in time. If I can document a good reason (such as a long trip or hospital stay) kept me from telling you, you will extend the time period.

TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF AN UNAUTHORIZED TRANSACTION

If I believe my check(s), Card(s), and/or PIN(s) has been lost or stolen or that someone will or may use it to transfer money from my account without my permission, I must telephone you at: (626) 974-4447 to report lost or stolen cards. After Hours for VISA Debit Card and ATM Cards:

(888) 241-2510 (inside United States)
(909) 941-1398 (outside United States, collect calls)
After Hours for VISA Credit Card:
(866) 437-4961

or write you at: P.O. Box 210,
West Covina, CA 91793

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

REGULATION "D" RESTRICTIONS ON ELECTRONIC FUNDS TRANSFERS

Any combination of pre-authorized, automatic, or telephone withdrawals or transfers from Savings (Share) Accounts are limited to no more than six (6) transfers in each statement period.

However, I may make an unlimited number of withdrawals from or transfers among my own Savings Accounts by mail, messenger, or in person at the Credit Union or at the ATM. I may also make an unlimited number of withdrawals from my savings accounts through the Credit Union's Electronic Telephone Banking, Internet Banking, Mobile Banking or by telephone if I request that you send me a check.

Transfers or withdrawals in excess of the above limitations will not be honored.

VERIFICATION

All transactions affected by use of the ATMs, POS terminals, Electronic Telephone Banking, Internet Banking, Mobile Banking or other electronic transaction contemplated hereunder which would otherwise require my "wet" signature, or other authorized signature, shall be valid and effective as if "wet" signed by me when accomplished by use of an Electronic Check Transaction, the Card(s), and/or PIN(s) or as otherwise authorized under this Agreement. Deposits at an ATM are subject to verification by you and may only be credited or withdrawn in accordance with your Delayed Funds Availability policy. Transactions accomplished after the close of normal business each day shall be deemed to have occurred on that business day. You are not responsible for delays in a deposit due to improper identification on the deposit envelope or improper keying of my transaction. Information accompanying a deposit should include my name, your name, my member number, and where I want my deposit to go. If I make a deposit to my Checking Account with you, the Checking Account deposit slip should be included.

BUSINESS ACCOUNTS

The error resolution and liability provisions of this Electronic Fund Transfers section, as well as those on the back of periodic statements, do not apply to business account or to any accounts that are not established primarily for personal, family, or household purposes. Authorized representatives of businesses must notify us immediately if they discover any unauthorized transactions or errors, and they must send us a written notice of the problem within a reasonable time (not to exceed 14 days of the date of discovery or their receipt of the first statement or notice reflecting the problem, whichever occurs first). Shorter time frames apply to commercial ACH transactions. Under no circumstances will United Catholics FCU be liable for any special or consequential damages involving business accounts. The business entity for which a card is issued will assume sole responsibility for any unauthorized use of its Card(s) or PIN(s), and indemnifies and holds United Catholics FCU harmless from all claims, actions, proceedings, losses, damages, and expenses (including attorneys' fees and expenses) arising out of any unauthorized transactions.

ACH AND WIRE TRANSFERS

The State of California has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers, Automated Clearing House (ACH) credits, and some book transfers on the Credit Union's records.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. This Funds Transfer Agreement (Agreement) contains several notices which you are required to provide to me and establishes other terms of agreement which will apply to all funds transfers which involve me and the Credit Union. Using the Credit Union to send or receive funds transfers shall constitute my acceptance of all of the terms and conditions contained in this Agreement.

To the extent that the terms contained in this Agreement are different than those in any other agreement or terms of account, this Agreement shall control and be deemed to modify such other agreements or terms of account.

1. This Agreement applies to Funds Transfers as defined in the Article 4A of the Uniform Commercial Code (Division 11 of the California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.
2. The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time for wire transfers will be at 12:30 p.m. (Pacific Time) on each weekday that the Credit Union is open that is not a federal holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next following business day and processed accordingly.
3. The Credit Union may charge my account for the amount of any funds transfer initiated by me or by any person authorized by me as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. I will be notified of the security procedure, if any, to be used to verify payment orders issued by me or for which my account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless I notify the Credit Union in writing that I do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from me or other authorized parties on the account until I and the Credit Union agree, in writing, on an alternate security procedure.
5. If I send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.
6. If I give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that I will be responsible to the Credit Union if the funds transfer is completed on the basis of the identifying account number I provided the Credit Union.
7. If I give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that I will be responsible for any loss or expense incurred by a receiving bank that executes or attempts to execute the payment order in reliance on the identifying number I provided.
8. The Credit Union may give me credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. I am hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from me of the amount credited to me in connection with that ACH entry. This means that the Credit Union may provide me with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on my account and I will be liable to repay the Credit Union.
9. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide me with next day notice of receipt of ACH credit transfers to my account. I will continue to receive notices of receipt of ACH items in the periodic account statements that you provide.
10. If the Credit Union received a funds transfer for me or for other persons authorized to have access to my account, I agree that the Credit Union is not obligated to provide me with next day notice of the receipt of the funds transfer. The Credit Union will provide me with notification of the receipt of all funds transfers by including such items in the periodic account statements which the Credit Union provides. I may, of course, inquire between receipt of periodic statements whether or not a specific funds transfer has been received.
11. If the Credit Union becomes obligated under Article 4A (Division II of the California Uniform Commercial Code) to pay interest to me, I agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.
12. The Credit Union may, in its sole discretion, reject any funds transfer request which: (1) exceeds the collected and available funds on deposit in my designated account(s); (2) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by me; (3) contains incorrect, incomplete, or ambiguous information; (4) involves funds subject to a lien, hold, dispute, or legal process pending their withdrawal; or (5) involves a transfer that is prohibited under applicable law, rule, or regulation. I understand and agree that the Credit Union shall incur no liability for any loss occasioned by the Credit Union's refusal to accept any funds transfer order.
13. The Credit Union shall have the right to charge the amount of any funds transfer

request to any of my accounts at the Credit Union in the event that no account is designated or in the event that a designated account has insufficient collected funds to cover the amount of a funds transfer request. The Credit Union may charge a service charge for services relating to the sending or receiving of the funds transfer request. Such charge(s) are set forth in the Credit Union's Schedule of Fees and Charges, which is incorporated by this reference.

14. If I initiate a funds transfer request denominated in United States dollars for transfer to a foreign country, the Credit Union may transfer payment in the currency of the beneficiary bank's country at the Credit Union's buying rate of exchange to United States dollars. If the transfer is returned for any reason, I agree to accept the refund in United States dollars in the amount of the foreign money credit, based on the then-current buying rate of the bank converting the currency to United States dollars at the date of refund, less any charges and expenses incurred by the Credit Union.
 15. Except as expressly prohibited by applicable state and federal laws and regulations, I understand and agree that the Credit Union will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer which the Credit Union failed to abide by the agreed upon security procedures) which I fail to report to the Credit Union within thirty (30) days after my receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within the Credit Union's reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) my negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction given to the Credit Union by me or my authorized agent; or (6) any error, failure, or delay in execution of any funds transfer instruction, cancellation, or amendment caused by circumstances beyond the Credit Union's reasonable control, including, but not limited to, any computer or communication facilities malfunction.
- Except as otherwise provided by applicable state or federal laws or regulations,

the Credit Union's liability for any negligent or intentional action or inaction in connection with any funds transfer request shall be limited to my direct loss and payment of interest. **UNDER NO CIRCUMSTANCES SHALL THE CREDIT UNION BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE, OR SPECIAL DAMAGES WHICH I MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.**

16. Subject to applicable state and federal laws and regulations, the Credit Union may amend the terms of this Agreement at any time. By thereafter using or continuing to use the Credit Union's funds transfer services, I agree to such amendments.
17. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws doctrines of such state to the contrary.

INTERNATIONAL ACH TRANSACTIONS: I acknowledge that in the event an International ACH Transaction ("IAT") Entry that is transmitted to or from any of my Accounts is identified and designated by UCFCU's screening criteria for review and examination under the OFAC Rules and Regulations ("OFAC Rules"), then the settlement of such an IAT Entry may be delayed or suspended pending UCFCU's review of the IAT Entry, and may be terminated under applicable OFAC Rules. I also acknowledge that UCFCU may be required to place an indefinite hold on the funds covered by the IAT Entry if the IAT Entry is required to be terminated under the OFAC Rules. I agree that any delay described in the foregoing provisions of this paragraph is a permissible delay under the terms of laws and regulations applicable to the availability of funds held in deposit accounts. In the event an IAT Entry is delayed or terminated, UCFCU will provide me such notice as may be required by the NACHA Rules, OFAC Rules or other applicable laws and regulations.

