MEMBERSHIP AND ACCOUNT AGREEMENT
This Agreement covers your and our rights and responsibilities concerning accounts Security Credit Union (SCU) offers. In this Agreement, the words “you” and “your” mean anyone who signs an Application for Membership. The words “we,” “us,” and “our” mean Security Credit Union. The word “account” means any one or more share or other accounts you have with Security Credit Union. Your account type(s) and ownership features are designated by you when you apply for Account Membership. By signing an Application for Membership, each of you, jointly and severally, agree to the terms and conditions in this Account Agreement and Disclosures Booklet, the Application for Membership, the Funds Availability Disclosure, the Truth-in-Savings Disclosure, Fee Schedule and Security’s Bylaws and Policies, and any amendments to these documents from time to time which collectively govern your Membership and Accounts.

NOTICE OF ARBITRATION PROVISION
This Agreement contains an Arbitration Provision which provides that you or the Credit Union may elect to have all disputes resolved by BINDING ARBITRATION INSTEAD OF COURT.
You should read the Arbitration Provision below carefully. It provides, among other terms:
You GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under this Agreement (EXCEPT for matters that may be taken to SMALL CLAIMS COURT).
Your rights will be DETERMINED by a NEUTRAL ARBITRATOR and NOT a judge or jury.
You are entitled to a FAIR HEARING, BUT the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT.
Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. 
YOU MAY NOT PARTICIPATE AS A CLASS REPRESENTATIVE OR MEMBER IN ARBITRATION OR IN ANY OTHER CONSOLIDATED PROCEEDING.

1. MEMBERSHIP ELIGIBILITY.
To join Security Credit Union you must meet the membership requirements including the purchase and maintenance of at least one share (“membership share”) as set forth in Security Credit Union’s Bylaws and maintain a $5 minimum balance. You authorize us to check your account, credit, and employment history, and obtain information from third parties, including consumer reporting agencies and credit reporting agencies, to obtain copies of your credit report to verify your eligibility for the accounts and services you request.
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Therefore, when you open an account with Security Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver’s license or other identifying information.

2. ACCOUNTS.
2a. INDIVIDUAL PARTY ACCOUNTS.
An individual party account is an account owned by one member (individual) qualified for Security Credit Union membership. A joint account owner, the interest in account ownership passes subject to applicable law or agreement and subject to other provisions of this agreement governing our business with the Credit Union and withdrawal requests of an owner or owner’s agent and pledges of the account to secure a debt.

2b. JOINT OWNER ACCOUNTS.
An account owned by two or more parties is a jointly owned account. This means when one owner dies, all sums in the account will pass to the surviving owner(s). A surviving owner’s interest is subject to the Security Credit Union statutory lien for the deceased owner’s obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b) Control of jointly owned accounts. Any owner is authorized to and deemed to act for any other owner(s) and may in any way, and without consent of the other owner(s). Each owner guarantees the signature of any other owner(s). Any owner may withdraw all of the funds in the account, request stop payment(s) on items, transfer, or pledge to us all or any part of the account without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

2c. BENEFICIARY DESIGNATED ACCOUNTS (PAYABLE ON DEATH ACCOUNT).
A Payable on Death (POD) account is established in order to designate any surviving POD beneficiary/payee or designated payee of a single or multiple party account, excluding Individual Retirement Accounts (IRAs). If more than one POD or beneficiary/payee is named, the ownership of account benefits passes to all such beneficiaries/payees, without rights of survivorship. If percentages are not indicated for each beneficiary, accounts payable to more than one surviving beneficiary are owned equally by such beneficiaries without rights of survivorship. Designation of a beneficiary/payee for IRAs requires a separate form and does not apply to POD designations. We are not required to inform the beneficiary/payee of the establishment of any such account or his or her vesting interests in any account, unless required by law. If no particular designated or payable-on-death beneficiary is listed at the time of death, any account payable to the estate of the deceased will be managed in accordance with the Michigan Estates Code.

2d. YOUTH CHECKING
Security Credit Union’s standard checking accounts are available to members age 18 or over. Members between the ages of 11-17 may open a checking account in their own name, or as a fiduciary and as more fully set forth in the Michigan Estates Code.

2e. TRUSTEE/ESTATE & OTHER FIDUCIARY ACCOUNTS.
Fiduciary accounts may be opened with Security Credit Union by authorized representatives. In order to open these fiduciary accounts, you must keep a minimum of $5 on deposit in the savings account and you must agree to provide the required documentation as is required by Security Credit Union. Some account limitations apply. As Trustee/Personal Representative/Fiduciary you represent that you are authorized to hold, manage, deposit, withdraw and invest funds on behalf of the Trust/Estate/Protected Person. You also agree to send written notice of any changes to the Trust document containing a hold harmless provision, which would cause the representations specified below to be or become inaccurate or incorrect. The Trust credit Union may rely on the below representations until we receive written notice affecting the powers of the Trustee/Personal Representative/Conservator/Guardian/executor.

a) Trust Accounts: A Trust account is established in the name of a Trust created by the grantor(s)/outside of Security Credit Union. The trustee(s) of the Trust has (have) access to the funds in the account. To establish an account in the name of a Trust, the grantor(s) or trustee(s) must provide a properly executed Certificate of Trust Existence and provide the credit union with a hold harmless provision. Security Credit Union reserves the right to refuse membership to a Trust when it is not drafted in accordance with and governed by the laws of the State of Michigan.

A Trust is eligible for membership provided:

• Any of the settlors or initial trustees of the Trust are eligible for membership.
• If none of the settlors are alive at the time of account application, one or more beneficiaries are individually eligible members.

Trustee(s) represent the following:
• The Trust is in full force and effect and it has not been revoked or amended in any manner which would cause the representations made herein to be inaccurate or incorrect.
• The named Trustee(s) has qualified; it acting as Trustee(s), and is authorized to act for you and for all beneficiaries of the Trust.
• The Trust does not contain a hold harmless provision for any third party dealing with the Trust or any Trustee and that such provision applies to Credit Union.

Any one Trustee has the power to authorize withdrawals or transfers from authorized accounts, or authorize new accounts or services. The Credit Union may rely on these representations and any instructions by the Trustee(s) and act in accordance therewith in any respect affecting the account before or after termination of the Trust, unless and until it receives a written notice of changes to the Trust, with notice of changes in Trustee(s), or written notice of any events affecting the Trustee(s) powers described above or in any documents required by the Credit Union.

As Trustee(s), you acknowledge and understand your legal obligations as a fiduciary and as more fully set forth in the Michigan Estates and Protected Individuals Code. You further agree to conduct all business with the Credit Union on behalf of the Trust in accordance with state and federal laws as well as orders from any court of competent jurisdiction.

Trustee(s) hereby jointly and severally (if more than one) hold the Credit Union and each of its officers, directors, employees, agents, and affiliates harmless and indemnify them against any claims, judgments, settlement amounts, or other liabilities or costs of defense or settlement, including attorneys’ fees or related to any alleged or actual improper or unsuitable actions taken in the construction of Trust(s) in connection with the account for the Trust or for any distribution of Trust assets to any person or entity. This indemnification is made by the Trustee(s) both in the capacity as Trustee and individually, and shall not be limited by any other independent documentation. If a Trustee provides the Credit Union that the Credit Union reasonably believes might expose it to claims, suits, losses, expenses, liability, or damages, it may refuse to follow the instruction or order.

b) Estate Accounts: The Credit Union receives the right to refuse membership to an Estate when it is subject to a will not drafted in accordance with and governed by the laws of the State of Michigan, or is subject to an out-of-state probate proceeding. To establish an account in the name of an Estate, the personal representative(s) must provide a death certificate, properly executed Letters of Authority and any other required information required by the Credit Union.

An Estate is eligible for membership provided:

• That the personal representative is subject to the jurisdiction of the State of Michigan or will be distributed in accordance with Michigan law.
• The person opening the account has been appointed and accepted, or filed, a Statement of Acceptance of the position of Personal Representative of the Estate.

The Personal Representative of the Estate qualifies for membership

The Personal Representative represents the following:

• The Letters of Authority presented are in full force and effect and have not been revoked or amended in any manner which would cause the representations made therein to be inaccurate or incorrect.
• The named Personal Representative has qualified, is acting as Personal Representative, and has authorized the opening of this account and complete other documents for the receipt of financial services from the Credit Union.

As Personal Representative, you acknowledge and understand your legal obligations as a fiduciary and as more fully set forth in the Michigan Estates and Protected Individuals Code. You further agree to conduct all business with the Credit Union on behalf of the Estate in accordance with state and federal laws as well as orders from any court of competent jurisdiction.

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3. AGENCY DESIGNATION ON AN ACCOUNT.

An agency designation on an account is an instruction to us that the owner authorizes another person to act in accordance with the instructions or an order to the Credit Union. We make transactions regarding your account(s), pursuant to a Power of Attorney, but has no obligation to do so. You agree that we have no duty to investigate or verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire, but we may act in reliance thereon without diminishing our liability for any loss or other expense we incur from our acceptance of your Power of Attorney.

3.1 Protection of Funds by ACH & Wire Transfers. The Credit Union may allow a third person acting as your attorney-in-fact to make transactions regarding your account(s), pursuant to a Power of Attorney, but has no obligation to do so. You agree that we have no duty to investigate or verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire, but we may act in reliance thereon without diminishing our liability for any loss or other expense we incur from our acceptance of your Power of Attorney.

3.2 Security Credit Union Account Agreement and Disclosures

The Security Credit Union Account Agreement and Disclosures are the legal document that governs your account(s). You are responsible for reviewing and understanding the terms of this Agreement. We reserve the right to change the terms and conditions of this Agreement at any time without notice. You have the right to cancel your account(s) at any time by filling out a separate form.

4. ACCOUNT ACCESS.

You may withdraw or transfer available funds from your account(s) in any manner we permit (e.g., at an automated teller machine, through online or mobile banking, in person, by mail, automatic transfer, or telephone, as applicable). We may return unauthorized checks or debts to your account through wire or ACH transfer. You agree that if you receive funds by wire or ACH transfer, we are not required to notify you at the time the funds are received and you may not object to the transaction or claim a mistake until the time you view the transaction on your statement.

5. ACCOUNT FEES.

We pay account earnings and assess fees against your account as set forth in the Fee Schedule. We may change the Fee Schedule at any time and will notify you as required by law.

6. TRANSFER LIMITATIONS.

Withdrawal Restrictions. We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Checks or other transfers or payment orders which are drawn against insufficient available funds may be subject to a service charge as stated in our Fee Schedule. We may charge your account for the amount of such items or ACH transfers and impose a return fee for any ACH returns. We may charge a fee for returned checks or other transfer orders which are drawn against insufficient available funds may be subject to a service charge as stated in our Fee Schedule. We may charge your account for the amount of such items or ACH transfers and impose a return fee for any ACH returns. We may charge a fee for returned checks or other transfer orders which are drawn against insufficient available funds.
discretion. We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered Security Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Security Credit Union loan on time.

b) Transfer Limitations (Regulation Q). For all types of savings accounts that are eligible for automatic transfers, telephone, electronic, or audio response transfers, you may make up to six such transfers to an account at another financial institution or to a third party during any calendar month. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers at an ATM, in person at a Security Branch, through the mail or to any Security Credit Union loan. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

8. YOUR LIABILITY FOR OVERDRAFTS.

PLEASE REVIEW THIS INFORMATION CAREFULLY. IF YOU DO NOT UNDERSTAND ANY PROVISION IN THIS “YOUR LIABILITY FOR OVERDRAFTS” SECTION, OR IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT US AT (810) 235-2332, OR VISIT ANY BRANCH.

a. General

1. What Does it Mean to Overdraw Your Account? “Overdrawing” your account means that there are not sufficient available funds (as described in Section B below) in your account to pay for a transaction, resulting in a negative or “overdrawn” balance. Some transactions that can result in an overdraft in your account include, but are not limited to:

- the payment of checks, electronic fund transfers, telephone-initiated transactions, preauthorized payments under our Bill Payment Service, debit card transactions, or other withdrawal requests authorized by you;
- the return (unpaid) of items deposited by you;
- the assessment of service charges by us; or
- the deposit of items that are treated as not yet “available” according to our Funds Availability Policy.

2. What Happens if the Credit Union Refuses to Pay the Item? If you overdraw your account, we may return the item unpaid, commonly known as a return for “non-sufficient funds” or “NSF”. It is important to understand that the Credit Union has no control over how many times an intended payee will resubmit an item to us for payment. When we return an item unpaid, we will assess you an NSF Fee each time the item is presented to us for payment. There is no limit on the number of NSF Fees we may assess against your account. NSF items are described in more detail in Section D.

3. What Happens if the Credit Union Pays the Item? If you overdraft your account and we pay the item, we may do so in one of two ways:

- through standard overdraft practices that come with your account, which we call “Courtesy Pay”, or
- through an overdraft protection plan, which we call “Overdraft Transfer Service”.

You can elect to decline either of these services at any time, which may result in your transactions being declined for non-sufficient funds if the available balance in your account is insufficient to pay for your transaction.

4. Your Obligation to Keep Records of Your Transactions. While we provide Courtesy Pay and the Overdraft Transfer Service for your convenience and as a way to help you avoid overdrafts, NSF transactions, and associated fees, you are responsible for keeping track of the funds in your account that are available for you to use before you write a check, preauthorize a payment under our Bill Payment service, authorize an ACH transaction, make a cash withdrawal at an ATM, or use your debit card for a transaction. Among other things, you should keep a running balance that reflects all of your transactions in your account (including the available balance). Both can be checked when you review your account online, at a Credit Union-owned ATM, by phone, or at a branch. It is important to understand how these balances work so that you know how much money you have available to the amount of funds in your account at any given time. This section explains actual and available balances and how they work.

2. Your “Actual Balance”. Your “actual” balance is the amount of money that is actually in your account at any given time, but not all funds included in the actual balance are considered “available” for transactions on your account. The actual balance is also sometimes referred to as your “ledger balance.” Your actual balance reflects transactions that have posted to your account, but it does not reflect transactions that have been authorized and are pending or deposits that may be on hold. While the term “actual” may sound as though the number you see is an up-to-date indication of what is in your account that you can spend, that is not always the case because any purchases, checks, fees, other charges, or deposits made to your account that have not yet posted will not appear in your actual balance. For example:

- assume you have a $50 actual balance, but you just wrote a check for $40, then your actual balance is $50 but it does not reflect the pending check transaction. Though your actual balance is $50, you have already spent $40.

3. Your “Available Balance”. Your available balance is the amount of money in your account that is available to you to use without incurring a fee. The available balance takes into account factors such as funds placed on hold and pending transactions, like pending debit card purchases, that the Credit Union has authorized, but that have not yet posted or settled to your account. For example:

- assume you have an actual balance of $50. If you were to use your debit card at a restaurant to buy lunch for $20, then that merchant could ask us to preauthorize the payment in that amount (or even a different amount). If the merchant requests preauthorization in the amount of $20, we will place a “hold” on your account for $20 (referred to as an “authorization hold”)
- you actually spend $20 at the restaurant, and you have opted into Courtesy Pay for everyday debit transactions, we will decline the request.
- when the merchant submits its bill for payment (which could be days later and for a different amount than the amount of the authorization hold), we will release the authorization hold, and the transaction to your account, and your actual balance will be reduced by the amount of the posted transaction.

4. Your Available Balance and Non-Debit Card Transactions. For electronic funds transfers (ACH), checks, bills payments, and any other non-debit card transactions, we use your available balance at the time a transaction posts to determine whether your account is overdrawn and whether a fee will be assessed. Your available balance works with respect to debit card transactions, please see Section C.

c. Authorization Holds for Debit Card Transactions

1. What is an Authorization Hold? When you use your debit card to pay for goods or services, the merchant may seek preauthorization from us for the transaction. When we preauthorize the transaction, we commit to make the requested funds available when the transaction finally posts and as such, we generally place a temporary hold against some or all of the funds in the account linked to your debit card, based on the amount of the preauthorization. We may hold this temporary hold against some or all of the funds in the account linked to your debit card, based on the amount of the preauthorization. We may hold this temporary hold against some or all of the funds in the account linked to your debit card, based on the amount of the preauthorization. We may hold this temporary hold against some or all of the funds in the account linked to your debit card, based on the amount of the preauthorization. We may hold this temporary hold against some or all of the funds in the account linked to your debit card, based on the amount of the preauthorization. When the transaction is if you have opted into Courtesy Pay for everyday debit transactions and (2) your available balance is insufficient to cover the transaction at both the authorization and the settlement of that transaction. Note that transactions authorized with a merchant as requiring debit card transactions may be covered by Courtesy Pay if you have opted in to Courtesy Pay for the payment of everyday debit card transactions.

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The following examples illustrate how this works if you have opted into Courtesy Pay with respect to everyday debit transactions:

**Example A:** Assume your actual and available balances are both $50, and you use your debit card at a restaurant for $20. If the restaurant requests preauthorization in the amount of $20, an authorization hold is placed on $20 in your account, so your available balance is only $30. Your actual balance would remain $50. Before the restaurant charge is sent to us for payment, a check that you wrote for $40 posts to your account, bringing your available balance down to $10. If your actual balance is only $30 (due to the authorization hold of $20), your account will be overdrawn by $10, even though your actual balance is $50. In this case, if we pay the $40 check under Courtesy Pay, we will charge you a Courtesy Pay Fee. For example, if you added a tip) to the restaurant. Because the amount of the restaurant charge was authorized when the available balance in the account was sufficient to cover the transaction, we will not charge you a Courtesy Pay Fee.

**Example B:** Assume your actual and available balances are both $5, and you use your debit card at a store for $25. If the store requests preauthorization in the amount of $25, an authorization hold is placed on your account for $25 using Courtesy Pay, resulting in a negative available balance of -$20. When the $25 debit transaction posts/settles to your account, the available balance in your account is still -$20. We will release the authorization hold, and pay you the transaction amount. Because the amount of the charge was authorized, the available balance was insufficient to cover the transaction, and the available balance was still insufficient to cover the transaction at settlement, we will charge you a Courtesy Pay Fee.

**Example C:** Assume your actual and available balances are both $5, and you use your debit card at a store for $25. If the store requests preauthorization in the amount of $25, an authorization hold is placed on your account for $25 using Courtesy Pay, resulting in a negative available balance of -$20. You deposit $100 into your account, bringing your available balance up to $75.00 (the $100 deposit less the $25 authorization hold for the preauthorized debit transaction). When the $25 debit transaction posts/settles to your account, the available balance in your account is now $55. You deposit $100 into your account, bringing your available balance up to $75,000 (the $100 deposit less the $25 authorization hold for the preauthorized debit transaction). We will release the authorization hold, and pay the transaction amount. Because the available balance as posted to your account at a time when the available balance was sufficient to cover the transaction, we will not charge you a Courtesy Pay Fee.

**d. Payment of Overdrafts**

1. The Credit Union Has No Obligation to Pay Your Overdrafts. We are not obligated to pay any item presented for payment if your account does not contain sufficient available funds to cover the item. If we pay a transaction that overdraws your account, we are not obligated to continue paying such transactions in the future. We may pay all, some, or none of your overdrafts, without notice to you. You are liable to us to repay your overdrafts on your account whether you created them or not. If you do not pay, and we take collection action against you, you agree to pay for any costs of collection. We may close your account without notice to you with excessive overdraft activity, and report the account to a consumer reporting agency.

2. Fees Associated with Overdrawing Your Account – Courtesy Pay Fees. We assess a fee each time an item is presented for payment that we either pay, resulting in an overdraft, or which we decline to pay because payment of the item would result in an overdraft, we paid it. If we pay an item in accordance with Courtesy Pay, we will charge you a Courtesy Pay Fee. There is no limit on the total fees we can charge you for overdrafting your account.

3. Fees Associated with Overdrawing Your Account – Overdraft Transfer Service. There are fees associated with our Overdraft Transfer Service. These fees may be less expensive than Courtesy Pay Fees or NSF Fees. If we pay an item in accordance with our Overdraft Transfer Service, we will charge you an Overdraft Transfer Fee. If you have elected both the Overdraft Transfer Service and Courtesy Pay, there are circumstances wherein you will be charged both an Overdraft Transfer Fee and a Courtesy Pay Fee. These circumstances are discussed in greater detail in Section F. There is no limit to the total fees we can charge you for overdrafting your account.

4. Fees Associated with Overdrawing Your Account – Courtesy Pay. If we do not pay an item, we will return the item to the underwriter, which will be deducted from your account, further increasing the overdraft amount. When the restaurant charge is finally submitted to us for payment, we will release the authorization hold and pay the transaction amount (which may be $20 or even a different amount, for example, if you added a tip) to the restaurant. Because the amount of the restaurant charge was authorized when the available balance in the account was sufficient to cover the transaction, we will not charge you a Courtesy Pay Fee.

5. Fee Schedule. Please refer to the Fee Schedule for a current listing of all fees associated with overdrawing your account.

6. YOU ACKNOWLEDGE THAT YOU MAY STILL OVERDRAW YOUR ACCOUNT EVEN THOUGH THE AVAILABLE BALANCE APPEARS TO SHOW THERE ARE SUFFICIENT AVAILABLE FUNDS TO COVER A TRANSACTION THAT YOU WANT TO MAKE. This is because your available balance may not reflect all of the outstanding checks, automatic bill payments that you have authorized, or other outstanding transactions that have not yet been paid from your account. For example, you may have written a check that is still outstanding because it has not been submitted for payment by the payee. That check will not be reflected in your available balance until it is presented for payment. In addition, your available balance may not reflect all of your debit card transactions. We have no control over when a merchant submits an item for payment. For example, if a merchant obtains our prior authorization but does not submit an everyday debit card transaction for payment within three (3) business days of authorization (a grace period of 30 business days for certain types of debit card transactions including, but not limited to, car rental transactions and international transactions), we are required to release the authorization hold on the transaction. Your available balance will not reflect this transaction once the hold has been released. Please refer to the section entitled “Authorization Holds for Debit Card Transactions” below for information about how authorization holds affect your available balance.

Finally, your available balance may not reflect the most recent deposits to your account. Please refer to the Funds Availability Disclosure for information regarding the availability of your deposits for withdrawal.

e. How Transactions Are Posted to Your Account

There are basically two types of transactions in your account: credits or deposits of money into your account, and debits or payments out of your account. It is important to understand how each is applied to your account so that you know how much money is available to you at any given time. This section explains generally how and when we post transactions to your account.

When processing items drawn on your account, our policy is to pay them as we receive them. We commonly receive items to be processed against your account(s) multiple times per day in what are referred to as presentment files. Each presentment file received commonly contains a large amount of a specific type of item (checks, ACH transactions, or ATM/POS transactions). It is common for each of these presentment files to contain multiple items to be processed against your particular account. When multiple items are received at the same time, the items will be paid as follows:

- **Checks are paid in the order received**;
- **ACH items in each presentment file post credits first in the order presented, then debits in the order presented (we typically receive up to four ACH presentment files per day)**

- **ATM/POS items are paid in the order they are presented.**
- **Transactions performed in person, such as withdrawals or checks cashed at one of our locations or a shared branch, are generally paid at the time they are performed.**

The order in which items are paid is important if your account does not contain sufficient available funds to pay all of the items that are presented. If an item is presented for payment and your available balance is insufficient to pay it, we may, at our discretion, automatically transfer available funds from your designated account pursuant to the Overdraft Transfer Service, pay the item pursuant to Courtesy Pay, or return the item (NSF).

Please understand that the above information is only a general description of how certain types of transactions are posted. These practices may change, and the Credit Union specifically reserves the right to pay items in any order, as permitted by law.

f. Overdraft Transfer Service

1. Overdraft Transfer Service. We offer an optional overdraft protection plan that we refer to as our “Overdraft Transfer Service” where funds from a linked savings account or for overdraft protection. We will look first to this service for overdraft protection before applying our discretionary Courtesy Pay Overdraft Service when your account is overdrawn. The Overdraft Transfer Service may save you money on the total fees you pay for overdraft protection.

With this service, you authorize us to make transfers of available funds automatically from your regular savings account, plus the overdraft transfer fees, to cover overdrafts in your checking account. The Overdraft Transfer Service is an optional feature that can be added to your eligible checking accounts upon your request. To request or terminate the Overdraft Transfer Service: (1) call us at (810) 235-2322; (2) visit any branch and speak with a Representative; or (3) mail a request to Security Credit Union, P.O. Box 5265, Grand Blanc, MI 48480-5265.

Overdrafts paid pursuant to the Overdraft Transfer Service are subject to a per-item transfer fee and transfer fee schedule. If you decline or terminate the Overdraft Transfer Service and are not eligible for Courtesy Pay, and there are insufficient available funds in your checking account to cover an item, your item will not be paid unless it was a previously authorized everyday debit card transaction. The item will be returned, and an NSF Fee, if applicable. If you have elected the Overdraft Transfer Service and an item is presented for payment and returned unpaid due to an insufficient available balance, it is important to remember that we have no control over how many times an intended payee may present the same item for payment. Multiple presentments of the same item will result in multiple fees. Transfers will appear on your periodic statements for each applicable account.

2. Limits on Overdraft Transfer Service. We will not transfer more than the available balance in your designated linked account. For example, if the overdrawn amount and related fee(s) exceed the available amount. If the available balance in a designated linked account is not enough to pay the full amount of the transaction(s) you have in process on any day plus the transfer fee, we will transfer up to the available balance to pay one or more transactions, plus the applicable fee for each item. Any transactions that are not paid by the transfer will either be paid through our Courtesy Pay Service or returned, and the associated transfer fees, Courtesy Pay Fees, and/or NSF Fees, as applicable, will be assessed.

The following example illustrates how this works if you have elected both Overdraft Transfer Service and Courtesy Pay Overdraft Service:

Assume your actual and available balances in your checking account are both $50, and your available balance in your savings account is $10. You write a check for $60. When the check is presented for payment, because you don’t have $80 available in your checking account or regular savings account, the item cannot be fully paid using the Overdraft Transfer Service from the regular savings account. However, if you have also elected Courtesy Pay, you may elect to transfer the $10 in your linked savings account and pay the remaining portion of the item using Courtesy Pay. In
such case, you will be assessed both an Overdraft Transfer Fee and a Courtesy Pay Fee.

However, because Courtesy Pay is a discretionary service, we may instead elect to decline to pay the transaction. If we decline to pay the transaction, we will not transfer or reclassify funds from your linked savings account, we will decline the transaction, and we will assess you an NSF Fee each time the item is presented for payment. It is important to remember that we have no control over how many times an item is resubmitted and the same item for payment. Multiple presentments of the same item will result in multiple fees.

3. We May Return Items Unpaid. We are not obligated to pay any item presented for payment if your account does not have sufficient available funds to cover the transaction or if you do not authorize and pay an overdraft, then we decline or return the transaction or item unpaid and charge a related NSF Fee as stated in our Fee Schedule. You are responsible for ensuring that your account includes sufficient available funds to cover transactions you initiate or authorize when they are processed for payment from your account, and you also acknowledge that the timing of when merchants or payees submit transactions to us for payment may vary.

If your account does not have sufficient available funds when a transaction or item is presented to us for payment and, as a result, returned unpaid, the merchant or payer of your transaction or item may choose to resubmit the same transaction, and may do so multiple times. In the event a transaction or item is resubmitted for payment at a time when your account lacks sufficient available funds to pay it and we decline it we will charge a related NSF Fee each time that same transaction is returned unpaid.

4. Termination of Overdraft Transfer Service. We may terminate the Overdraft Transfer Service at any time with or without notice to you. Any owner of the checking account may terminate the Overdraft Transfer Service and will and only be activated if funds are not available from the Overdraft Transfer Service. If you fail to provide funds to cover an overdraft, then we may terminate the Overdraft Transfer Service.

1. Courtesy Pay. In accordance with our commitment to provide valued service and benefits, we may, if you qualify, at our discretion, pay overdrafts that would cause your eligible checking account to have a negative balance up to the amount of your limit, which is determined by us in our sole and absolute discretion, for any one or more of the following reasons:

- You are not using regular deposits into your account;
- You do not have sufficient funds in your account to cover the transaction;
- You have an outstanding balance due on an overdraft repayment plan;
- You have an insufficient balance due on an overdraft repayment plan;
- You have a party to a bankruptcy proceeding;
- Any or all of your account(s) with us are being reviewed for improper activity or transactions;
- Your checking account is classified as inactive;
- You use the Service to pay items written to check cashing agencies;
- You have an unresolved prior loss with us; or
- We believe you are not managing your checking account in a responsible manner which may harm you or us.

5. Courtesy Pay is a Discretionary Privilege. Any payment made by us under Courtesy Pay is a discretionary privilege provided from time to time and may be withdrawn or withheld by us at any time without prior notice, reason or cause.

6. Notification. If you qualify for Courtesy Pay, we will notify you that Courtesy Pay has been added to your account. However, we may refuse to pay an overdraft at any time, even though we may have previously paid overdrafts. We have no obligation to notify you before we pay or return any item. It is important to remember that Courtesy Pay is a discretionary privilege offered by the Credit Union. If at any time we determine that your account is no longer eligible for Courtesy Pay for any reason, we can discontinue it immediately without notice to you.

7. How Courtesy Pay is Administered. If you are eligible for the Service, we will generally pay your overdraft items up to a maximum amount established by the Credit Union in its sole and absolute discretion, including fees. We are not required to notify you of any nonsufficient funds checks, ACH items, or other transactions that may have been paid or returned. We may refuse to pay any overdrafts without first notifying you even though your account is in good standing and even if we have paid previous overdrafts.

8. When is the overdraft payment due? The total of the overdraft (negative) balance in your checking account, including any and all fees and charges, is due and payable upon demand, and you are required to immediately deposit sufficient funds to cover the overdraft paid by us and pay the related fees.

9. Courtesy Pay Fees. A Courtesy Pay Fee will be charged to your checking account, in accordance with our Fee Schedule, for each overdraft that is authorized and paid through the Service. This means that more than one Courtesy Pay Fee may be assessed against your checking account per day depending upon the number of overdrafts authorized and paid through Courtesy Pay. You understand that your Courtesy Pay Limit will be reduced by the amount of the fees. If we choose not to pay the item/transaction under Courtesy Pay, you are subject to a Non-Sufficient Funds (NSF) Fee in accordance with our Non-Sufficient Funds policy. Each item for payment and returned unpaid due to an insufficient available balance. Your periodic statement will itemize Courtesy Pay Fees and NSF Fees for each cycle, as well as the year-to-date total of fees.

10. Transfers to Cover Overdrafts. You understand and agree that we have the right to transfer available funds from your checking account to any other account(s) with us (excluding IRAs and certificate accounts), including account(s) upon which you are a joint owner, in an amount equal to the overdraft and related fees.

11. Right of Setoff. In addition to any other rights that we may have, you agree that we have the right to transfer any deposits, future deposits, or other credits to any account in which you may now or in the future may have an interest to our right of setoff for any liabilities, obligations or other amounts owed to us by you (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 you decline Courtesy Pay (see below), you consent and expressly agree that the application of setoff of funds in any account includes the right to set off any amount of money from any other account (such as a Security Credit Union savings account) to the account of which you are a joint owner, in an amount equal to the overdraft and related fees. In the event a transaction or item is resubmitted for payment at a time when we determine that your account is no longer eligible for Courtesy Pay for any reason, we can discontinue it immediately without notice to you.

12. Default. You will be in default under the terms ofCourtesy Pay if you fail to live up to any of the terms and conditions set forth herein on any loan, deposit or other account(s) with us or by not maintaining any of your obligations or other amounts owed to us by you (including but not limited to 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.

13. Termination: Suspension. We may terminate or suspend Courtesy Pay at any time without prior notice. In no event will any termination relieve you of your obligation to repay any negative balance, overdraft fees, collection costs, attorneys’ fees and court costs that we may incur as a result of your default.

14. Your Right to Decline Courtesy Pay. Any owner of the checking account may decline the Service. If you elect to have the Service, visit us in a branch, contact us at (810) 235-2322, or write to us at Security Credit Union, P.O. Box 5255, Grand Blanc, MI 48440-5255. You must also provide us with a statement that you are declining the Courtesy Pay Service and we will remove the Service from your checking account. If you decline the Service, you will still be individually and jointly obligated to repay the unpaid negative balance in accordance with the terms and conditions of Courtesy Pay.

15. Optional Overdraft Protection Plans. As discussed in more detail above, we also offer the optional Overdraft Transfer Service which links your checking account to a savings account, as well as other overdraft sources and may be less expensive than Courtesy Pay. To learn more, please ask us about these plans.
ANY QUESTIONS, PLEASE CONTACT US AT (810) 235-2322 OR VISIT ANY BRANCH.

9. POSTDATED AND STALEDATED CHECKS.
We may pay any check without regard to its date. You agree not to deposit checks or other items of payment (including electronic payments) that may be returned by your bank (or any other holder) as staledated or postdated. We will not notify you to pay check drawn on your account which is presented more than six months past its date.

10. STOP PAYMENT ORDERS.
a) Stop Payment Order Request. You may request a stop payment order on any Postdated or Staledated check. To be effective, the stop payment order must be authorized in writing by the check writer or by you, or by the person or by contacting us via phone at (810) 235-2322 or toll free at (800) 373-2333. Stop payment requests, presented in writing, must be dated, signed, and describe the account number and the date and amount of the check. A stop payment order will be effective if Security Credit Union receives the order in time for Security Credit Union to act upon the order and you state the account number, check number and exact amount. You understand that the exact information is necessary for Security Credit Union’s computer system to identify the check. If you give us incorrect, untrue or incomplete information, we will not be responsible for failing to stop payment on the check. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of any item paid after the payment order expires. Should the payment be presented during the payment order expires. Should the payment be presented during the six-month period from the date of the call, we will return the payment and the stop payment order will no longer be effective. If the payment is presented after the six-month period.
b) Duration of Order. You may make an oral stop payment order which will lapse within 14 calendar days unless confirmed in writing within that time. Stop payment orders that are confirmed in writing are effective for six months and may be renewed in writing from time to time. We reserve the right not to have to receive a stop payment order expires. Should the payment be presented during the six-month period from the date of the call, we will return the payment and the stop payment order will no longer be effective. If the payment is presented after the six-month period.

c) Liability. Fees for stop payment orders are set forth in the Fee Schedule. You must pay a fee for each stop payment order placed. Payment of a stop payment order must be made by check, cashier’s check, money order or other payment authorized by us. If you fail to pay the stop payment order fee, we will not honor further stop payment orders on your account.

11. CHECK 21 AND SUBSTITUTE CHECKS.
What is a substitute check?
To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check bears this legend: “This is a copy of your check.” You may use it in the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have the rights under other law with respect to those transactions.

Your rights regarding substitute checks
In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and any interest or fees that were charged as a result of the withdrawal (for example, returned check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of your substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within ten business days after we received your claim and the refund order of you (or hereafter owed Security Credit Union unless prohibited by applicable law). Such a security interest may be used to pay for any debt or amount owed to Security Credit Union for an obligation secured by your primary residence, but your primary residence shall not be security for obligations other than that which it secures. All accounts are non assignable and non-transferable to third parties.

14. LEGAL PROCESS.
If any legal action is brought against you, we may pay out funds according to the terms of the action. A debtor’s discharge does not result in a discharge of any lien, charge or debt, or assignment of any property, right or interest of the debtor. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process withdrawn from your account and fees that were charged as a result of the withdrawal (for example, returned check fees).

(Continued on next page)
If you do not perform one of these actions, we will assess you the Inactivity Fee. Inactive account status does not apply to members who have open Security Credit Union accounts. If such a member has an active Security Credit Union account, such as checking, an IRA or a Certificate, etc. It also does not apply to savings accounts where the primary account owner is under age 18 or to those accounts that have been open for less than one year.

28. DORMANT ACCOUNTS.
If you reside in the state of Michigan and have had no activity on your account(s) within a three year period, (i.e., primary savings, club accounts, and/or checking accounts, etc.) other than a dormancy fee (up to $10.00) per month, as authorized by the active Security Credit Union bylaws, your account(s) (are) considered to be dormant and/or abandoned. The account will be assessed a dormant account fee, as set forth in the Fee Schedule, and closed. You authorize us to transfer any other Security Credit Union account funds to cover any fees, if applicable. To the extent allowed by law, we reserve the right to transfer and account funds to an account payable and to suspend any further account transactions. The funds in your account will then be escheated to the state of Michigan. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency. Escheat periods vary by state.

21. SPECIAL ACCOUNT INSTRUCTIONS.
You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you fail to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other security. We may require you to provide written authorization when you request account changes.

22. TERMINATION OF ACCOUNT.
In addition to the account closing as outlined in this agreement, we may terminate your account at any time without notice to you or require you to close your account and apply for a new account if: (1) there has been a forgery or fraud reported or committed involving your account; (2) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks are lost or destroyed; (5) there is an excessive number of checks or withdrawals as defined by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate a single party account (by giving written notice); however, we reserve the right to require the consent of all account owners to terminate a multiple party account. We are not responsible for payment of any check, withdrawal, or other item after your account is terminated, however, if we pay an item after termination, you agree to reimburse us.

23. TERMINATION OF MEMBERSHIP.
You may terminate your membership by giving us written notice. You may be denied services or expelled for any reason allowed by applicable law, including causing a loss to Security Credit Union or for abusive behavior.

24. DEATH OF ACCOUNT OWNER.
We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member’s death. Once we are notified of a member’s death, we may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten days after that date unless we receive written notification from any person claiming interest in the account and requesting us to stop payment on the checks or other items. We may require any person claiming a deceased owner’s account funds to indemnify us for any losses resulting from our honoring of checks or any other payments or transfers, or order any other representatives of any account owner. All dividend payments to an account may cease to accrue effective the date of death of the primary owner, and any deceased owner’s account funds will be distributed as required by the state of Michigan, and any clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you choose to reclaim such funds, you must apply to the appropriate state agency. Escheat periods vary by state.

29. ENFORCEMENT.
You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. We may deduct to pay you from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

30. GOVERNING LAW.
This Agreement is governed by Security Credit Union’s bylaws, federal laws and regulations, the laws, including the applicable principles of the courts of the State of Michigan, and Michigan clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you choose to reclaim such funds, you must apply to the appropriate state agency. Escheat periods vary by state.

31. BINDING ARBITRATION AND CLASS ACTION WAIVER - RESOLUTION OF DISPUTES BY BINDING ARBITRATION.
In the event of any dispute arising out of or related to the Services or the Agreements, including any claims that such provisions are invalid, unenforceable, or in conflict with any statute, rule, or regulation, or any claims that the Agreements failed to provide adequate notice or consent, the parties hereby agree to arbitrate such dispute, except as may be otherwise required by law, you agree that at no event shall the Credit Union’s liability to you exceed your actual damages. In no event will the Credit Union be liable for incidental or exemplary damages, including, but not limited to, loss of anticipated profits or other economic loss in connection with or arising out of this agreement.

a. Agreement to Arbitrate Disputes. Either you or we may elect, without the other party’s consent, to resolve any dispute between us concerning your membership, your account deposits ("Accounts") and the services related to your membership and Accounts ("Services") (i.e., open accounts but not limited to all disputes that you may raise against us, must be resolved by binding arbitration, except for those disputes specifically excluded below). If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

b. No Class Action or Joining of Parties. YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL REPRESENTATION, COLLECTIVE ARBITRATION, REPRESENTATION WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING.

Regardless of when the claim or cause of action arose or accrued, or when the allegations or facts underlying the claim or cause of action occurred, unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account owners), and any court proceeding may not be joined in the same arbitration, or to parties to a single transaction or related transaction), whether or not the claim has been assigned.

c. Disputes Covered by Arbitration. YOU ACKNOWLEDGE THAT IN ARBITRATION THERE WILL BE NO RIGHT TO A JURY TRIAL. Any claim or dispute relating to or arising out of your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general or other representative action, it being expressly understood that the arbitrator shall have no power to consolidate or join any individual (non-class, non-representative) basis and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on, or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to your Accounts. Disputes include only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor, or assignee, or trustee in bankruptcy. Disputes do not include claims that relate directly to the Credit Union, but also its affiliates, successors, assigns, accountants, employees, agents, and claims for which we may be directly or indirectly liable, even if we are not properly liable, including, but not limited to any claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims asserted by account managers, cross-claims, third party claims, interpleaders, or assignees; and claims independently or with others. If party initiates a proceeding in court regarding a claim or dispute which is included in this arbitration provision, the other party may elect to proceed in arbitration pursuant to this Resolution of Disputes by Arbitration provision.

d. Disputes Excluded from Arbitration. Disputes filed by you or us individually in a small claims court or to the extent the dispute remains in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appeal to a non-smart court, that claim shall be subject to this Resolution of Disputes by Arbitration provision. Our Claims or disputes against you arising from your status as a borrower under any loan agreement with us shall not be subject to this Resolution of Disputes by Arbitration provision.

e. Commencing an Arbitration. The arbitration must be filed with one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing such arbitration: JAMS, NAA, or the American Arbitration Association or JAMS. If you initiate the arbitration, you must notify us in writing at:

Security Credit Union
P.O. Box 5255
Grand Blanc, MI 48430

If we initiate the arbitration, we will notify you in writing at your last known address on file with us. If you or we apply for filing fees for these forums, as well as additional information about initiating an arbitration by contacting these arbitration forums:

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The arbitration shall be conducted in the same city as the U.S. District Court closest to your home address, unless the parties agree to a different location in writing.

f. Administration of Arbitration. The arbitration shall be decided by a single, neutral arbitrator, who shall be either an experienced attorney or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitrator shall follow the applicable law and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those provisions and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or by us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will not award attorney's fees to a party unless the party is the prevailing party. A party may request a hearing or a written decision. The arbitrator shall also follow the procedures and rules of the arbitration forum. The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum. The panel shall issue a written decision within ten years of the commencement of the arbitration, or after the hearings conclude, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may request a hearing or a written decision. The arbitrator's award may be confirmed, vacated, modified, or entered as a judgment in any court having jurisdiction.

g. Governing Law. You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and will be interpreted and enforced under Michigan law. To the extent state law is applicable, the laws of the State of Michigan shall apply.

h. Severability. Survival. These arbitration provisions shall survive (a) termination or changes to your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between you and us.

i. Applicability. Arbitration will not apply to your Account as long as you are an active duty Service Member.

j. Right to Reject this Resolution of Disputes by Arbitration provision. YOU MAY CHOOSE TO REJECT THIS RESOLUTION OF DISPUTES BY ARBITRATION PROVISION BY Sending us written notice as described below:

1. If you agree to be bound by the above Resolution of Disputes by Arbitration provision, then no action is needed on your part.

2. If you take no action, then effective immediately your Accounts will be bound by this Resolution of Disputes by Arbitration provision.

Rejection of the Resolution of Disputes by Arbitration provision:

1. If you do not agree to be bound by this Resolution of Disputes by Arbitration provision, you must send us written notice that you reject the Resolution of Disputes by Arbitration provision within 30 days of account opening or within 30 days of receiving this notice, whichever is sooner, including the following information:

a. Your written notice must include: your name, as listed on your account, your account number, and a statement that you reject the Resolution of Disputes by Arbitration provision.

b. You must send Your written notice to Us at the following address:

Security Credit Union
P.O. Box 5205
Grand Blanc, MI 48480

Funds Availability Disclosure

This disclosure is provided in compliance with the Expedited Funds Availability Act and Federal Reserve Regulation CC. Funds availability rules set forth specific time frames which determine when funds deposited may actually be withdrawn and/or used to pay checks that members have written with Security Credit Union (SCU). It only applies to the availability of funds in transaction accounts. Security Credit Union reserves the right to delay the availability of funds in transaction accounts that are not transaction accounts for periods longer than those disclosed here. Please ask us if you have a question about which accounts are affected by this disclosure.

1. General Disclosure.

Our goal is to make funds from your deposits available to you on the same business day that you receive your deposit. Once deposits are available, you can withdraw the funds and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business, on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after close of business, or at a deposit box, we will treat the deposit as made on the next business day we are open.

In most instances, deposits of government checks and low risk items and the first $200 of personal and business checks and third party checks (provided the payee and the presenter of the check are both Security Credit Union members or a non-member endorser is present with identification) will be available for withdrawal on the day we receive the deposit. Government checks and low risk items include: certified checks, cashier’s checks, teller’s checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders and Select Employer Groups (SEG) payroll checks. Payroll checks from Select Employer Groups (SEGs) received via direct deposit, mailed in or presented directly to Security Credit Union will be available immediately.

For Security Credit Union members who meet certain criteria and guidelines, in some instances and upon our discretion, additional funds from the item(s) you deposit may become available to you more quickly than listed. Decision criteria is risk based, linked to account history, determined by Security Credit Union using internal and confidential information, and is subject to change at any time without notice. At a minimum, you will receive funds availability as listed herein.

Your tellers and employees at Security Credit Union are required to follow strict procedures regarding the acceptance of any check. We require proper identification, proper endorsements and signature verification. This is for our members protection; please be patient and courteous. Security Credit Union reserves the right to refuse deposits which cannot be accepted within our availability guidelines. Any deposits received for deposit over the counter will be refused at that time; for mail deposits you will be notified by certified mail and the deposit(s) returned.

2. Reservation of Right to Hold.

In some cases, we will not make all of the funds that you deposit by check available to you on the day you receive your deposit. The length of the delay is counted in business days starting from the day of deposit. Every day except Saturday, Sunday or a Federal Holiday is considered a business day for availability purposes. For availability purposes, any deposit made on a day Security Credit Union is open for business is the day of deposit. If a deposit is made on a day that we are not open, the day of deposit is the next day that we are open for business. For payments and low risk items include: certified checks, cashier’s checks, teller’s checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders and Select Employer Groups (SEG) payroll checks. Payroll checks from Select Employer Groups (SEGs) received via direct deposit, mailed in or presented directly to Security Credit Union will be available immediately.

Funds may not be available for withdrawal until the seventh business day after the day of your deposit (see Sections 3 through 7 of the Funds Availability Disclosure). The first $200 of your deposit, however, may be available for withdrawal on the same business day or the next business day. When you receive your deposit, we will mail you a receipt listing the funds that were made available to you for withdrawal. For availability purposes, any deposit made on a day Security Credit Union is open for business is the day of deposit. If a deposit is made on a day that we are not open, the day of deposit is the next day that we are open for business. For payments and low risk items include: certified checks, cashier’s checks, teller’s checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, government checks (federal, state, and local), United States Postal Service money orders and Select Employer Groups (SEG) payroll checks. Payroll checks from Select Employer Groups (SEGs) received via direct deposit, mailed in or presented directly to Security Credit Union will be available immediately.

If your deposit is not made directly to one of our employees, or if we take this action after you have left the premises, we will mail you the notice by the next business day after your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available for withdrawal.

3. Longer Delays May Apply.

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

• We believe a check you deposit will not be paid.
• You deposit checks totaling more than $5,000 on any one day.
• You deposited a check that we believe to be fraudulent.
• You have overdraft your account repeatedly in the last six months (see section 5 of the Funds Availability Disclosure).
• There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available for withdrawal. Deposits from $2,500.01 to $5,000 will generally be available for withdrawal no later than the second business day after the day of your deposit. Deposits generally available for withdrawal no later than the seventh business day after the day of your deposit.

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4. SPECIAL RULES FOR NEW ACCOUNTS. If you are a new member, the following special rules will apply during the first 30 days
you are a member:
• In most instances, funds from deposits of government checks and low
risk items payable to the member(s) on the account will be available for
withdrawal on the day the deposit is received.
• Funds from the deposit of personal and certain business checks will be
available for withdrawal on the seventh business day after the day of
deposit.
• Security Credit Union does not accept third party checks for deposit into
new accounts.
• Your ability to utilize certain features of our online banking, mobile
banking, automated phone banking, etc., may be limited.

5. SPECIAL RULES FOR ABUSED ACCOUNTS. If you are a member whose account has had frequent overdrafts in the last six months,
we have deposited checks that were returned unpaid, if your account would have
overdrafted had certain checks written on the account been paid, or if your account
has suffered abusive, fraudulent, or suspicious activity, the following special rules will apply:
• In most instances, funds from deposits of government checks and low
risk items payable to the member(s) on the account will be available for
withdrawal on the day we receive the deposit.
• Funds from the deposit of personal and certain business checks will be
available for withdrawal on the seventh business day after we receive the deposit.
• Security does not accept third party checks for deposit into abused
accounts.

6. DEPOSITS AT ATMS. Funds from deposits made at ATMs will generally be made available by the second business
day following the deposit. Because the same rules apply, Sections 3, 4 and 5
of the Funds Availability Disclosure should be used when depositing items into an
ATM. It is each member’s responsibility to review these rules in full and to
protect checks from being returned or loan payments not being made on a timely basis.

7. NIGHT DEPOSITORIES. Funds deposited to a night depository, lock box, or similar facility are considered
deposited on the day they are removed from said facility and are available for
processing by the credit union. Deposits received on weekends or federal
holidays will be considered received on our next business day. Deposits received after
four cutoff time will be considered on the next business day. Cutoff time may vary
and are posted at each location. Our counts of money will be conclusive. We
may impose additional requirements for certain deposits (e.g. very large cash deposits).

8. HOLD ON OTHER FUNDS. If we accept a check for deposit that is drawn on another financial institution, we may
make funds from the deposit available for withdrawal immediately, but delay your
availability to withdraw a corresponding amount of funds that you have on deposit
in another account. 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 deposit.

9. FOREIGN CHECKS. Checks drawn on a Canadian Bank which states “payable in U.S. Dollars” will be
accepted for deposit under the same availability rules set forth for all checks. For those
Canadian checks which are not payable in U.S. dollars, different rules apply.
All checks drawn on financial institutions located outside the U.S. (foreign
cHECKS) cannot be processed in the same way as checks drawn on U.S. financial
institutions. Foreign checks are exempt from the policies outlined in this disclosure.
Generally, the availability of funds for deposits of foreign checks will be delayed for the
time it takes us to collect the funds from the financial institutions upon which they are
drawn.
 Additional information may be obtained from any of our offices, or by telephoning (810) 235-2232, or toll free at (800) 373-2333. You may also write us using the following address: Security Credit Union, P.O. Box 5255, Grand Blanc, Michigan 48440-5255.
Attention: Funds Availability.

ELECTRONIC SERVICES DISCLOSURE
Security Credit Union makes available to members various Electronic Fund Transfers services, made possible by our advanced electronic data processing system. Some of these transfers are made by use of a plastic Security ATM Card (debit or transfer refered to as ATM Card). Other transfers may be made by use of Automated Telephone Banking or transactions processed through the use of a personal computer.
We will provide a special personal identification number (called a “PIN”) to a member to be used with the ATM Card, Debit Card, Automated Telephone Banking, or personal computer use. Your ATM Card along with the PIN may be used in any Security Credit Union ATM or any ATM displaying Co-Op Network, Accel Exchange, or MasterCard Network Logos. Networks may be added or deleted from time to time without notice.
In addition, Security Credit Union makes available to members who qualify, a Security Debit Card which may be used at merchants displaying a MasterCard Logo. “Cards” refers to both the Security Debit Card and Security ATM Card and is used in this contract when a particular provision relates to both cards.

The terms and conditions of this agreement govern the issuing of PINs, use of the cards and PINs, and rules governing the use of electronic transfers in the following cases:
• If you use a PIN together with the Card or Automated Telephone Banking to make transactions.
• If you use a PIN and password to conduct business through the use of a personal computer.
• If you use your Security Debit Card to purchase goods at a merchant displaying a MasterCard Logos.
• In all cases, your making transactions constitutes your acceptance of the terms and conditions of this agreement.

The terms “You” and “Yours” includes the plural in cases where two or more persons have an interest in a single account affected by this Electronic Fund Transfer Service Agreement.

1. ACCOUNT AGREEMENTS
Each of the following types of accounts at Security Credit Union can be subject to some kind of Electronic Fund Transfer Service: Regular Shares, Share Draft Checking, Christmas Savings Accounts, Special Savings Account, Daily IRA Share Accounts, Insured Investment Accounts (DI). The types of accounts referred to in this disclosure are sometimes referred to as “Accounts.”

2. RIGHT TO TERMINATE
You may terminate this agreement at any time. You may notify us in writing or in
person and we will take the steps necessary to make your account or accounts in
the Credit Union no longer accessible through the ATM, Automated Telephone Banking,
personal computer, and Security Debit Card. The cards must be returned to us.

3. IMPROPER USE/MALFUNCTION
We will make electronic fund transfers you initiate at the ATM, Automated Telephone Banking,
personal computer, or debit card. We are not responsible for any loss or
damage you sustain if you use an ATM or Automated Telephone Banking,
personal computer, or Security Debit Card improperly or if it malfunctions
due to causes beyond our control.

4. FEES
Security Credit Union will charge you, in accordance with the applicable Rate and Fee
Schedule, for each ATM overdraft transfer and for each transfer, deposit, inquiry or
transfer you process at an ATM which is not owned by Security Credit Union. These
fees are for electronic fund transfers or the right to make them. Other fees and
charges may also apply to your account as set forth in the applicable Rate and Fee
Schedule. The Rate and Fee Schedule referred to was provided to you when you
opened your account and may have been amended since that time. A Rate and Fee
Schedule currently applicable to your account is available at any Security Credit Union
office. The applicable Rate and Fee Schedule referred to is the Schedule applicable to
your account. Fees are subject to change with prior notification. If you use an automated
teller machine that is not operated by us, you may be charged a fee by the operator of
the machine and/or by an automated transfer network. Other fees may apply for
foreign transactions.

5. ELECTRONIC FUND TRANSFER SERVICES
At the present time, you can authorize the following types of Electronic Fund transfers to
or from your account at Security Credit Union including the following:

a) Transfer to Your Account(s) including the following:
• Deposits of payroll deductions and net paychecks from any employer who has agreed to work
with us. Direct Deposit can provide you with the following benefits such as Social Security
• pensions, deposits from any third party through the facilities of the Michigan
Automated Clearing House Association, automatic transfers to your account(s)
from the account of other individuals, and transfers to your account(s) from
your other asset or loan accounts.

Credit given by us to you with respect to an automated clearing house credit
entry is provisional until we receive final settlement for such entry through a
Federal Reserve Bank. If we do not receive such final settlement, we are hereby
notified and agree that we are entitled to a refund of the amount credited
to you in connection with such entry, and the party making payment to you via
such entry (i.e., the originator of the entry) shall not be deemed to have paid
you in the amount of such entry.

Under the operating rules of the National Automated Clearing House
Association, which are applicable to ACH transactions involving your account,
we are not required to give you notice of receipt of an ACH item and
we will not do so. However, we will continue to notify you of the receipt of
payments in the periodic statements we provide to you.

b) Transfers from Your Account(s) including the following:
• Automatic deductions from your account for car insurance premiums, disability insurance, payments
of your house mortgage payments, insurance premiums and utility bills, as well as
• an ATM or to a credit card in full or in part, and transfers of third parties through transfers from your
account(s) to the account of others and to make loan payments at the credit
union. We may accept deposits to your account which have been transmitted
through the one or more Automated Clearing House (ACH), and which are not
subject to the Electronic Fund Transfer Act, and your rights and obligations with
respect to such transfers will be consistent in all respects with and governed
by the laws of the state of Michigan and the operating rules of the National
Automated Clearing House Association, which are applicable to ACH
transactions.

c) Automated Telephone Banking Program Transaction: You may make
withdrawals from your accounts with the Credit Union, as well as transfers to or
from accounts with the credit union.

d) Automated Teller Machine (ATM) Transaction: If you have an ATM Card you may make
withdrawals from your account with the credit union as well as
transfers to or from accounts with the credit union. We may use your ATM Card
at any Security Credit Union ATM machine, or any ATM displaying CIRRUS,
Co-Op Network, Accel Exchange, PLUS or MasterCard Network Logos and to
make deposits to the accounts, to make cash withdrawals from your accounts,
and to transfer funds from your accounts.

• MasterCard Debit Card: You have a Security Debit Card, you may use it
to purchase goods or services at places that accept MasterCard cards. Payment
may only be made from funds in your checking account. Access to other
accounts is not permitted for point of sale transactions.

f) Online Banking: If you are signed up for Online Banking you can transfer
available funds to and from your accounts at the Credit Union, request a
disbursement via check, pay bills by Bill Payment, as well as transfer available
funds to another institution. We may make additional types of Electronic Fund
Transfer transactions at our discretion in the future. We may also discontinue one or more,
or all, of our electronic fund transfer services.

6. ELECTRONIC STATEMENTS
If you elect to receive your monthly or quarterly statement electronically through the use
of a personal computer, you will no longer receive a paper based statement on a
monthly or quarterly basis, you understand and agree to furnish your email address
to the Credit Union as part of this agreement. If you change your email address you
may change your email address and request to receive your electronic statement. If you do not change your email address or notify the Credit
(Continued on next page)
Union of any new email address, you understand that you may not receive your monthly or quarterly statement notification.

If you have elected to receive your monthly or quarterly statement electronically you understand and agree to install Adobe Acrobat on your computer in order to access and read your electronic statement.

You understand and agree that the security of the PIN and password used to access electronic statements is your responsibility and further agree to notify the Credit Union immediately if your PIN becomes compromised or known to unauthorized individuals.

7. PREAUTHORIZED CREDITS
If you have arranged to have direct deposits made to your account, you may access your account online via Online Banking, Automated Telephone Banking or call us at (810) 235-2322 to find out whether or not the deposit has been made.

8. PREAUTHORIZED PAYMENTS
RIGHT TO STOP PAYMENT AND PROCEDURE FOR DOING SO. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here’s how – call us at (810) 235-2322, or write to us at P.O. Box 5255, Grand Blanc, Michigan 48448-5255, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and deliver it to us within 14 days after we call. You will charge a fee for each stop payment order you give in the amount set forth in the applicable Rate and Fee Schedule.

NOTICE OF VARYING AMOUNTS. If these regular payments may vary in amount, the person you are paying will tell you, 10 days before each payment, where it will be made and how much it will be. If you choose instead to get this notice only when the payment will differ by more than a certain amount from the previous payment, or if the amount would fall outside certain limits that you set, you will only receive notice when the payment exceeds these amounts.

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

9. DEBITS OR WITHDRAWALS
All uses of the Cards, Automated Telephone Banking or personal computer and PIN are subject to verification by Security Credit Union prior to entry on actual records and cannot be honored if unverified. The Cards and PIN remain the property of Security Credit Union and will be surrendered upon request.

10. CREDITING OF DEPOSITS AND PAYMENTS
Deposits made in an ATM, whether cash check, draft, or money order, are subject to verification and the posting of such deposits and payments to share accounts or loan accounts may be delayed until they can be collected from the ATM, verified, and entered into our books. Further delay may occur if the transaction is made immediately prior to a Saturday, Sunday, or holiday on which we are closed. If your check, draft, or money order in the ATM as a deposit or payment, it is subject to verification in accordance with our Regulation CC and our published check hold policy.

11. RESPONSIBILITY FOR OVERDRAFT
If an overdraft occurs, the overdraft amount is due and payable the moment you are notified of it and you agree to pay the amount, plus any and all expenses incurred by us in our efforts to collect the overdraft. The amount of the overdraft may be subject to overdraft charges and/or transfer charges. You also authorize us, in such a case, to apply any other available funds in your other Credit Union account(s) as may be necessary to pay such overdraft amount plus any applicable transfer charges. If the overdraft is created in your checking account, a transfer will be made from your other share account(s) in the Credit Union to cover the overdraft, in accordance with your checking account agreement with us.

12. LIMITATION OF CARD USE
For security reasons, there are limitations on the frequency and dollar amount of the transactions which you may use your Card, Debit Card, Credit Card, or Online Banking for. For details on these limitations please call (810) 235-2322. You have the right to require us to program our system so that no more than $50.00 cash can be obtained by use of your ATM Card during a single day.

13. CARD OWNERSHIP
The Cards and PIN remain the property of Security Credit Union and will be surrendered upon request.

14. OUR RIGHT TO TERMINATE
The Cards and all privileges may be canceled or limited at any time without notice should Security Credit Union receive information indicating you are unwilling or unable to perform under the agreement, you will not be liable for any unauthorized transactions made with the Card, or any regulations and statutes applicable. The Credit Union can discontinue access to accounts without notice and will not be liable for transactions that cannot be honored.

15. TRANSACTION RECEIPTS
a) You can receive a transaction receipt at the time you make any transfer to or from or between your accounts using an ATM or Point of Sale terminal.

b) If you have arranged to have direct deposit (which are Electronic Funds Transfers as described above) made into your accounts at least once every 60 days from the same person or company. In most cases, the person or company making the deposit will tell you every time they send you money, but if the person or company does not give us such notice you may call us at (810) 235-2322 to find out whether the deposit was made.

c) You will get a statement for each account for each month in which an Electronic Fund Transfer, as described above, occurs. But you will get such a statement quarterly even if such transfer does occur during the particular quarter if the account is still active. Any statement we send you on an account which is subject to Electronic Fund Transfers as previously described and transaction receipts you receive from an ATM are admissible evidence.

16. PERIODIC STATEMENTS
You will be provided with a statement which will include, among other things, a brief description of all electronic funds transfers made to or from your account by means of an ATM, Automated Telephone Banking, personal computer and Security Debit Card sufficient to enable you to determine each transaction which it is believed is related to a receipt furnished to you relating to that transfer. This statement will be provided each month a transaction occurs, or quarterly, whenever is more frequent.

17. RULE OF EVIDENCE
Transaction receipts and periodic statements we furnish to you as provided in the last five paragraphs are admissible as evidence.

18. AMENDMENTS
You understand and agree to install Adobe Acrobat on your computer in order to access your Security Debit Card from risk of loss or theft, or you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or your account is delinquent, you will not be liable for any unauthorized transactions made with your lost or stolen Security Debit Card, when used for point-of-sale transactions (excluding PIN based transactions), if your card was lost because you failed to use reasonable care to safeguard you from the risk of loss or theft, or if you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or if your account is not in good standing, these special rules do not apply, and your liability for the unauthorized use of your Security Debit Card is addressed above.

21. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS
Call Security Credit Union at the telephone number above to the address appearing on your Periodic Statement or at the end of this Agreement as soon as you can if you believe your Periodic Statement or receipt is wrong, or if you need more information about a transaction listed on the Periodic Statement or receipt in order to assert your error. Security Credit Union must hear from you no later than 60 days after it sent you the FIRST Periodic Statement on which the problem or error appeared. You must do all of the following:

- Give Security Credit Union your name and the account number of your account involved if you provide information about an error.
- Describe the error or the transaction you are not sure about and explain as clearly as you can why you believe it is an error or why you need the information.

- Give Security Credit Union the dollar amount of the suspected error. If you believe your account is wrong and you need more time to investigate the possible error, write a letter to us at Security Credit Union, P.O. Box 5255, Grand Blanc, Michigan 48448-5255, within 30 days of the statement error. In your letter, you must state you need more time to investigate the possible error and provide the name and the account number of your account and the dollar amount of the transaction that you believe is incorrect. If you do not tell us within 60 days after the statement was mailed to you, we may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

a) Special Liability Protection Rules for Security Debit Card; Unless you have failed to use reasonable care to safeguard your Security Debit Card from risk of loss or theft, or you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or your account is delinquent, you will not be liable for any unauthorized transactions made with your lost or stolen Security Debit Card, when used for point-of-sale transactions (excluding PIN based transactions), if your card was lost because you failed to use reasonable care to safeguard you from the risk of loss or theft, or if you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or if your account is not in good standing, these special rules do not apply, and your liability for the unauthorized use of your Security Debit Card is addressed above.

22. AGREEMENT TO SAFEGUARD PINS
You agree to use reasonable care to protect any PIN or access device that can be used online to access your security Debit Card from risk of loss or theft, or you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or your account is delinquent, you will not be liable for any unauthorized transactions made with your lost or stolen Security Debit Card, when used for point-of-sale transactions (excluding PIN based transactions), if your card was lost because you failed to use reasonable care to safeguard you from the risk of loss or theft, or if you have reported two or more incidents of unauthorized use to us in the 12 months immediately preceding any report of unauthorized use, or if your account is not in good standing, these special rules do not apply, and your liability for the unauthorized use of your Security Debit Card is addressed above.

(Continued on next page)
23. DISPUTES REGARDING POINT OF SALE TRANSACTIONS
Security Credit Union will reverse an EFT resulting from a point of sale transaction at the request of the merchant and recredit your account for the full amount of the EFT if all of the following occur:

a) You provide notice to Security Credit Union of having made a good faith deposit or withdrawal, agree to give us your account statements and make an assurance to Security Credit Union of the return to the participating Merchant of related goods in dispute, where two or more parties are involved.

b) The amount of the transaction is $50 or more.

c) Within 14 calendar days following the transaction, Security Credit Union tracks the merchant's response to your request for a written or oral refund. You must also verify any oral refund order, notice and assurance in writing within 14 calendar days following the transaction, on a form to be provided by Security Credit Union for that purpose. If written verification is not furnished, Security Credit Union may then restate the original debts and credits involved in the transaction. Security Credit Union’s lien impression rights apply with regard to any overdrafts that occur due to these transactions.

24. LIABILITY FOR FAILURE TO COMPLETE EFT TRANSFERS
If Security Credit Union does not properly complete an EFT transfer to or from your account on time or in the correct amount in accordance with the terms of this Agreement, it will be liable for your losses or damages. However, there are some exceptions.

Security Credit Union need not be liable, for instance:
• If, through no fault of Security Credit Union, you do not have sufficient available funds in your account to make the transfer or if your funds are subject to legal process or other legal encumbrance.
• If Security Credit Union has terminated this Agreement or the transaction would exceed your established credit line.
• If the ATM or any part of the system supporting the operation of the ATM was not working properly and you know of the breakdown when you began the transaction or at some time during the processing of the transaction.
• If the ATM where you attempted to make the transaction did not have enough cash, or did not have funds available to make the transaction.
• If your Card or PIN has been lost or stolen or Security Credit Union has reason to believe that a transaction has not been properly authorized.
• When, despite reasonable precautions taken by Security Credit Union, an act of God or other circumstances beyond its control, interferes with your ability to provide the funds or the funds are not available.
• If Security Credit Union receives inaccurate or incomplete information needed to complete a transaction.
• If any necessary authorizations for completing the EFT transfer have been revoked by an operation of law.
• In the case of preauthorized transfers, Security Credit Union will not be liable where there was a breakdown of the system which would normally handle the transfer at the time that the transfer should have occurred.
• There may be other exceptions provided by applicable law.

25. DISCLOSURE OF INFORMATION TO THIRD PARTIES
In the ordinary course of business, we will only disclose the information concerning your “account” or Electronic Fund Transfers as described above effecting your accounts (1) as provided by law, or (2) with your permission and written consent, or (3) to furnish credit information under the Federal Fair Credit Reporting Act, or (4) if necessary, to verify your complete Electronic Fund Transfers, or (5) to verify the existence of your account, and (6) if the information relates to improper use of your accounts, or (7) to comply with government agencies or courts.

26. REFUSAL TO HONOR CARD
If Security Credit Union determines that the refusal or inability of any electronic terminal, person or vendor to honor your ATM Card or your Security Debit Card or to complete a withdrawal from your account or from the retention of your Card, the Credit Union is also not responsible for the refusal of any merchant, or financial institution, to honor the ATM Card or Security Debit Card or for the retention of either card.

27. FOREIGN TRANSACTIONS
If you effect transactions with your Security Debit Card or Security ATM Card in a currency other than US dollars, MasterCardInternational Inc., will convert the charge into a US dollar amount. MasterCard International uses a currency conversion procedure, which is disclosed to institutions that issue MasterCard. Currently the currency conversions rate used by MasterCard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion procedure involves an image conversion process, the processing fee charged by Security Credit Union may differ from the rate that would have been used on the purchase date or the cardholder statement posting date. You may also be charged a 1% conversion fee.

28. ILLEGAL TRANSACTIONS
Your Security Debit Card may not be used for online gambling or other illegal transactions. The use of Security Credit Union’s debit card for illegal transactions may result in your refusal to account for online gambling or illegal transactions.

29. CREDIT REPORTS
Your signature(s) on the Application for Membership acknowledges your receipt of the attached Electronic Fund Transfer Agreement and Disclosure. I (We) have read all the terms and conditions which accompany this application. Furthermore, we agree that Security Credit Union may obtain a credit report prior to or anytime during which we hold an ATM Card or Security Debit Card with the Credit Union.

30. ELECTRONIC COMMUNICATIONS
If this Electronic Services and Electronic Fund Transfer Disclosure has been provided to you through electronic communication, by initiating the first transaction subject to this Disclosure, you are certifying and acknowledging that you agreed with Security Credit Union to accept this Disclosure electronically instead of in writing and that this Disclosure was accepted by you in a format that allowed you to see the text on the equipment such as a personal computer monitor.

31. REGULATORY AGENCY
This agreement and the EFT services provided hereunder are governed in part by federal and Michigan law. If you believe we may have violated the federal Electronic Fund Transfers Act or any implementing the transaction, Regulation E, you may contact: Federal Trade Commission Electronic Fund Transfers Division If you believe that we may have violated the Michigan Electronic Funds Transfers Act (Michigan Public Act No. 322 of 1978), you may contact: Department of Licensing and Regulatory Affairs Office of Financial and Insurance Regulation P.O. Box 30224 Lansing, Michigan 48009

32. BUSINESS DAYS
Our “business days” are as follows: Monday through Friday 9:00 a.m. to 5:00 p.m. with the exception of Federal Holidays.

33. REMOTE DEPOSIT SERVICES AGREEMENT
Security Credit Union reserves the right to refuse to make deposits of checks ("original checks") to your accounts from any location by scanning or photographing the original checks and delivering the digital images and associated deposit information (“images”) to us or our processor with your Mobile phone, tablet, and/or iPad.

To apply for SCU Remote Deposit, fill out the Electronic Services, Remote Deposit Capture and Electronic Funds Transfer Application. The Credit Union reserves the right to determine if you qualify for the service, based on the information you provide. Your use of the SCU Remote Deposit service indicates your agreement that the member and joint owners, jointly and severally, agree to the terms and conditions in this Agreement and any amendments we may make.

This agreement is the contract which covers your and our rights and responsibilities concerning SCU Remote Deposit Service.

The words “we”, “us”, “our” and “Credit Union” mean Security Credit Union. The word “account” means any one or more deposit accounts you have with us. The word “member” means any natural person, business, organization, or other legal entity that is a member of Security Credit Union and who or which obtains the SCU Remote Deposit services.

1. MOBILE DEPOSITS REMOTE DEPOSIT PROCESS
Member will scan checks or drafts ("items") with a mobile phone, tablet, or iPad device corporate, and you will transmit an electronic file of such electronic images that we will then deposit to member’s account. The Credit Union will act to perform an Image Transaction on the date we receive your Image Transaction for processing.

2. FUNDS AVAILABILITY
Funds from deposited items will be available according to the Credit Union’s Funds Availability Disclosure, as amended from time to time. For purposes of determining the availability of funds, checks deposited via SCU Remote Deposit are considered received by the Credit Union when the SCU Remote Deposit system expressly indicates that the check images are received by the Credit Union. Member agrees that the scanning and transmitting of checks does not constitute receipt by Credit Union.

For the purpose of establishing funds availability, Member’s deposits via SCU Remote Deposit are deemed to be received by the Credit Union at the time the system indicates a successful transaction is completed. Acknowledgment of receipt or delivery does not constitute an acknowledgment by the Credit Union that the transmission of items does not contain errors(s).

3. DEPOSIT ACCEPTANCE
Member agrees that the Credit Union may at any time, in its sole discretion refuse to accept deposits of items from Member via SCU Remote Deposit. In the event that the SCU Remote Deposit services are interrupted or are otherwise unavailable, Member may, at his or her option, deposit checks in person at a Credit Union branch or via night drop or mail or other contractually acceptable method.

4. MEMBER ACCOUNT
Member will designate a Credit Union savings or checking account as the settlement account to be used for the purposes of settling, in aggregate, the financial transactions received in connection with SCU Remote Deposit service. Member agrees that the Credit Union may at any time, in its sole discretion, refuse to establish a Credit Union savings or checking account as the settlement account and may charge such Member a fee for services not rendered.

5. DEVICE REQUIREMENTS
Please refer to the Credit Union’s website at www.securitycu.org for current device requirements. Those requirements are incorporated into this agreement by reference.

6. DEPOSIT ITEM REQUIREMENTS
Member agrees to scan and deposit only checks drawn on financial institutions within the United States. Each image must contain all four corners of the original check at the time presented to Member by the drawer, including, but not limited to, information about the drawer and the paying bank that is preprinted on the original check, the check number, the amount due, the date of the check, and any other regulatory agency, clearing house or association. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. Your endorsement must include “FOR MOBILE DEPOSIT TO SECURITY CU” followed by your signature and account number. Any loss, theft, fraud, counterfeiting, tampering with an image, or any required identification written on the front of the original check and any endorsements applied to the back of the original check. The image quality must meet the standards established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. Your endorsement must include “FOR MOBILE DEPOSIT TO SECURITY CU” followed by your signature and account number.

7. REMOTE DEPOSIT PROHIBITIONS
Member shall not present, or attempt to present, or allow others, either directly or indirectly, to present or attempt to present, for deposit by any means any of the following items:

(Continued on next page)
11. ACCOUNT RECONCILIATION AND RECONCILIATION ERRORS
Member agrees to verify and reconcile any out-of-balance condition, errors, omissions, or other discrepancies of the Member’s SCU Remote Deposit check that has already been presented and cleared by a clearing agent or collecting bank, for any reason, including,
12. MEMBER WARRANTIES
Member makes the following warranties and representations with respect to each image:
13. COMPLIANCE WITH LAW
You will use SCU Remote Deposit for lawful purposes and in compliance with all law, regulation or clearinghouse rule. You also agree that files and data from, reverse engineer, disassemble or decompile the technology or service, modification to confirm that you have satisfied your obligations under this Agreement.
14. SCU REMOTE DEPOSIT UNAVAILABILITY
Member understands that at all times conditioned upon the corresponding operation and availability of those computer services and systems used in communicating Member’s instructions and requests to the Credit Union and the Credit Union’s response. The Credit Union shall not be liable or have any responsibility of any kind for any loss or damage thereby incurred or suffered by Member in the event of any failure, delay, interruption, or discontinuity of service due to the act or omission of any third party, or from any other cause not reasonably within the control of the Credit Union. In the event that SCU Remote Deposit is unavailable, you may deposit original checks at our branches or through our ATMs or by mailing in
15. SCU REMOTE DEPOSIT SECURITY
You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile phone, tablet or iPad device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized access, modification, or destruction of your account data or SCU Remote Deposit files. You will notify us immediately by telephone at 810-235-2322 or Toll Free 800-373-2333 or with written confirmation at the address above if you learn of any loss or theft of original checks. During the period that the Member maintains the original checks, you agree to provide the requested financial information in order to assist the Member in the following:
16. YOUR RESPONSIBILITY
You are solely responsible for the quality, completeness, accuracy, validity and integrity of each image. You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible images to us or if SCU Remote Deposit is used, by authorized or unauthorized persons, to submit fraudulent, unauthorized, inaccurate, incorrect or otherwise impermissible or unusable images to us. In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or service, copy or reproduce all or any part of the technology or service; interfere, or attempt to interfere, with the operation of the service. We are not responsible for security risks. These risks include,
17. FINANCIAL INFORMATION
Credit Union reserves the right to modify SCU Remote Deposit from time to time without making prior notice to Member, provided, however, that Credit Union will give Member at least thirty (30) days notice prior to making any modifications to the SCU Remote Deposit service that would materially alter its functionality, when required by applicable law or regulation to do so.
18. MODIFICATION OF SERVICES
Either party may terminate this Agreement upon written notice to the other party. Notwithstanding any such termination, this Agreement shall remain effective in respect of any transaction occurring prior to such termination. Upon any termination of this Agreement, check will immediately cease using the service, and (i) Member shall promptly remit all unpaid monies due under this Agreement. In addition, Credit Union may immediately suspend or terminate the Member’s access to the service and (ii) Member at least thirty (30) days prior to making any modifications to the
19. TERMINATION
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the Services and/or breach of this Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

In addition, except as otherwise expressly provided by law, you agree to indemnify our technology partners, including but not limited to CO-OP Financial Services and hold them harmless from any losses, damages, costs, expenses, and attorney fees and expenses, arising from claims, to the extent such claim is related to the Collection of or use of the information you convey to us is incorrect or incomplete. Wire transfer requests are subject to your card and the recipient's financial institution. If a wire transfer is not received by the recipient and its whereabouts need to be traced, you may be charged a refund of an abandoned Reserve Board and/or Article 4A of the Uniform Commercial Code. If security procedures are not successful, the wire transfer may be cancelled by Security Credit Union. If this is the case, you will be notified by phone and/or U.S. mail within two business days. When sending wire transfers to a foreign country, Security Credit Union will send the funds in U.S. dollars. They may be converted into the appropriate foreign currency by the financial institution that transmits Security Credit Union's wire transfers or the recipient's financial institution. If a wire transfer is not received by the recipient and its whereabouts need to be traced, you may be charged a refund of the wire transfer fee (as listed in the Fee Schedule) if it was not Security Credit Union's error. It is your responsibility to monitor your account and statements for any errors or discrepancies regarding wire transfers. If you discover an error or discrepancy, you must contact Security Credit Union within 60 days of receiving your account statement to initiate an investigation.

TRUTH-IN-SAVINGS DISCLOSURE

The rates and terms applicable to your account at Security are provided in this Truth-In-Savings Disclosure. Security Credit Union may offer other rates for these accounts from time to time. Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts. The Truth-In-Savings Disclosure does not apply for the change in terms of share accounts as long as 30 day advance notice is given.

1. RATE INFORMATION.

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for the account as stated in the Truth-In-Savings Disclosure Chart. Security Credit Union may also pay dividends on an account as stated in the Truth-In-Savings Disclosure Chart. If it was not Security Credit Union's error. It is your responsibility to monitor your account and statements for any errors or discrepancies regarding wire transfers. If you discover an error or discrepancy, you must contact Security Credit Union within 60 days of receiving your account statement to initiate an investigation.

2. NATURE OF DIVIDENDS.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING.

The compounding and crediting frequency of dividends and dividend period applicable to each account are stated below. The Dividend Period is the time period at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS.

For all accounts, dividends will begin to accrue on deposits on the business day you make the deposit to your account.

5. BALANCE INFORMATION.

To obtain the current balance of your account, you may request the current balance at any time by calling your accounts as stated in the Truth-In-Savings Disclosure Chart. For some accounts, there is a minimum Daily Balance requirement to earn the Annual Percentage Yield. The minimum balance required is the total balance in your account, excluding any share drafts held against your share draft account. The minimum balance is not earned on the first day of the dividend period. If you maintain the minimum balance for the entire dividend period, you will earn the Annual Percentage Yield.

6. ACCOUNT TRANSACTION LIMITATIONS.

For all types of savings accounts, there is a minimum balance requirement applicable to each account as stated in the Truth-In-Savings Disclosure Chart. For some accounts, there is a minimum Daily Balance requirement to earn the Annual Percentage Yield. For all accounts, there is a minimum Daily Balance requirement to earn the Annual Percentage Yield. If you maintain the minimum balance for the entire dividend period, you will earn the Annual Percentage Yield.

7. FEE INFORMATION.

Certain fees may be assessed against your accounts. Refer to the Fee Schedule for the amount of any fee that may be imposed in connection with your account.

PRIVACY NOTICE

Security Credit Union, your member-owned financial institution, is committed to providing a safe place to save and borrow money at very competitive rates. Security Credit Union is equally committed to protecting members' privacy and you can be confident that financial privacy is a priority of Security Credit Union. Security Credit Union gives all members this Privacy Notice to explain how Security Credit Union collects, uses and safeguards its members' personal financial information.

Financial companies choose how they share your personal information. Federal law gives consumers a right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

Member Information Collected. Security Credit Union collects nonpublic personal information from the following sources:

- Social Security number and income information
- Member account transactions and payment history with Security Credit Union or other financial institutions; and
- Information from credit reporting agencies and credit score.

When you are no longer our member, we may continue to share you information as described in this notice.

Member Information Disclosed. Security Credit Union may disclose all of the information collected, as described above, to companies that perform marketing services on behalf of Security Credit Union or to other financial institutions with whom Security Credit Union has joint marketing agreements. At no time does Security Credit Union sell or share information about our members with other entities.

Security Credit Union does not disclose nonpublic personal information, and may disclose all of your personal information

Security Credit Union restricts access to nonpublic personal information about its members to Security Credit Union personnel, and they are required to preserve the confidentiality of such information. Security Credit Union employees are trained in the importance of confidentiality and member privacy by maintaining physical, electronic, and procedural safeguards that comply with the standards and leading industry practices to safeguard members' nonpublic personal information.

What Members Can Do To Help Protect Their Privacy. While Security is committed to protecting the privacy of its members, you can help safeguard personal information by following these simple guidelines:

- Upon receipt of your MasterCard Debit Card and/or Consumer Credit Card, verify the information on the front and sign the back panel immediately.
- report a lost or stolen card(s) immediately to Security at (810) 235-2502, or toll free at (800) 373-2333. After business hours, please call our Voice Response Unit at (800) 472-3271.
- Protect your card(s) at all times by carrying only the ones you intend to use. Store all other cards in a safe place.
- Be aware of your surroundings when approaching an ATM. Make sure no one can oversee you enter your PIN by shielding the keypad with your hand or body.
- Memorize your PIN and keep it confidential. Do not write it on the card or keep it in your wallet.
- Make sure the merchant returns your card and check to make sure it’s your card.

(Continued on next page)
• Keep your ATM transaction and check card receipts. Log them into your check register. Destroy the carbons if present.
• Never give your card information over the phone unless you initiate the call.
• Never pre-sign your checks.
• Balance your checkbook each month and report any unauthorized transactions immediately.
• Treat all of your financial information as confidential and proprietary.
• If you have any questions concerning this policy, please visit a Security Credit Union Branch or contact the Communication Center at (810) 235-2322.

We are our members’ trusted, secure financial cooperative dedicated to providing exceptional value, service and convenience.

Security Credit Union is owned and operated by its members. Membership is a lifetime benefit and is available to persons who live, work, worship or attend school in, or businesses or other legal entities located in Genesee, Lapeer, Livingston, Macomb, Oakland, Saginaw, Sanilac, Shiawassee, Washtenaw and Wayne Counties, Michigan and persons who are donors to the Salvation Army of Genesee County.

Security Credit Union is charted in the state of Michigan and is supervised by the Michigan Department of Insurance and Financial Services. Security Credit Union is federally insured by the National Credit Union Administration.

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Security Credit Union
P.O. Box 5255
Grand Blanc, MI 48480-5255
(810) 235-2322
(800) 373-2333
www.securitycu.org

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TRUTH-IN-SAVINGS DISCLOSURE CHART

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method</th>
<th>See Section 6 of Truth-in-Savings Disclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings Account</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (calendar)</td>
<td>$5.00</td>
<td>-</td>
<td>$5.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Club Accounts (i.e. Christmas, Escrow, etc.)</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (calendar)</td>
<td>$0.00</td>
<td>-</td>
<td>$0.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Premium Checking</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Bold Checking</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Opportunity Checking</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$0.00</td>
<td>$0</td>
<td>$0</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (calendar)</td>
<td>$0.00</td>
<td>-</td>
<td>$0.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Money Market</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$2,500.00</td>
<td>-</td>
<td>$2,500.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Regular Certificates (Share, IRA, ESA) 12 to 60 months</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Monthly (calendar)</td>
<td>$500.00</td>
<td>-</td>
<td>$500.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Save to Win Certificates (12 Months)</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Monthly (calendar)</td>
<td>$25.00</td>
<td>-</td>
<td>$25.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
<tr>
<td>IRA Share Savings</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$0.00</td>
<td>-</td>
<td>$0.00</td>
<td>Actual Daily Balance</td>
<td></td>
</tr>
</tbody>
</table>

Equal Housing Opportunity