adelfi Christian Banking

Member Account Agreement and Disclosure

Effective: May 2026

Please retain this important document for your records

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MEMBER AGREEMENT AND DISCLOSURE

In this Member Account Agreement and Disclosure (hereinafter referred to as "Agreement"), the words YOU, YOUR and YOURS mean each and all of those (whether one or more persons) who are subject to this Agreement because of signing a signature card for one or more deposit accounts with us. The words WE, US, OUR CREDIT UNION and AdelFi mean AdelFi Credit Union. The words "account" or "accounts" mean any deposit account you have with us that is covered by this Agreement. The terms, conditions and information contained in the signature card, and all amendments thereto, are by this reference hereby incorporated in their entirety into this Agreement and become an integral part of this Agreement. This Agreement governs your accounts with us and related services and replaces all prior agreements with the Credit Union regarding them. By signing the Credit Union's signature card for your account or using your account or any service we provide, you will be considered to have received and agreed to this Agreement.

You should retain a copy of this Agreement (and any information that the Credit Union provides you regarding changes to this Agreement) for as long as you maintain your account with us.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. 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.

WHAT THIS MEANS FOR YOU: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PART I: TRUTH-IN-SAVINGS AGREEMENT AND DISCLOSURE

SECTION 1. PAYMENT OF DIVIDENDS

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

The dividend rate and Annual Percentage Yield (APY) may change at the discretion of Credit Union. Current rate information and minimum balance requirements to open and to earn the APY for these accounts are set forth in the Rate Sheet accompanying this Agreement. You may also obtain current rate information by calling the Credit Union at (800) 347-2228 or visiting our website at www.adelfibanking.com.

Compounding and Crediting for all Accounts. For all dividend bearing accounts, dividends will be compounded daily and will be credited monthly. For our savings accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for this example is January 31.

Balance Computation Method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Dividends will begin to accrue on the day you deposit non-cash items (i.e., checks) to your account if deposited before the close of business.

If you close any of your dividend earning accounts before dividends are credited, you will receive the prorated dividend amount.

SECTION 2. TERMS AND CONDITIONS

TERMS AND CONDITIONS APPLICABLE TO ALL ACCOUNTS:

1. You must be and remain a member in good standing is based on you managing your account in a responsible manner to maintain any account.
2. Our delay in enforcing any of the terms and conditions of this Agreement will not prohibit us from enforcing such terms and conditions at a later date.
3. We reserve the right to change the terms and conditions of this Agreement at any time, in any manner, and for any reason. We may delete or modify existing terms. We may add updated terms without regard to whether the matter is already addressed by this Agreement. We may offer new or different services at any time and may convert an existing account or service into a new account or service where allowed by law or regulation. We will notify you in advance of changes by sending written notice to your address as it appears in your records. Written notice includes electronic notices sent to you via email or other agreed upon electronic means. However, we may make changes without sending you advance notice, unless such notice is required by law. By continuing to use or keep your account open, you will be deemed to accept and agree to any such changes in terms.
4. We may refuse to follow any of your instructions, accept any deposit, or process any transactions that in our sole judgement are illegal, fraudulent, inconsistent with our policies (or those of any of our third-party processors) or would expose us to potential liability. Alternatively, we may require adequate security or invoke other security measures to protect us from all losses and expenses incurred if we follow your instructions. You agree to reimburse us for any damages, losses, liabilities, expenses, and fees (including but not limited to, reasonable attorneys' fees and court costs) that we incur in connection with your account if we take an action in accordance with your, or what purports to be your oral, written, or electronic instructions.
5. We reserve the right to refuse to open any account, to provide any service in connection with an account, or to accept additional deposits to an existing account.
6. All payees listed on a check must sign the check that is deposited or cashed and must be a joint owner on the account, present a valid government-issued identification or have their endorsements guaranteed by another financial institution. All multiple party checks without proper identification are subject to being returned. Notwithstanding the foregoing, you authorize us, in our discretion, to accept checks and other items for deposit into any of your accounts (collectively, “item”) if they are made payable to, or to the order of, any one or more joint owners on the account, whether they are endorsed by all payees. You authorize us to supply missing endorsement of any account owners on any item that we take for collection, payment, or deposit to your account. You also authorize us to collect any unendorsed item that is made payable to you without first supplying your endorsement, provided the item was deposited to your account.
7. You authorize us to accept deposits to your account at any time, from any party, made in any manner, without questioning the authority of the person making the deposit, and to give cash back to any authorized signer(s) or designated agent on any check payable to any one or more of the account owners, whether it is endorsed by you. The Credit Union may also refuse to accept all or any part of any deposit.
8. You understand and agree that we use automated means to process checks and other items written on or deposited into your account. This means that we do not individually examine all your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in the Magnetic Ink Character Recognition (MICR) line at the bottom of the check or item which contains your account number, amount of check and check number. Although we may manually review checks or other items drawn on your account, you understand and agree reasonable commercial standards do not require us to do so. Our use of automated means to process checks and other items prevents us from inspecting or looking for special instructions or “restrictive legends” on checks (i.e. “void after 6 months”, “Void over $50”, “payment in full”, and the like), whether on the front or back, in any form or format. For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restrictions. If you cash or deposit an item or write a check with such notation, you agree that it applies only between you and the payee or maker. The notation will have

no effect on us, and you agree to accept responsibility for payment of the item. You agree to indemnify and hold us harmless from any claim or alleged loss of any maker or payee or the funds are otherwise deposited into an account in which you have an interest.

9. We have the right to charge back to or otherwise debit any account you maintain with us for any deposited item that is returned (and assess any associated fess and to reverse or recover any associated interest that may have accrued), even if you have made withdrawals against it. This right of charge back or debit is not affected by the expiration of any applicable midnight deadline, provided we do not have actual knowledge that such deadline has expired or, having such knowledge, we conclude that: (1) the deposited item is returned in accordance with the laws governing your account or rule (including a clearing house rule); and/or (2) we have received a breach of warranty claim in connection with the deposited item.

   We have the right to pursue collection of such deposited items, even to the extent of allowing the payor bank to hold the deposited item beyond the midnight deadline to recover payment. We may, without notice to you, redeposit a returned deposited item and represent it for payment by any means (including electronic means), unless we have received instructions from you not to redeposit such deposited item. We will have no liability for taking or failing to take any action to recover payment of a returned deposited item.

   If one of your deposited items is returned with a claim that there is a breach of warranty (for example, a claim that it bears a forged endorsement or is altered in any way), we may debit your account for the item (plus any associated fee) and pay the amount to the claiming party. We are under no duty to question the truth of the facts that are being asserted to assess the timeliness of the claim, or to assert any defense.

   We need not give you any prior notification of our actions with respect to the claim. You agree to immediately repay any overdrafts. We may create substitute checks from your deposited items to facilitate the forward collection of such items. You agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fess (including reasonable attorney's fees) arising out of or in any way connected with such substitute check, including without limitation, any claim based on the image quality of such substitute check.

10. You acknowledge and agree that we may, at our option, create and retain electronic copies of original account records and any other records and thereafter dispose of the originals. You further agree that electronically scanned and stored images of records will have the same effect as the original records.

11. In processing items you have deposited into your account, we act only as a collecting agent, and we do not assume any responsibility beyond the exercise of ordinary care. Any deposit that we accept and credit to your account is provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the deposit and impose a Returned Item Fee as set forth in the Schedule of Fees. We are not responsible for any deposit sent by mail or made at an unstaffed facility (for example, an automated teller machine that is not at a branch) until we receive the deposited item or money. We are not liable for the negligence or default of any third party we use for the collection of items, including responsibility for lost items. You agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fees (including reasonable attorney's fees) arising out of or relating to an item placed for collection.

12. If a deposit or other credit is made in error to your account that you are not entitled to (whether by check, cash, automated clearing house transfer, wire transfer or otherwise), you understand that we may debit your account for the amount of the erroneous deposit, and may do so without notice to you, regardless of when the original deposit took place. If you withdraw any or all the funds erroneously deposited to your account, you agree that you are obligated to reimburse us for the erroneous deposit or credit, and any costs and fees as stated in this Agreement and the Schedule of Fees.

13. We will mail, send electronically, or otherwise make available to you, your periodic statements, notices, and other information regarding your account (collectively "account-related information") to the postal or electronic address of the owner as reflected in our records for your account. If there is more than one owner on your account, we may send account-related information to any one of them. If your account is in a combined statement, your statement will be sent to the address associated with the account in the combined statement. Mail account-related information will be deemed to have been delivered the second business day following the day it was mailed. Account-

related information made available electronically will be deemed to have been delivered when we make it available to you.

You will exercise reasonable care and promptness in examining your statements. You must promptly notify us of, and reimburse us for, any erroneous credit to your account. Within thirty (30) days after we mail or otherwise make statement available to you, you must notify us of any claim for credit or refund due to an unauthorized transaction (unless the unauthorized transaction is the result of an electronic funds transfer, then the provision of the Electronic Services Agreement and Disclosure included at Part V of this Agreement will apply). For purposes of this Agreement, an unauthorized transaction is a transaction that was not authorized by you, including but not limited to an erroneous or unauthorized debit. It might include a missing signature, an authorized signature, an alteration, or otherwise a transaction that was not authorized by you. If you fail to uphold these duties, you understand and agree that you are precluded from asserting the error or unauthorized payment against us if: (1) we suffer a loss on the item because of your failure; or (2) we pay on another item presented by the same wrongdoer if the payment was made before you properly notified us.

14. Unless otherwise prohibited by the laws governing your account, if two or more account-related information documents are returned, or, in the case of online statement email notifications the email notice is returned undeliverable, we may classify your account as "inactive." This means we may discontinue sending and may destroy account-related information sent to you until you provide a valid postal or electronic address to us. If you do not conduct activity on your account (i.e., a withdrawal, deposit, transfer, change of address or call in regarding your account) for twelve (12) consecutive months, we may classify it as an "inactive" account. We will notify you in writing at your last known address if your account is classified as "inactive." We may charge an annual Inactive Account Fee as set for the in the Schedule of Fees until you initiate activity. Once you initiate an activity, either in person, over the phone or in writing, we will reactivate your account.
15. Any written notice you give to us is effective when we receive it. Any written notice we give to you is effective on the date we deposit such notice in the U.S. Mail, postage prepaid, and addressed to you at your statement mailing address, or, if you have agreed to receive notices from us in an electronic format, any notice we give to you is effective on the date we make the notice available to you in electronic format. Notice to any one account owner is considered notice to all owners of the account.
16. We agree to investigate any transaction you have reported to us as unauthorized (a "claim of unauthorized transaction"). You agree to: (1) submit your claim of unauthorized transaction in writing to use by completing a declaration under penalty of perjury describing your claim of unauthorized transaction (in an affidavit form approved by AdelFi); (2) file a police report, if applicable; (3) complete and return to us any documents requested of you; and (4) in all respects, cooperate fully with us in our investigation of your claim of unauthorized transaction.

    We reserve the right to reverse any credit made to your account if you fail to sign such documents, cooperate fully with our investigation of your claim of unauthorized transaction or if we determine that the transaction that gave rise to your claim of unauthorized transaction was proper.
17. We or you may close any of your account(s) at any time. You understand and agree, however, that our authority may not be changed or terminated except by written notice to us, which will not affect prior transaction. If an account is closed, we may send the collected balance on deposit in your account by regular mail to your most current address shown in our records. Items presented for payment after the account is closed may be dishonored. We may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in your account; (4) any checks are lost or stolen; or (5) we deem it necessary to prevent a loss to us.
18. If there is a dispute between any person and/or private or government organization over your account or the funds in any of your accounts, or we are uncertain who is entitled to access an account or the funds in any of your accounts, including, but not limited to, disputes between or relating to joint owners, payees, trust account beneficiaries, or a payable on death account, you agree that we may, without liability to you and in our sole and absolute discretion, take one or more of the following actions: (1) restrict the account and deny access to all until such time as the conflicting claims are resolved to our satisfaction; (2) close the account and send the funds to the owner or owners of the account, according to our records, at the statement mailing address; (3) interplead all or any portion of the funds from an account into an appropriate court for resolution;

or (4) restrict access to the account until our receipt of either written instructions as to the distribution of funds signed by all affected parties or an order from a court of proper jurisdiction authorizing or directing us to distribute the funds. We may charge your account for expenses (including attorneys' fees and expenses) and fees we incur. In addition, if we receive written notice from any account owner that withdrawals, in accordance with the terms of the account, should not be permitted, we may refuse, without liability, to pay any sums on deposit pending determination of the rights of the owners. Such written notice(s) will become effective only upon receipt and after we have had a reasonable opportunity to act thereon.

19. We reserve the right to close any account(s), limit services and/or terminate your membership should we discover that an of your accounts with us have been deliberately manipulated by you to our detriment, or to the detriment of any other account holder. "Manipulation" includes, but is not limited to, making unauthorized withdrawals or other transactions, kiting and repeated patterns of transactions which have no apparent business reason other than to take advantage of Regulation CC hold periods and/or "interest float" to our detriment.
20. For us to service your account or to collect any amounts you owe, you agree that we may from time to time make calls and/or send text messages to you at any telephone number(s) associated with your account, including wireless telephone numbers which could result in charges to you. The way these calls or text messages are made to you may include, but is not limited to, the use of prerecorded/artificial voice message and /or an automated telephone dialing system. You further agree that, for us to service your account or to collect any amounts you owe, we may send e-mails to you at any e-mail address you provide to us. You may revoke this consent at any time by notifying us at info@adelfibanking.com or by mail to AdelFi PO BOX 9001, San Dimas, CA 91773-9001 Attention Member Support "TCPA Opt-Out."
21. You acknowledge that we may be obligated to report cases of actual or suspected financial abuse of elders or dependent care adults. If we suspect such financial abuse, you understand and agree that, in addition to reporting such abuse as may be required under applicable law, we have the right to restrict access to the account, refuse to complete transactions on the account, or to take any other action(s) that we deem appropriate under the circumstances. You agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fees (including reasonable attorneys' fees), arising out of or related to any action or inaction related to the matters described in this paragraph.
22. We may recognize the signature of anyone who signed a signature card as authorized to transact business on that account. Any payment made on your account by us in good faith and in reliance on the terms and conditions of this Agreement and/or signature card will be valid and discharge us from liability. Without limitation to the foregoing, we may honor checks drawn against your account by authorized signers, even if the checks are made payable to them, to cash or for deposit to their personal accounts. We have no duty to investigate or question withdrawals or the application of funds.
23. We reserve the right to require you to give not less than seven (7) and up to sixty (60) days written notice of your intention to withdraw funds from any account except checking accounts.
24. The maximum number of shares which may be held by any one member shall be established from time to time by the resolution of the board. A member whose account balance falls to zero balance, and who has no outstanding loan balance within 6 months' grace period may be terminated from membership.
25. We may rely solely on our records to determine the form of ownership of your account. We may presume that any person named in addition to you in our records for your account owns the funds in your account with you as a joint owner, unless our records indicate that the person has some other relationship to the account. Ownership for all accounts will be established and determined by the most recent signature card or other document(s) evidencing such account(s). A different form of ownership may be established by executing a new signature card and a new account number may be assigned.
26. You are required to keep us informed of your current address. You agree to notify us promptly of any change of address, a legal name change, or email address. You may notify us in person, by telephone, through Online Banking, at our office, or by sending a written and signed notice to AdelFi Credit Union, PO BOX 9001, San Dimas CA 91773-9001. If you fail to do this, a charge may be made to your account for the cost of a necessary locator service paid to a person or business normally engaged in providing such service and incurred in determining your address. This charge will be set forth in the schedule of fees.

27. You agree to notify us immediately of the death or court declared incompetence of an owner of your account. You agree to inform each owner of your account of the obligation to notify us of such an event as well. If you die or are declared legally incompetent, we can continue to accept and collect items deposited to your account until we know of your death or adjudication of incompetency and have a reasonable opportunity to act.
28. All non-cash deposits will be credited, subject to final payment, on the next business day of deposit. Your right to withdraw the funds represented by certain checks or other items you deposit may be delayed for several days. You will be notified if your right to withdraw funds will be delayed. Please refer to the Funds Availability Policy in this agreement for further information.
29. You agree that we will not be responsible for any damages you incur in the event you deposit an item with us which is subsequently returned unpaid by the paying bank and that return is "late" due to markings on the back of the item caused by you or a prior endorser.
30. All accounts are subject to our Schedule of Fees, which accompanies this Agreement and is incorporated by this reference. We will debit such fees against any account you own (including accounts on which you are joint owner) except your IRA without prior notice to you. Only fees related to an IRA will be deducted from an IRA. If sufficient funds are not available, the assessment of fees may cause your account to become overdrawn, and such an amount will be due and payable on demand, and you are required to immediately deposit sufficient funds to cover the overdrawn account.
31. The law establishes procedures under which unclaimed property must be surrendered to the state. Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period or type of activity that will prevent your account from being considered unclaimed. Subject to applicable law, we may charge an Inactive Account (Escheatment) Notice fee on the account. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be filed with the state. Once your funds are surrendered to the state, we no longer have any liability or responsibility with respect to the funds.
32. Our relationship with you concerning your account is that of debtor and creditor; no fiduciary, quasi-fiduciary, or special relationship exists between us and you.
33. For the safety of both staff and members, the Credit Union does not keep large amounts of cash in the office. Arrangement for large cash withdrawals may be made with branch management at the head office. Large cash withdrawal requests may require up to ten (10) business days advance notice to process. You understand and agree that you will be responsible for all fees that may be assessed by a third party on the Credit Union connection with your request. (i.e., cash delivery charges). In addition, you may be asked to sign a form releasing us from liability.
34. We agree to retain and furnish to you, if requested, photocopies of certain records pertaining to your account and that these records will be available to you for the period required by law. You agree to pay applicable fees as listed in our Schedule of Fees.
35. You understand and agree that we must comply if we are served with any notice of garnishment or of attachment tax levy, withholding order, injunction, restraining order, search warrant, government agency request for information, forfeiture, seizure, subpoena, or other legal process relating to your account that we know or otherwise believe in good faith is valid, whether served in person, by mail, or by electronic notification. You direct us not to contest any such notice of legal process and understand that we are under no obligation to notify you of the legal process and will not notify you if prohibited by law. We may charge a Levy Fee as set forth in our Schedule of Fees, and we may assess this fee against any account you maintain with us, including the account that is the subject of the legal process. You understand and agree that if a subpoena or legal process requires us to release information about an owner on an account, we must comply with such request and the information released pursuant to such subpoena or legal process may include information about other owners on the account, even if their information was not expressly requested by the subpoena or legal process.
36. You understand and agree that you are not permitted to place a stop payment on a cashier's, teller, or certified check unless such a check is lost, stolen, or destroyed. If a cashier's, teller or certified check is lost, stolen or destroyed; to effectuate a stop payment, you must execute and deliver to us a written Declaration of Lost, Stolen or Destroyed Cashier's Check or Teller Check Claim for Reimbursement ("Declaration of Loss") and/or affidavit in a form acceptable to us and in time for us to have a reasonable time to act on it. You further understand and agree that the Declaration of Loss is not immediately enforceable upon your submission. Specifically, you understand and agree

that pursuant to the California Uniform Commercial Code, we will not process your stop payment request until the later of (1) the time the Declaration of Loss form is properly delivered to us by you, or (2) the 90th day following the date of the cashier's check or official check. We may, however, in our sole discretion, process your stop payment request sooner. You agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fees (including reasonable attorneys' fees) arising out of order relating to our attempt to or stopping payment on, such cashier's, teller, or certified check.

37. You authorize us to gather whatever credit, checking account and employment information we consider appropriate from time to time. You understand that this will assist us, for example, in determining your initial and ongoing eligibility for your account and/or in connection with making future credit opportunities available to you. You authorize us to give information concerning our experience with you to others, in accordance with applicable law.

38. It is your responsibility to protect the account numbers and electronic access devices (i.e., debit card) we provide you for your account(s). You agree not to disclose your account number(s) to anyone unless you are willing to give them full use of your money. If you disclose your account number(s) or provide your access device to another person (a family member or friend, for example) in connection with granting authority to that person to conduct funds transfers, and that person then exceeds that authority, you are liable for the transfers. However, you must tell us AT ONCE if you believe your Card and/or PIN for any electronic services have been lost or stolen.

    Your account number can also be used to electronically withdraw money from your account. For example, if you provide your account number to an online merchant to purchase a service or merchandise, funds can be electronically withdrawn from your account. If you believe that an electronic funds transfer (EFT) has been made without your permission to use this information you must notify us immediately.

    You must also take precautions in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen.

39. To join our Credit Union, in addition to providing us with your name, residential address, phone number, and date of birth, we may require you to provide us with current government issued picture identification and a Social Security Number (SSN) or Employer Identification Number (EIN) (generally referred to as a Taxpayer Identification Number or TIN). We will further require you to certify (confirm) for IRS reporting purposed that the SSN or EIN matches the name and address and indicate whether you are currently subject to backup withholding and whether you are a U.S. citizen or U.S. person. If the IRS indicates that there is a problem with the name and number provided by you for the account or otherwise notifies us, your account may become subject to backup withholding, which will require us to withhold and pay a portion of the dividends or other payments to the IRS.

40. We may, without prior notice and when permitted by law, exercise our right of offset against any of the funds in any of your accounts against any debt (whether matured, due, payable, in default or accelerated) or obligation that you owe us, now or in the future, by any of you having the right of withdrawal.

    This right of offset does not apply if prohibited by law. For example, we will not exercise our right of offset against an Individual Retirement Account (IRA) or similar tax-deferred account. We will not be liable for the dishonor of any check when the dishonor occurs because we offset a debt against your account. You agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fee (including reasonable attorneys' fees) arising out of or relating to the exercise of our right to offset.

    Moreover, you knowingly consent and expressly agree that the application of an offset of funds in any account includes the offset of government benefits (such as Social Security and other public benefit funds) deposited in your account to the maximum extent permitted by applicable state and federal law.

41. You may conduct transactions on your Credit Union account(s) at Shared Branching locations. All transactions conducted at a Shared Branching location are subject to their operating procedures, policies, and fees for additional information (refer to coop.org). Funds deposited at Shared Branching locations may not be available for immediate withdrawal. Check holds are the same as for similar checks deposited at the Credit Union head office; please refer to our Funds Availability Policy. Shared Branching personnel cannot remove check holds. Transactions at Shared Branching locations are subject to this Agreement and are subject to host credit union verification.

42. Member accounts in this Credit Union are privately insured up to $250,000 per account by American Share Insurance. By members' choice, this institution is not federally insured, and if AdelFi fails, the

federal government does not guarantee that you will get back your money. Accounts with AdelFi are not insured by any state government.

43. You agree to indemnify, defend, and hold us harmless from and against all claims, demands, actions, costs, losses, liability, expenses and fees (including, without limitation reasonable attorneys' fees, collection costs, skip-tracing fees, and outsider services fees) which we incur by acting in accordance with this Agreement or because of your failure to abide by its terms.
44. Your account will be governed by California law to the extent that California law is consistent with controlling federal law.
45. If you choose to appoint an attorney-in-fact or agent to act on your behalf pursuant to a power of attorney ("POA"), we may rely on instructions provided by the attorney-in-fact or agent and will have no liability or responsibility to verify the transactions. The POA must be properly executed, facially valid under California law and the form of appointment must be acceptable to us. In accordance with the terms of the POA, the attorney-in-fact or agent you designate to act on your behalf will be authorized to transact business on your account(s) pursuant to the terms of such POA.
    Notwithstanding the foregoing, we reserve the right to contact you as the principal under the POA, to verify your intent, prior to acting under the authority of POA. You further agree that unless prohibited by law we may refuse, with or without cause, to accept or otherwise act under a POA, which you grant to others.
    If we choose to accept the POA, you understand and agree that we may act under the terms of such POA and to the extent permitted by law, revocation of the POA will not become effective until we have received written notification thereof. You agree to indemnify and hold us harmless for any claims that may arise against us because of our reliance on a POA.
    We are not liable for any transactions by an attorney-in-fact or agent for a deceased or incompetent account owner, unless we have written notice provided in accordance with appliable law that you, as the principal under the POA are deceased, have revoked the powers of the attorney-in-fact or agent, or you are adjudicated totally or partially incapacitated by a court of competent jurisdiction, and we have had time to act on that notice.
46. You agree to pay our costs of collection, including reasonable attorneys' fees and court costs, regarding any check drawn on us by you or any item you deposit with us that causes us to incur a loss.
47. You agree that your telephone conversation with us may be monitored and recorded to improve member service and security.
48. You understand that you may elect from time to time to use Credit Union or other parties' social media tools and sources; that there is no claim of privacy or privilege regarding information you share or information discernible from such use or sharing and the use of such information by us does not violate your privacy or other rights.
49. You understand and agree that we will not be liable for any incidental, consequential, special, indirect or punitive damages in any claim or action arising from this agreement, regardless of whether you have advised us of the possibility that you may incur such damages.
50. You agree that you will not use our services to manipulate our other institutions' accounts or rewards programs, or the financial system in general. Examples of abuse of accounts and services or manipulation of accounts include, but is not limited to, points schemes, loan kiting, check kiting, data manipulation, check alteration, submission of false information, or any behavior that does not have a direct consumer or household purpose. You agree that you will not use our services to violate the law, engage in any illegal transaction, or engage in fraud or fraudulent behavior.

    You agree that violations of other agreements with us or related to us will also be a violation of this agreement. This includes loan documents with us, and any other agreement with us, including but not limited to electronic services, web services or other agreements for services. You further agree that violation of insurance agreements or investment agreements offered through us are also violations of this agreement.

ACCOUNT OWNERSHIP AND BENEFICIARY DESIGNATION:

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all our accounts. We may also refuse to open an account for any reason. We make no representations as to the appropriateness or effort effect of the ownership and beneficiary designation, except as they determine to

whom we pay the account funds. You may open an account either by yourself, referred to as an "individual account", or with another person or persons, referred to as a "multiple-party account" or a "joint account." For purposes of this Agreement, we will use the term "joint account."

1. Individual Account. An individual account is an account owned by you alone, which you as the account owner use during your lifetime.
2. Joint Account. A joint account is an account owned by two or more people. All joint owners agree with each other and with us that all sums now paid in or hereafter paid in by any one or all account owner(s), including all dividends thereon, if any, are and will be owned by all account owner(s) jointly and equally regardless of their net contributions with a right of survivorship and will be subject to withdrawal or receipt by any of the account owner(s). We are not obligated to inquire as to the source of funds received for deposit to a joint account or to inquire as to the proposed use of any sums withdrawn from the account for the purpose of establishing net contributions.

Being a joint owner of a member's account does not constitute Credit Union membership for the joint owner. Joint owners may be non-members. However, any non-member joint owner who uses an account, requests, or uses a service and signs a signature card, agrees to the terms, responsibilities, and accompanying liabilities of this Agreement. A right of survivorship arising from the express terms of a joint account cannot be changed by a will.

Unless otherwise agreed in writing between you and us, each joint owner, without the consent of any other joint owner, may, and hereby is authorized by every other joint owner, to conduct any transaction permitted under this Agreement, including without limitation: (1) to withdraw all or any part of the account funds; (2) to pledge the account funds as collateral to us for any obligation, whether that of one or more joint owners; (3) to endorse and deposit checks and other items payable to any join owner; (4) to give stop payment orders on any check or item, whether drawn by that join owner, or not; (5) to consent to or revoke consent to payment of service charges on overdrafts that result from one-time debit card transactions under the Courtesy Pay Service; and (6) to close the account, with the disbursement of account proceeds as instructed by the joint owner. While any owner may change, add, or close a joint account and/or a service acting alone, we may require all joint owners to consent in writing to the addition or removal of any owner to or from the account. All owners agree that we have no duty to notify the owners of the account of any transaction, change, addition or closure of an account or service by any owner acting alone.

All account owners, jointly and severally, are liable for all transactions, changes, additions or closure of an account or service, and for any charges, fees losses or liabilities incurred for any transaction, change, addition or closure of an account or services regardless of which owner conducted or benefited from the transaction, change, addition or closure. If any owner owes us money for any reason, we may enforce our right of offset against all funds in any account on which that person is an owner, regardless of which owner deposited the funds in the account.

ACCOUNT OWNERSHIP AND PAYABLE ON DEATH (POD) DESIGNATION:

1. Payable-on-Death Designation. A payable-on-death (POD) account designation is an instruction to the Credit Union that an account so designated is payable to the owner or owners during their lifetime, and upon the death of the last account owner, payable first to us to the extent of any outstanding matured or unmatured debts owed to us by you, and second, to you designated POD payees. If the account is a joint account all sums are payable to one or more account owner(s) during their lives and on the death of all of them, first to us to the extent of any outstanding matured or unmatured debts owed to us by any of you, and second to one or more POD payees then surviving in equal and undivided shares. Accounts payable to more than one surviving beneficiary are owned jointly by such beneficiaries without rights of survivorship and disbursement will be made in equal share to each of the beneficiaries. Any POD designation will not apply to Individual Retirement Accounts (IRAs) which will be governed by a separate beneficiary designation. The credit Union does not have any obligation whatsoever to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account. You understand that it is your responsibility (and not ours) to inform any person or organization that he/she is a POD

beneficiary on your account(s). If a POD beneficiary on the account dies before you, it is your responsibility to notify us and change the account accordingly.

2. Rights at Death.
   - Individual Account without Payable-on-Death designation. Upon your death, the funds in the account will go to your estate and can be claimed by our legal representative or claimant subject to the terms of this Agreement. You understand that it is your responsibility (and not ours) to inform your legal representative(s) about your accounts with us.
   - Individual Account with Payable-on-Death designation. Upon your death, the POD beneficiary will be entitled to the funds in the account (subject to the terms of this Agreement) upon proof of your death and the POD beneficiary's identification. If you designate more than one beneficiary on the account, each will be entitled to his or her equal share of the funds in the account, which will be determined by dividing the amount of the funds in the account by the number of POD beneficiaries designated on the account and will own those funds without right of survivorship.
   - Joint Account without Payable-on-Death designation. When one owner dies, his or her interest in the account and the funds in the account belong to the other owner(s) on the account, subject to the terms of this Agreement. Upon the death of the final owner the funds in the account belong to that owner's estate and can be claimed by that owner's legal representative or claimant subject to the terms of this Agreement. You understand that it is your responsibility (and not ours) to inform your legal representative(s) about your account(s) with us.
   - Joint Account with Payable-on-Death designation. Upon the final owner's death, the POD beneficiary will be entitled to the funds in the account (subject to the terms of this Agreement) upon proof of death and the POD beneficiary's identification. If you designate more than one POD beneficiary on the account, each will be entitled to his or her equal share of the funds in the account, which will be determined by dividing the amount of the funds in the account by the number of POD beneficiaries designated on the account and will own those funds without right of survivorship.

     For joint account, a surviving owner's ownership interest is subject to the Credit Union's right of offset 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.

TERMS AND CONDITIONS APPLICABLE TO:
CALIFORNIA UNIFORM TRANSFERS TO MINORS' ACT ACCOUNTS (CUSTODIAL UTMA ACCOUNT):

1. The transferor/custodian is opening an account as custodian for the minor named on the UTMA signature card under the California Uniform Transfers to Minors Act. The transfer of money to the minor named on the UTMA signature card, which transfer will be deemed to include all dividends and any future deposits or other additions thereto, is irrevocable and is made in accordance with and to include all provisions of the California Uniform Transfers to Minors Act now in effect or hereinafter amended.
2. You acknowledge that by signing the UTMA signature card, you have received the funds deposited to the account as custodian for the minor named therein under California Uniform Transfers to Minors Act and you agree to the applicable terms and conditions set forth in this Agreement as well as the terms and conditions of the UTMA signature card. You acknowledge and agree that neither the donor of the funds nor the custodian is entitled to the use or benefit of the funds, except for the benefit of the minor as allowed by the California Uniform Transfers to Minors Act. You also acknowledge and agree that we have no duty whatsoever to monitor or ensure that the acts of the custodian (or successor custodian) are for eh minor's benefit.
3. For this type of account, the minor's Social Security Number/Tax Identification Number is used for the Backup Withholding Certification.
4. Funds in an UTMA may not be pledged as security for any loans(s).
5. The successor custodian name on the signature card will serve if you should be unable to act as custodian because you resign, die, or become legally incapacitated.
6. You, as custodian, agree to indemnify and hold us harmless from and against all claims, damages, losses, liabilities, expenses, and fees (including reasonable attorneys' fee) we may suffer or incur

arising out of any action or claim, by any beneficiary with respect to the authority or actions taken by you in handling or dealing with the account.

7. Upon the minor reaching the age of eighteen (18), or other age stipulated in any applicable court order, you, as the custodian, have the responsibility of transferring the money in the account to the minor or to the minor's estate within a reasonable time after the minor reached the age of eighteen (18), or other age stipulated in any applicable court order, we may pay the funds on deposit in the account to the minor in accordance with the custodian's duty without waiting for instructions from the custodian. You agree to indemnify and hold us harmless for any failure to transfer the money in the account to the minor or the minor's estate upon the minor reaching the age of eighteen (18) or other age stipulated in an applicable court order.

TERMS AND CONDITIONS APPLICABLE TO TRUST ACCOUNTS:

1. You may open an account to hold the funds of your trust and be named as trustee on our trust account signature card. A person name as a trustee on our trust account signature card has the same right, responsibilities, and liabilities as an owner of an account under this Agreement to open, change, add or close an account or service. Each trustee understands that any trustee acting alone may change, add or close an account or service, and that his/her signature on our trust account signature card or continued use of an account or service confirms his or her agreement to any later change, addition or closure of an account and/or service by any other trustee on the account. While any trustee may change, add, or close the account and/or a service acting alone, we may require all trustees to consent in writing to the addition or removal of any trustee to or from the account. All trustees agree that we have no duty to notify the trustees of the account of any transaction, change, addition or closure of any account or service by any trustee acting alone.
2. We may require you to provide us with a notarized trust certification confirming your power as a trustee prior to opening the account.
3. We are not required to know, understand, interpret, or enforce the terms of your written trust instrument.
4. You acknowledge that the account is governed by the applicable terms and conditions set forth in this Agreement and by the terms and conditions set forth in our trust account signature card that you will be asked to sign when the account is opened.

ABOUT OUT SAVINGS ACCOUNTS

AdelFi Credit Union offers a wide array of savings account for your convenience.

Rate information. Our savings accounts are designated variable-rate accounts on the Rate Schedule. Rates and yields may change after you open your account. These rates and yields may change at any time at the Credit Union's discretion.

TERMS AND CONDITIONS APPLICABLE TO PRIMARY SHARE ACCOUNTS:

SAVINGS ACCOUNT:

1. The minimum deposit required for you to open a savings account is $100
2. The minimum deposit required for you to open a Custodial Savings account for minors under the age of 18 is $25
3. You must maintain a minimum daily balance of $100 in your savings account to avoid a service charge.

There is no minimum balance required to obtain the Annual Percentage Yield stated on the Rate Schedule. The dividend rate and the Annual Percentage Yield are based on the entire daily balance of the account.

HIGH-YIELD SAVINGS:

1. The minimum deposit required for you to open a High-Yield Savings is $100.
2. You must maintain a minimum daily balance of $100 in your High-Yield savings account to avoid a service charge.
3. No fee for Custodian Accounts under age 18.

4. One High-Yield Savings account per member.
5. Tiered -based savings account, see Rate Schedule.

START YOUNG SAVINGS:

1. Start Young™ accounts ("youth accounts") require joint ownership between one minor and one or more adults.
2. Youth account owners will be jointly liable to AdelFi for any returned item or unpaid charges or amounts on such account.
3. When the minor youth account owner turns 18, any open youth account owned by the minor may be converted to a comparable non-youth account product.
4. We will notify all account owners prior to the account conversion unless the minor account owner opens the account less than 55 days before their 18th birthday.
5. If the account is converted, account ownership will not change unless all account owners agree to remove one or more custodian joint owner; however, the person who opened the account as a minor must retain the Tax Owner role on the account.
6. The fees, terms, and conditions of the converted account type will apply. Refer to the Fee Schedule.

MONEY MARKET ACCOUNT:

1. $1,000 minimum.
2. Variable tiered rate account with easy access and maximum liquidity
3. You must maintain a minimum daily balance of $1,000 in your money market account to avoid a service charge.

PREMIUM MONEY MARKET ACCOUNT:

1. $10,000 minimum (IRA available)
2. Maximum liquidity
3. You must maintain a minimum daily balance of $10,000 in your premium money market account to avoid a service charge.

TERMS AND CONDITIONS APPLICABLE TO TERM SHARE CERTIFICATE ACCOUNTS AND INDIVIDUAL RETIREMENT ACCOUNT (IRA) TERM SHARE CERTIFICATE ACCOUNTS:

1. **Rate Information.** Our Term Share Certificate Accounts are fixed-rate accounts, are non-negotiable, and non-transferable. For the current dividend rate corresponding to APY, refer to the Rate Sheet on our website at AdelFibanking.com The divided rate and Annual Percentage Yield (APY) for your Term Share Certificate Accounts will be set forth on the Share Certificate. If you open your Term Share Certificate Account in person, the Share Certificate will be provided to you when you open the account. If you do not open your Term Share Certificate Account in person (i.e., you open the account online) we will mail you the Share Certificate within ten (10) business days after you open the account. You may also call the Credit Union at (800) 347-2228 to obtain current rate information. You will be paid the rates and the yields until maturity. For special certificates, referring to the Rate Schedule for specific rates and terms can be found at AdelFibanking.com
2. **Minimum Balance and Deposit Requirements.** The minimum balance required to open and maintain a Term Share Certificate Account is set forth on the Rate Sheet . You must maintain this minimum daily balance in your Term Share Certificate account each day to obtain the disclosed APY and to avoid account closure. An early withdrawal will reduce earnings.
3. **Dividends.** Dividends will be compounded daily and will be credited on the last day of each month and/or upon the maturity date. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the day cash or non-cash items (i.e., checks) are deposited in the Term Share Certificate Account. If the Term Share Certificate Account is closed before dividends are credited, dividends accrued through the prior business day will be paid, subject to any early withdrawal penalty.
4. **Owner(s) Liability.** Issuance of a Term Share Certificate Account in the name of two or more owners indicates joint ownership and such Term Share Certificate Account is subject to all terms and conditions applicable to joint accounts described in this Agreement.

5. **Transaction Limitations.** Once your Term Share Certificate Account is established, you may not make deposits into the account until the maturity date. Notwithstanding the foregoing, the Credit Union reserves the right to offer a term share promotion that permits you to make additional deposits(s) to a term Share Certificate prior to the maturity date. All withdrawals of principal before the maturity date are subject to early withdrawal penalties, except during the grace period described herein.
6. **Early Withdrawal Penalties.** The Term Share Certificate Account will mature on the Maturity Date set forth in the Share Certificate. The Credit Union will terminate the Term Share Certificate Account and impose a penalty on the entire balance of the account if a withdrawal of principal is made prior to the maturity date. The penalty imposed shall be as follows:
   a. If the qualifying period is 12 months or less, you will assess the Early withdrawal penalty Fee as stated on the Fee Schedule, plus forfeit an amount equal to all dividends for 90 days on the amount withdrawn.
   b. If the qualifying period is 13 to 24 months you will be assessed the Early Withdrawal Penalty Fee as stated on the Fee Schedule, plus forfeit an amount equal to all dividends for 120 days on the amount withdrawn.
   c. If the qualifying period is more than 24 months, you will be assessed the Early Withdrawal Penalty Fee as stated on the Fee Schedule, plus forfeit an amount equal to all dividends for 180 days on the amount withdrawn.

   In accordance with Federal Reserve Board Regulations, the Credit Union may charge an early withdrawal penalty of seven (7) days' dividends on amounts withdrawn within the first six (6) days after deposit or automatic renewal.

   Early withdrawal penalties will not apply to:
   a. The withdrawal is made after the death or disability of any owner of the share certificate account, or made pursuant to the Credit Union's bylaws
   b. The share certificate account is part of a pension plan which qualifies or is qualified to specific tax treatment under Section 401(d) or 408 of the Internal Revenue Code and withdrawal is made to effect distribution if the funds evidenced by such account following the participant's death or disability or upon attaining not less than 701/2 years of age (591/2 for IRAs), or
   c. Withdrawals made because of the voluntary or involuntary liquidation of this Credit Union.
7. **Renewal Policies.** All Term Share Certificate Account are automatically renewable at the time of account opening. Your Term Share Certificate Account will automatically renew upon the maturity date on the maturity date if any renewal term unless you prevent renewal by withdrawing all the funds in your Term Share Certificate Account at maturity or within a grace period of seven (7) calendar days after maturity. For example, a Term Share Certificate Account maturing on January 5, you will have until the close of the Credit Union's business day January 12 to withdraw the funds without penalty. If January 12 is not a Credit Union banking day, you will have until the close of the Credit Union's next business day to withdraw the funds without penalty. If the funds are not withdrawn, the term share certificate account will be renewed for a term equal to or closest to that of the initial term and at the dividend rate and APY in effect at that time for such a term.
8. **IRA Term Share Certificate Accounts.** Sections 1,2,3,5,6, and 7 above apply equally to IRA term Share Certificate Accounts. In addition, if your term Share Certificate Account is an IRA, the following terms and conditions also apply:
   a. An IRA Term Share Certificate Account is subject to the applicable terms and conditions set forth in this Agreement as well as the terms and conditions set forth in the Individual Retirement Account disclosure statement which by this reference is incorporated into this Agreement in its entirety. When you open your IRA Term Share Certificate Account, the Individual Retirement Account Application, Individual Retirement Account disclosure statement, and related disclosures will be provided to you in accordance with applicable law.
   b. You may not pledge any of the funds on deposit in your IRA Term Share Certificate Account as security for any loan(s)
   c. Certain federal and state penalties may apply to amounts withdrawn from IRAs. These are set forth in applicable federal and state laws and regulations, which are incorporated herein by this reference.
   d. IRA Term Share Certificate Accounts are subject to an IRA Account Closure Fee if transferred to another custodian.

e. IRA Term Share Certificate Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please refer to your Individual Retirement Account disclosure statement for additional information.
f. The law establishes procedures under which unclaimed property must be surrendered to the state. The funds in your IRA Term Share Certificate Account will be considered unclaimed if you have not had any activity or communication with us regarding your account over a period of year after the IRA Term Share Certificate Account becomes payable or distributable. Ask us if you want further information about the period or type of activity that will prevent your account from being considered unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be filed with the state. Once your funds are surrendered to the state, we no longer have any liability or responsibility with respect to the funds.

SPECIAL TERMS FOR PROMOTIONAL ACCOUNTS

Promotional accounts may be subject to unique terms and conditions provided at the time of application. These terms may include, but are not limited to, requirements for new money, or other qualifying criteria, and may change at any time. By opening a promotional account, you agree to be bound by the applicable terms and conditions and acknowledge that failure to meet them may result in account conversion, closure, or the imposition of fees or penalties as outlined in those terms. For complete details, please refer to the promotional terms and conditions provided at the time of application.

TERMS AND CONDITIONS APPLICABLE TO MONEY MARKET ACCOUNTS:

1. Money Market Account are subject to a tiered variable rate. For the current dividend rate and corresponding APY, refer to the Rate Sheet that accompanies this Agreement and is hereby incorporated by this reference.
2. The minimum balance required to open a Money Market Account is $1,000.
3. (s)
4. This account will incur a fee if below the daily minimum balance of $1,000. Refer to Schedule of Fees.

TERMS AND CONDITIONS APPLICABLE TO PREMIUM MONEY MARKET ACCOUNTS:

1. Premium Money Market Account are subject to a tiered variable rate. For the current rate and corresponding APY, refer to the Rate Sheet okay
2. The minimum balance required to open a Premium Money Market Account is $10,000
3. You must maintain a minimum daily balance of at least $10,000 to obtain the higher dividend rate and corresponding APY offered by the Premium Money Market Account.
4. Funds in a Premium Money Market Account may not be pledged as security for any loan(s)
5. This account may incur a fee if below the daily minimum balance of $10,000. Refer to Schedule of Fees.

TERMS AND CONDITIONS APPLICABLE TO MONEY MARKET IRA ACCOUNTS:

1. IRA Money Market Accounts are subject to a tiered variable rate. For the current dividend rate and corresponding APY refer to the Rate Sheet. .
2. A Money Market IRA Account is subject to the applicable terms and conditions set forth in this Agreement as well as the terms and conditions set forth in the individual Retirement Account disclosure statement which by this reference is incorporated into this Agreement in its entirety. When you open your Money Market IRA Account, the Individual Retirement Account Application, Individual Retirement Account disclosure statement, and related disclosure will be provided to you in accordance with applicable law.
3. The minimum balance required to open a Money Market IRA Account is $100
4. Funds in a Money Market IRA Account may not be pledged as security for any loan(s)
5. This account will incur a fee if below the daily minimum balance of $100. Refer to Schedule of Fees

6. Certain federal and state penalties may apply to amounts withdrawn from Money Market IRA Accounts. These are set forth in applicable federal and state laws and regulations, which are incorporated herein by reference.
7. The law establishes procedures under which unclaimed property must be surrendered to the state. The funds in your Money Market IRA Account will be considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years after the Money Market IRA Account becomes payable or distributable. Ask us if you want further information about the period or type of activity that will prevent your account from being considered unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be filed with the state. Once your funds are surrendered to the state, we no longer have any liability or responsibility with respect to the funds.
8. Money Market IRA Account are subject to an IRA Account Closure Fee if transferred to another custodian.
9. Money Market IRA Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please refer to your Individual Retirement Account disclosure statement for additional information.

ABOUT OUR CHECKING ACCOUNTS

AdelFi Credit Union offers an array of checking accounts that let you withdraw your money and write checks against your account at any time. Specific disclosure information for each type of checking account is given below, with general disclosure applicable to all checking accounts following.

Free Checking Account:

1. The minimum balance required to open a Free Checking Account is $100
2. Free Checking Accounts do not earn dividends
3. No transaction limitations apply to this account

High-Yield Checking:

Rate Information. Our High-Yield Checking Account is designated on the Rate Schedule, this can be found at AdelFibanking.com/personal/rates/ the criteria must be met day one through the end of month. This rate and yield will default to lower dividend rate earned on the Dividend Checking product. The rate may change at any time at the Credit Union's discretion.

Minimum Balance and Deposit Requirements.

- The minimum deposit required for you to open a High Yield Checking Account is $100.
- Higher-yield APY will be paid on a maximum balance of $5,000.
- Balances of more than $5,000 will earn the lower dividend rate paid on our Dividend Checking product.
- You must register for e-statements, maintain active online banking, active AdelFi Credit Union debit card, active AdelFi Credit Union credit card, and $500 in accumulated deposits during the month to obtain the Higher Yield APY as stated on the Rate Schedule.

Balance Information. We compute the balance in our High-Yield Checking Account to determine the dividend you will be paid by using the daily balance method which applies a daily periodic rate to the balance in your account each day.

Dividends. Dividends begin to accrue on the business day you deposit cash or other negotiable instruments to your account if deposited before close of business.

The initial dividend rate and Annual Percentage Yield (APY) on the High-Yield Checking Account is stated on the Rate Schedule. This can be accessed at AdelFibanking.com/personal/rates/

Dividends will be compounded daily and will be credited monthly. For our High-Yield Checking Account, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is January 31. All other dividend periods follow this same pattern of dates.

Start Young Checking:

Special Terms for Start Young™ Accounts Ownership Start Young™ accounts ("youth accounts") require joint ownership between one minor and one or more adults.
Your Liability. Youth account owners will be jointly liable to AdelFi for any returned item or unpaid charges or amounts on such account.
Account Closures. When the minor youth account owner turns 18, any open youth account owned by the minor may be converted to a comparable non-youth account product. Notification We will notify all account owners prior to the account conversion unless the minor account owner opens the account less than 55 days before their 18th birthday.
Transfer of Ownership. If the account is converted, account ownership will not change unless all account owners agree to remove one or more custodian joint owner; however, the person who opened the account as a minor must retain the Tax Owner role on the account.
Fees and Charges. The fees, terms, and conditions of the converted account type will apply. Refer to the Member Account Agreement Information and Fee Schedule.
Debit Cards. If you have an active AdelFi debit card at the time of account conversion, the card will not change.
Writing Checks. We will only pay checks on the converted account once we have received a signature card from each account signer.

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL CHECKING ACCOUNTS:

1. We may, at our discretion, but are not obligated to, nor will we be liable for, refusal to pay funds from this account:
    a. When such payment would draw the account below the minimum balance for the account as established from time to time by us.
    b. If drawn by means not authorized in advance by us
    c. Against checks presented over six (6) months past their issue dates
    d. Against uncollected non-cash items.
2. We may pay and charge to your applicable account checks or other debit items ("items") drawn by and payable to any person, organization, association or corporation whom you have authorized by providing sample Magnetic Ink Character Recognition (MICR) encoded information identifying your account, provided there are sufficient funds in your account to pay such items. You agree that our rights with respect to such items will be the same as if it were an item drawn and signed by you personally. This authority will remain in effect until revoked by you in writing (to us and to the agency to which the sample MICR writing was provided) and we have had a reasonable opportunity to act on it. You agree that we will be fully protected in honoring such items. You further agree that if any such item is dishonored, whether with or without cause, and whether intentional or inadvertent, we will have no liability whatsoever, even though such dishonor results in the forfeiture of insurance, or other loss or damage to you of any kind.
3. You, or any joint owner on the account, may request a stop payment of any check payable against your account, provided your request is timely and affords us a reasonable opportunity to act upon it under our rules. You may request a stop payment through our Online Banking system, or you may ask us orally. Your stop payment request must include the account number, check number, exact amount, check date, and name of payee. This information must be exact because stop payment orders are processed using automated means. We will not be liable for paying a check over a stop payment request if the request is incomplete or incorrect. A stop payment fee will be assessed for each stop payment as set forth in our Schedule of Fees. If you make a stop payment request orally, the request will be valid for only fourteen (14) days thereafter unless confirmed in writing. Written requests will be valid for no longer than six (6) months but may be renewed for additional six (6) month periods by written notice given during the time that the stop payment order is in effect. We are not obligated to notify you when a stop payment order will or has expired. You have the burden of establishing the fact and amount of loss resulting from payment contrary to a binding stop payment request. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order. You agree to indemnify, defend, and hold us harmless from and against all claims, damages, losses, liabilities,

expenses, and fee (including reasonable attorneys' fee) arising out of or relating to our action in stopping payment of any check pursuant to your request.

We are not liable if we pay a check which you have requested us to stop payment on as long as we act in good faith and exercise ordinary care. In any event, any damage that we might otherwise be liable for shall not exceed the amount of the involved check. If we do pay a check for which you have requested stop payment and as a result any other item is returned unpaid by us due to non-sufficient funds, we are not liable for any consequences resulting from such action.

4. Your death or incompetence will not revoke our authority to accept, pay or collect a check or to account for proceeds of its collection until we know of the fact of death or adjudication of incompetence and have a reasonable opportunity to act on it. Even with knowledge, we may for ten (10) days after the date of death or incapacity, pay or guarantee checks drawn on or prior to that date unless ordered in writing to stop payment by a person claiming an interest in the account under rules established by us. We must be notified if any of you die or become incapacitated.
5. In the event of wrongful dishonor which occurs by mistake, our liability will be limited to actual damages you prove.
6. We are neither given notice, nor otherwise affected by, a restrictive endorsement of any person or entity except our immediate transferor.
7. You agree that in the event you draw a check on your account with us that you will hold us harmless and indemnify us from any liability you incur due to a delay or misrouting of the check where the delay or misrouting is caused by markings placed on the check by you or a prior endorser that obscure any depository endorsement placed by us or our agent.
8. We may recognize the signature of anyone who signed the signature card as authorized to transact any business on this account including, but not limited to, the causing or making or overdrafts and endorsement of checks payable to any owner of this account.
9. You will notify us immediately at (800) 347-2228, info@adelfibanking.com, or through Online Banking if your checks are lost or stolen. You agree that you will be responsible for losses caused by a delay in your notification to us.
10. You acknowledge that we do not sell checks. As a convenience to you, we will submit your initial check order and any reorders for personalized check orders through us, to our approved check vendor. If the check vendor accepts the initial order and any re-orders, the check vendor will mail the checks either directly to you or to you in care of us. You authorize us to charge your checking account for the cost of checks ordered through us, plus applicable sales tax and shipping costs at the fee set forth in the Schedule of Fees. You verified the accuracy of all information shown in your checks, whether your order has them through us or elsewhere. You agree to imprint only those names of authorized owners on your checks.
11. We may provide you with temporary checks that include the exact MICR line, including routing number and account number, necessary for the proper processing of your checks. You ensured that any checks you issue to draw on your account include this same MICR encoding. You understand that it is your responsibility to ensure that checks your order from any third-party printer are printed in accordance with applicable standards set by the American National Standards Institute (ANSI) for font, paper, toner, and positioning. You understand that if checks your write do not have the correct routing number they may not be properly posted, and that if any other part of the encoding is incorrect, posting of the check may be delayed.
12. Paid checks remain the property of the Credit Union upon payment and are not returned to you with periodic statements. Checks are imaged on both sides and stored for seven (7) years from the date of posting. You may request and we will provide you with a copy of the requested item within a reasonable time. Image checks are also available on the Online Banking system. We will not charge you for the first two (2) copies of items you request appearing in any statement. Additional copies will be subject to an assessment of a fee as set forth in our Schedule of Fees. If you have not ordered your AdelFi Credit Union checks through our approved check vendors, you understand and agree that we are not responsible for the quality of any check copy that you request from us. If at any time you should use checks printed by a check vendor that was not approved by use, we reserve the right to reject any check of inadequate quality.
13. You authorize us to accept and pay any check without regard to the date of the check. You understand that post-dating a check will have no effect on whether it is honored prior to or after the date of any such check. In addition, we are under no obligation to pay a check which is

presented more than six (6) months after its date (a stale-dated check). You agree that we are not required to identify post-dated or stale-dated checks or seek your permission to pay them. We may pay or refuse to pay any post-dated or stale-dated check or other item presented for payment on your account without any liability.

14. All checks written your account must be drawn in U.S. dollars.
15. Our measure of damages for failure to exercise ordinary care in handling a check will not exceed the amount of the item

PART II: LIABILITY FOR OVERDRAFTS

GENERAL. You are responsible for keeping track of the funds in your account that are available for you to use before you write a check, make a cash withdrawal at an ATM, use your debit card for a transaction or engage in any other transaction that will result in debiting your account. Among other things, you should keep a running balance that reflects all your transactions. It is imperative that you keep track of the transactions you may have authorized (such as outstanding check or automatic bill payments you have authorized), as your available balance (discussed in more detail below) will not reflect these transactions until they are paid from your account.
"Overdrawing" your account means that there are not sufficient available funds in your account to pay for a transaction. Some transactions that can result in an overdraft in your checking account include but are not limited to: (1) the payment of checks, electronic fund transfers, telephone-initiated transfers, preauthorized payments under our bill pay service, or other withdrawal requests authorized by you; (3) the assessment of service charges by us; or (4) the deposit of items that are treated as not yet "available" according to our Funds Availability Policy.

PAYMENT OF OVERDRAFTS. We are not obliged to pay for any item presented for payment if your account does not contain sufficient available funds. If we pay a transaction that overdraws your account, we are not obliged to continue paying for such transactions in the future. We may pay all, some, or none of your overdrafts, without any notice to you. You are liable to us to repay any overdrafts in your account. If you do not pay us, and we take collection action against you, you agree to pay for our costs of collection. We may close, without notice, any account with excessive insufficient funds activity, and report the account to a consumer reporting agency. We may assess a fee for each item that we either pay, which results in an overdraft, or do not pay, which would have resulted in an overdraft had we paid it. See Courtesy Pay extended coverage overdraft protection for additional fee information.

Refer to the Schedule of Fees AdelFibanking.com for a listing of fees, which is updated periodically.
We limit the number of overdraft fees we charge in a day in accordance with the regulations.

We recommend that you enroll in one of the optional overdraft protection plans described below. These plans can help you avoid overdrafts and returned items. While fees apply when you use an optional overdraft protection plan, the fees under the plan are less expensive than NSF and overdraft fee. Refer to the "Double Check" section below for more information.

YOUR CHECKING ACCOUNT BALANCE. Your checking account has two kinds of balances: the "actual" balance and 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 the two balances work so that you know how much money is in your account at any given time. This section explains the actual and available balance and how they work.
Your actual balance is the amount of money that is 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 may also be referred to as your "current ledger balance," "current balance," "ledger balance," or simple "balance" when using any of our electronic services, such as online banking, mobile banking or at Credit Union owned ATM.
Your actual balance reflects transactions that have been posted to your account, but not transactions that have been authorized and are pending or pending deposits that are subject to hold under our Funds Availability Policy. 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. Your actual balance will not reflect any purchases, holds, fees, other charges, or deposits made on your account that have not been posted yet. For example, if you have an actual $50 balance, but you just wrote a check *for* $40, then

your actual balance is $50 but it does not reflect the pending check transaction. So, at that point, you have an actual balance of $50, but you have already spent $40.
Your available balance is the amount of money in your account that is available to you to use without incurring an overdraft fee. The available balance considers factors such as holds placed on deposits and pending transactions (such as pending debit card purchases) that the Credit Union has authorized but that have not yet posted to your account. For example, assume you have an actual balance of $50 and an available 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 pre-authorize the payment in that amount (or even a different amount). Under this example, if the merchant requested preauthorization in the amount of $20, we would place a "hold" on your account for $20 (referred to as an "authorization hold"). Your actual balance would still be $50 because this transaction has not yet been posted, but your available balance would be $30 because of the restaurant's preauthorization request that resulted in an authorization held on $20 In your account. When the restaurant submits its bill for payment {which could be a few days later and for a different amount than the amount of the authorization holds), we will post the transaction to your account and your actual balance will be reduced by the amount of the posted transaction.
We use your available balance to determine when your account is overdrawn. The following example illustrates how this works:

- Assume your actual and available balance are both $50, and you use your debit card at a merchant for $20. If the merchant requests preauthorization in the amount of $20, an authorization hold is place on $20 in your account, so your available balance is on $30. Your actual balance would remain $50.

Your account is considered overdrawn when the available balance in your account is negative (less than $0). This is because your available balance may not reflect all your outstanding checks, automatic bill payments that you have authorized, or other outstanding transactions that have not yet been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and paid from your account.

In addition, your available balance may not reflect all your debit card transactions. 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. Refer to our Funds Availability Policy for information regarding the availability for withdrawal of your deposits.

HOW TRANSACTIONS ARE POSTED TO YOUR ACCOUNT. There are 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 you have and how much is available to you at any given time. This section explains how and when we post transactions to your account.

We can receive credit and debit transactions in different forms at various times each day. We reserve the right to determine the timing and order in which such transactions are posted to your account to the extent permitted by law. We determine the order in which we process and post credits and debits to your account based on several factors.
We may pay for or authorize some transactions, and decline or return others, in any order we deem appropriate to the extent permitted by law. When the available balance in your account is not sufficient to cover all the transactions presented that day, some posting orders can result in more returned items and more overdraft and returned item fees than other posting orders.
We receive some items individually and others are received in batches at various times each day. Items that we currently receive individually include ATM withdrawals, point-of-sale (POS) transactions, and teller transactions. These individual items are posted to your account as we receive them each day. Multiple checks presented for payment on the same day will be paid lowest to highest dollar amount. For ACH transactions, deposits are posted first then debits are posted by settlement date, then lowest to highest among. You understand that the order in which items are processed can affect the total amount of fee that may be assessed against your account. The Credit Union reserves the right to adjust the above processing times in its sole discretion.

AUTHORIZATION HOLDS FOR DEBIT CARD TRANSACTIONS. When you use your debit card to pay for good 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 of all the funds in the account linked to your debit card, based on the amount of the preauthorization request from the merchant. We refer to this temporary hold as an "authorization hold," and the amount of the authorization hold will be subtracted from your available balance as authorization requests are received by us through each day. Until the transaction finally settles, or we otherwise remove the hold (for example, we may remove the hold because it exceeds the time permitted, as discussed below, or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. At some point after you sign for the transaction, it is processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after you signed for it, depending on the merchant and its processing company. These payment requests are received in real time throughout the day and are posted to your account as they are received. The amount of an authorization hold may differ from the actual transaction amount because the actual transaction amount may not yet be known to the merchant when the authorization request is submitted. For example, this can happen in connection with transactions where your debit card is swiped before your actual transaction amount is known, such as at a restaurant *or* gas station (e.g., at a restaurant, you may choose to add a tip to the transaction amount). For these types of transactions, there may be no authorization hold, *or* the amount of the authorization hold may be different from the transaction amount. In some other cases we may not receive an authorization request from the merchant, and there will be no authorization hold reflected in your available balance. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

We are permitted to place an authorization hold on your account for up to three (3) business days (or for up to thirty (30) business days for certain types of debit card transactions) from the time of the authorization or until the transaction is paid from your account. However, if the transaction Is not submitted for payment, we will release the authorization hold, which will increase your available balance until the transaction is submitted for payment by the merchant and finally posted to your account. If this happens, we must honor the prior authorization and will pay for the transaction from your account.

In certain instances, when the amount of the authorization hold is either more or less than the amount of the actual transaction, we may maintain the authorization hold even after the purchase amount is actually paid from your account. However, in these instances, we will not maintain an authorization hold for longer than three (3) business days *(or* for up thirty (30) business days for certain transactions).

Optional Overdraft Protection Plans: We offer two optional overdraft protection plans: an overdraft transfer where funds from a linked account are used for overdraft protection and an Overdraft Protection Line of Credit where your Overdraft Protection Line of Credit is used for overdraft protection. If you qualify for these optional services, we will look first at these services for overdraft protection before applying our discretionary Courtesy Pay Service when your account is overdrawn. The overdraft transfer and an Overdraft Protection Line of Credit may save you money on the total fees you pay us for overdraft protection.

Overdraft transfer. With this service, you authorize us to make transfers of available funds automatically from your linked account(s) to cover overdrafts in your checking account. Transfers from your linked account(s) are made in the exact amount of the overdraft. Transfers will be made from your applicable account(s) in the following order:

- Primary Share Savings Account(s)
- Money Market Account(s)
- Secondary Share Savings Account(s)
- Overdraft Protection Line of Credit Account(s)

We will not transfer more than the available account balance to a linked account, even if the amount of the overdraft is more than the available amount. If the available balance in the first linked account is not enough to pay for the transactions you have initiated on any day, we will transfer the available funds from the first linked account, then move to the next linked account(s) as stated in the order mentioned above.

For example, assume you have a Share Savings Account with an available balance of $56, a Money Market Account with an available balance of $156, and a Secondary Share Savings Account with an available balance of $500. If the transaction amount that will cause your checking account to become overdrawn is $250, we will transfer $50 from your Primary Share Savings Account, $150 from your Money Market Account, and $50 from your Secondary Share Savings Account to cover the overdrawn balance.

If you also have an Overdraft Protection Line of Credit account with us, any transactions that are not paid by the overdraft transfer will be subject *to* the terms and conditions outlined in the Overdraft Protection Line of Credit section below. If you do not have an Overdraft Protection Line of Credit account with us, any transactions that are not paid by the transfer(s) will either be paid or returned, and Courtesy Pay Fees or NSF Fees will be charged, as applicable. See below for further details.

Overdraft Protection Line of Credit. If you do not have enough funds available in your linked account(s) to cover overdrafts in your checking account, then funds will be advanced from your Overdraft Protection Line of Credit. This is a revolving line of credit, which is available to members meeting certain credit requirements. If you are approved for an Overdraft Protection Line of Credit, you will be provided with our Credit Line Account Agreement and Disclosure, which contains the terms and conditions applicable to the Unsecured Line of Credit.

We will not transfer more than the available credit (as of the end of the previous business day) on an Overdraft Protection Line of Credit line account, if the amount of the overdraft is more than the available credit limit. For example, if the transaction amount that will cause your checking account to become overdrawn is $75, we will automatically advance $75 from your personal line of Credit, provided you have at least $75 in available credit. If you do not have sufficient available credit, no funds will be advanced from the personal line of credit. Overdrafts paid by an advance on your personal line of credit are not subject to a fee.

Once your optional overdraft protection plans are exhausted, if you are eligible for the Courtesy Pay Service, your items will be paid up to the amount of your Courtesy Pay limit and a Courtesy Pay Fee will be charged to your checking account for each overdraft that is authorized and paid through the Courtesy Pay Service. If you are not eligible for, or have opted out of, the Courtesy Pay Service (see Courtesy Pay Agreement & Disclosure below), your items will not be paid, they will be returned, and an NSF Fee will be charged for each item returned.

The foregoing describes how our optional overdraft protection plans work. Transfers will appear on your periodic statements for each applicable account.

TERMINATION OF OPTIONAL OVERDRAFT PROTECTION PLANS. We may terminate optional overdraft protection services at any time with or without notice to you. Any owner of the checking account, any owner of a linked account used for overdraft protection, or any borrower on a personal line of credit account used for overdraft protection may cancel overdraft protection in person, by calling the credit union (800) 347-2228, or by email to info@adelfibanking.com. Cancellation will be effective after we have received notice and have had a reasonable time to act on it.

COURTESY PAY AGREEMENT & DISCLOSURE. In accordance with our commitment to providing valued service and benefits, we may, at our discretion, pay your overdrafts that would cause your eligible checking account to have a negative balance up to the amount of your Courtesy Pay limit, which is listed below. We refer to this service as the Courtesy Pay Service (hereinafter referred to as the "Service"). The Service is different from the Overdraft Protection Line of Credit and the Overdraft Transfer Service plan, and the Optional Courtesy Pay Extended Coverage. The Service is a backup to your existing overdraft protection plans and will only be activated if funds are not available from those plans. This Courtesy Pay Agreement sets forth the terms and conditions applicable to the Service.

What Overdraft Transactions are Covered? The Standard Service Coverage is available for the payment of checks, preauthorized payments under our bill pay service, and ACH drafts and debits, recurring debit card transactions and at the teller window. Standard Service is not available at all for ATM transactions and one-time debit card transactions, unless you opt- in, as described in the next section below.

Eligibility for the Service. The Service is not a credit product and requires no application or credit approval process; it is a feature that is automatically included with eligible checking accounts (unless

you opt out of the Service entirely as described below). Eligibility is at the sole discretion of the Credit Union and is based on you managing your checking account in a responsible manner. The Service is available for checking accounts for which the primary checking account owner is 18 years of age or older, is in good standing, and the account has been open for at least sixty (60) days with the applicable minimum balance requirement. We reserve the right to limit the Service to one (1) account per household or member. We may suspend or permanently revoke the Service from your checking account, in our sole and absolute discretion, based on any one or more of the following criteria:

- You are not making deposits into your checking account.
- You do not bring your checking account to a positive balance for at least one full business day withing a thirty (30) day period.
- Your membership is not in good standing.
- You are more than thirty-one (31) days past due or are in default in any other respect on any loan or other obligation to us.
- You have an outstanding balance due to an overdraft repayment plan.
- Your checking account is subject to any legal or administrative orders or levies.
- You have insufficient credit or negative credit history.
- You are a party to a bankruptcy proceeding.
- Any or all 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 for items written to check cashing agencies.
- You have an unresolved prior loss with us.
- We do not have a valid mailing or email address for you.
- We believe you are not managing your checking account in a responsible manner which may cause financial harm to you or us.

The Service is a privilege. Any payment made by us under the Service will be made on a case-by-case basis, in our sole and absolute discretion. The Service does not constitute an actual or implied agreement between you and the Credit Union, nor does it constitute an actual or implied obligation of the Credit Union. The Service is a privilege that the Credit Union provides from time to time, and which may be withdrawn or withheld by the Credit Union at any time, without prior notice, reason, or cause.

How the Service is Administered. If you are eligible for the Service, we will pay your overdraft items up to:

- FREE Checking $750
- Harvest High Yield Checking $750
- Business Checking $1,500
- Ministry Checking $1,250

You acknowledge and agree that we reserve the right to limit the number of checks or other items/transactions that may be paid by us through the Service during any given month. In our sole discretion, we may notify you by mail, or, if you have agreed to receive notices from us in an electronic format, you may be notified electronically, of any nonsufficient funds' checks, items or other transactions that have been paid for or returned. You also acknowledge and agree that we have no obligation to notify you before we pay or return any check, item, or other transaction. 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.

When is the overdraft payment due? The total of the overdraft (negative) balance in your checking

account, including all fees and charges, is due and payable on demand, and you are required to immediately deposit sufficient funds to cover the overdraft paid by us and pay the related fees.

Optional Courtesy Pay Extended Coverage Overdraft Transactions. If you would like to include one-time debit card transactions and ATM withdrawals in the Service, you are required to "opt-in" (in other words, you must provide us with your affirmative consent). Choosing not to opt in may result in debit card transactions being declined.

You understand and agree that we do not require you to authorize the Service for your one-time debit card trans- actions as a condition of us providing the Service to you for your checks, ACH transactions or other transactions subject to this Courtesy Pay Service Agreement. If you want the Credit Union to authorize and pay overdrafts for one-time debit card transactions, you must provide us with your consent by: Completing and submitting an opt-in consent form by calling us at (800) 347-2228, visiting one of our branch locations.

Overdraft Privilege Fees for Extended Coverage. An Overdraft Privilege Fee for extended coverage (see Schedule of Fees) will be charged to your checking account 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 the Service. You understand that your Courtesy Pay limit will be reduced by the amount of each overdraft paid by us through the Service and the amount of the related Courtesy Pay Fee imposed until such amounts are repaid by you as set forth herein, at which time we may replenish your Courtesy Pay Limit by the amount of repayment. If we choose not to pay for the item transaction under the Service, you are subject to an NSF Fee (see Schedule of Fees) for each such item, including ATM and one-time debit card transactions if you have opted in to optional service, in accordance with our Schedule of Fees. Your periodic statement will itemize Overdraft Privilege Fees and NSF Fees for each cycle, as well as the year-to-date total of fees.

Transfers to Cover Overdrafts. You understand and agree that we have the right to transfer available funds to your checking account from any of your 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.

Right of Offset. In addition to any other rights that we may have, you agree that any deposits or future deposits in or other credits to any account in which you may now or in the future may have an interest are subject to our right of offset for any liabilities, obligations or other amounts owed to us by you (i.e. overdrafts and any related fees and charges). Each person who causes an overdraft, which is paid by us, agrees to be individually and jointly obligated to repay the unpaid negative balance in accordance with the terms and conditions of this Courtesy Pay Agreement.

Default. You will be in default under the terms of this Courtesy Pay Agreement if you fail to live up to any of the terms and conditions set forth herein or are in default on any loan obligation with us and/or a negative balance exists in any other deposit account with us on which you are an owner. If you are in default, in addition to any other rights we may have, we may temporarily suspend overdraft privileges, terminate the Service, or close your checking account and demand immediate payment of the entire unpaid negative balance. You also agree to pay any collection costs, attorneys' fees, and court costs that we may incur because of your default.

Termination; Suspension. We may terminate or suspend the Service at any time without prior notice. In no event will any termination relieve you of your obligation to repay any negative account balance, overdraft fees, collection costs and attorneys' fees, if any. We can delay enforcing any of our rights under this Agreement without losing them.

Your Right to opt out of the Service. If you prefer not to have the Service, or wish to opt out, visit us in a branch, contact us at (800) 347-2228, or send us an email at info@adelfibanking.com with a statement that you are opting out of the Credit Union's Courtesy Pay Service and we will remove the Service from your

checking account. Without Courtesy Pay, your insufficient funds items will be returned to the payee and/or declined at the point of purchase, unless you have overdraft protection available to cover the item(s). You will be charged the standard return fee of each time the item is presented for all returned items (except ATM and one-time debit card transactions).

Optional Overdraft Protection Plans. As discussed in more detail above, we also offer optional Overdraft Protection Plans, such as a link to a savings account or an unsecured line of credit account, which may be less expensive than our Courtesy Pay Service. To learn more, please ask us about these plans.

The best way to know how much money you have and avoid paying overdraft fees is to record and track all your transactions closely.

IF YOU DO NOT UNDERSTAND ANY PROVISION IN THIS PART III, YOUR LIABILITY FOR OVERDRAFTS, OR IF YOU HAVE ANY QUESTIONS, PLEASE COTACT US AT (800) 347-2228, EMAIL US AT INFO@ADELFIBANKING.COM OR MESSAGE US THROUGH ONLINE BANKING, Monday through Friday, 9:00AM to 5:00PM pacific time.

PART III: FUNDS AVAILABILITY POLICY

Your Ability to Withdraw Funds. Our policy is to make funds from your deposits available to you on the first day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Examples of direct deposit include payroll checks that are directly sent over from your employer to AdelFi for the credit of your account. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay the checks that you have written.

Determining the Availability of a Deposit. The length of the delay is counted in business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day, we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below:

Same-Day Availability. Funds from electronic direct deposits to your account may be available on the day we receive the deposit. Note: Automated Clearing House credits initiated through AdelFi (transfers from other financial institutions) to your account(s) with us is not a direct deposit and is not warranted the same availability as such. Examples include an electronic transfer from your checking account at another financial institution for electronic deposit into your AdelFi account.

Next-Day Availability. Funds from the following deposits may be available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Wire transfers
- Checks drawn on us

If you make the deposit in person with one of our employees, funds from the following deposits may also be available on the first business day after the day of your deposit:

- Cash
- State and local government check that are payable to you
- Cashier's, certified, and teller's checks that are payable to you

- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits may be available on the second business day after the day we receive your deposit.

Other Check Deposits. The first $275 from a deposit of other checks will be available on the day of your deposit. If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly by one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances

1. We believe a check you deposit will not be paid

2. You deposit check totaling more than $6,725 on any one day

3. You re-deposit a check that has been returned unpaid

4. You have overdrawn your account repeatedly in the last six (6) months

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

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

Special Rules for New Accounts:

If you are a new member, the following special rules will apply during the first thirty (30) days your account is open.

- Funds from electronic direct deposits to your account may be available on the next business day we receive the deposit. Automated Clearing House credits initiated through AdelFi (transfers from other financial institutions) to your account(s) with us is not a direct deposit and is not warranted the same availability as such

- Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks will generally be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. An excess of $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury checks) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit

- Funds from all other check deposits will be available on the eleventh business day after the day of your deposit

Deposits at Automated Teller Machines

Fund from any deposits (cash or checks) made at the automated teller machines (ATM's) we do not own or operate may not be available until the fifth business day after the day of your deposit. This rule does not apply at ATM's that we own or operate.

Special Notice Regarding Endorsement Standards:

The federal law dealing with funds availability requires the financial institution's endorsement area on the back of a check be kept clear and unobstructed. This rule is designed to prevent unnecessary delays in processing your deposits as well as to promote speedier returns of dishonored checks. Only the 1-1/2-inch space from the "trailing edge" (the left edge of the check when it is facing you) can be used by you for endorsement or any other markings.

We will not be responsible for any damages incurred in the event you deposit an item which is subsequently returned unpaid by the paying bank and that return is "late" dye to markings on the check caused by you or a prior endorser on the back of the check.

If you draw a check on your checking or loan account with us, you are responsible for any delay or misrouting of the check caused by markings place on the check by you that obscure any depository endorsements placed by us, or our agent and you agree to hold us harmless and indemnify us from any liability due to such delay or misrouting.

PART IV: ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

This Part V of the Member Account Agreements sets for forth the terms and conditions governing electronic funds transfers. Electronic fund transfers ("EFTs") are electronically initiated transfer of money involving a deposit account at the Credit Union and multiple access options, such as online account access, mobile banking, direct deposits, automated teller machines (ATMs), AdelFi Debit Card. Your acceptance, retention, or use of a AdelFi Debit Card, Personal Identification Number (PIN) or other EFT hereunder constitutes an agreement between us, and you as described below.

These disclosures are given by us in compliance with the Electronic Fund Transfer Act (15 U.S.C. Section 1693 et seq.) and Regulation E (12 CFR 1005 et seq.) to inform you of certain terms and conditions for use of the electronic services described in this Agreement.

At the present time, we offer the following electronic services:

- Preauthorized deposits of net paycheck
- Payroll deductions
- Preauthorized deposits of pension checks and federal recurring payments (for example, Social Security payments)
- Preauthorized withdrawals for bill payments and other recurring payments
- Automated teller machine (ATM) EFT services at Credit Union-owned (proprietary) ATM and on Shared Network ATMs such as the Co-Op Network and such other systems as may be added from time to time
- Credit Card cash advances at ATMs
- Online Banking
- AdelFi Debit Card (including PIN and signature-based transactions)
- Electronic Check transactions
- Transactions at a point of sale (POS) terminal whether an access device is used
- Mobile Banking

- Mobile Deposit
- Electronic Account Payment Services
- Peer-to-Peer Funds Transfers
- Text (SMS) banking
- Digital Wallets

We reserve the right to offer new electronic services in the future.

General disclosures applicable to all electronic services offered by us are given below, with specific disclosures information for certain electronic services following in separate sections. Terms and conditions for some electronic services are separately disclosed to you when you enroll in the service. Your use of any electronic service is subject to our approval.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

BUSINESS DAY DISCLOSURE:

Our business days are Monday through Friday, except federal holidays. Our business hours are 9:00am – 5:00pm Pacific Time, Monday through Friday. Branch hours and holiday schedules may be obtained through our website (www.AdelFibanking.com) or by contacting us at (800) 347-2228. Our proprietary ATM is available 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties. Online banking and the bill pay system are available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties, including those of the Internet service provider and Internet software.

Disclosure of Account Information to Third Parties:

We will maintain the confidentiality and privacy of your account information in accordance with our privacy policy. We will disclose information to third parties about your account or transfer you make in the following circumstances:

1. When it is necessary to complete an electronic transaction
2. To verify the existence and condition of your account for a third party, such as a credit bureau or merchant
3. To comply with a government agency, court order or any legal process
4. If you give us permission in writing

Right to Receive Documentation of Transactions:

1. **Terminal Transfers.** In most cases, you will receive a receipt at the time you make any transfer to or from your account using an ATM or when you make a purchase using a POS terminal. You should retain this receipt to compare with your statement from us. Federal law provides that a receipt need not be made available to you if the amount of the transfer initiated at an electronic terminal is $15 or less.
2. **Periodic Statements.** You will receive a monthly account statement for each month in which an EFT is made (but at least a quarterly statement if no transfers are made). You agree to immediately review each periodic statement mailed or otherwise made available to you to ensure that every transaction has been authorized by you. Your failure to promptly report an allegedly unauthorized transaction may result in greater liability for unauthorized transactions.

3. **Online Banking Transactions.** You may print a record of any individual transaction conducted through Online Banking at any time after the transaction is completed. You may also subsequently contact us to request a record for any such transaction. A fee may be charged for such a paper copy as set forth in the Schedule of Fees.

Personal Identification Numbers (PIN), Online & Mobile Banking Credentials, One-time passcodes (OTP):

You understand that you cannot use your AdelFi debit card and certain electronic services we offer without an applicable identification number, (such as a username and/or password), which we collectively refer to as a Personal Identification Number (PIN), login credentials and one-time passcodes (OTP). We will provide you with an initial PIN for one or more electronic services, which you must change. You are responsible for the safekeeping of your PIN, login credentials and OTP provided by us or selected by you and for all transactions by use of a PIN passwords or OTP. Your use of a PIN is your authorization to us to withdraw funds from your savings account or checking account to cover such transactions. Your PIN is confidential and should not be disclosed to third parties or recorded. You will notify us immediately and send written confirmation if any of your PINs, login credentials or OTPs are disclosed to anyone other than the joint owner of your account. You understand and agree that you must change the PIN immediately to prevent transactions on your account(s) if anyone not authorized by you has access to the PIN. **If you disclose your PIN, login credentials, or OTP included to anyone, however, you understand that you have given them access to your account(s) and you are responsible for any such transaction. If you authorize anyone to use your PIN in any manner that authority will be considered unlimited until you specifically revoke such authority by notifying the credit union and changing your PIN immediately. However, you must tell us AT ONCE if you believe your Card and/or PIN for any electronic services have been lost or stolen or if you believe that an EFT has been made without your permission.**

Your Liability for Unauthorized Transactions and Advisability of Prompt Reporting:

You are responsible for all transfers you authorize using the electronic services described in this Agreement. If you permit other persons to use your AdelFi debit card ("Card"), or your PIN for any electronic service, you are responsible for any transactions that person authorizes or conducts on any of your accounts, even if that person exceeds your authority. However, you must tell us AT ONCE if you believe your Card and/or PIN for any electronic services have been lost or stolen or if you believe that an Electronic Funds Transfer (EFT) has been made without your permission using information from your check. Calling us would be the best way of keeping your possible losses down. A written form to us should follow your phone call. However, if you believe your Card and/or PIN have been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than $50 if someone used your Card and/or PIN to access your account without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card and/or PIN and you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by Card, PIN, or other means, you must tell us at once. If you do not report unauthorized transfers to us within sixty (60) days of delivery of your periodic statement you may be liable for any unauthorized transactions that occur after the 60-day period.

At our discretion, we may extend these timeframes if your delay in reporting was due to extenuating circumstances, such as a long trip or hospital stay.

How to Notify the Credit Union in the Event of an Unauthorized Transaction:

If you believe your Card(s) and/or PIN(s), login credentials and or One-time passcode have been lost or stolen or that someone will or may use it to transfer money from your account(s) without your permission, you must call us at (800) 347-2228 or write us at: AdelFi, PO BOX 9001, San Dimas CA 91773-9001 or email us at info@adelfibanking.com

You should also call the number or advise us if you believe a transfer has been made using the information

from your check without your permission.

In case of errors or questions about your electronic services:

In case of errors or questions about your electronic services transactions, call us at (800) 347-2228 or email us at info@adelfibanking.com as soon as you can, if you think your periodic statement or receipt is wrong or if you need more information about a transaction listed on your periodic statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST periodic statement on which a problem or error appeared. You must:

1. Tell us your name and account number

2. Describe the error or transaction you are unsure about and explain as clearly as possible why you believe it is an error or why you need more information

3. Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

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

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Your account is considered a "new account" for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you about the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If we provisionally credited your account, we would reverse the provisional credit and notify you of the date we reversed the credit and the amount of the debit. You ask for copies of the documents that we used in our investigation.

Our Liability for Failure to Make or Complete Electronic Fund Transfers:

If we do not properly complete an EFT to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, if:

1. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure, malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions that we have taken.
2. Through no fault of ours, you do not have enough money in your account (or sufficient collected funds) to complete the transaction(s).
3. The funds in your account are subject to uncollected funds held, legal process, or other circumstances restricting such transaction or payment.
4. We received incorrect or incomplete information from you or from third parties (e.g., the U.S. Treasury, an automated clearing house, or a terminal owner).
5. The ATM or network system was not working properly, and you knew about this breakdown when you started the transaction.
6. The ATM where you were conducting the transaction did not have enough cash or cash in the denominations you requested.
7. Your Card(s) has been reported lost or stolen, has expired, is damaged so that the mechanical device cannot read the encoding strip or chip, is inactive due to non-use, is retained by us due to your misuse or suspected fraudulent activities or is retained

by us at your request.

8. Any of your PINs have been repeatedly entered incorrectly.
9. The transaction would exceed the credit limit on your personal Unsecured Line of Credit.
10. Our failure to complete the transaction or the placement of a block on your account is done to protect the security of your account and/or the electronic terminal system.
11. You make an error in keying your deposit at an ATM or through the Online Banking system (and if you make such error, we are not responsible for bounced checks, forfeited dividends, and other consequences which may result).
12. The payee mishandles or delays a payment sent by the bill pay service.
13. Any transaction is prohibited by law, regulation, court order, or would be considered illegal activity; or
14. You have not provided our bill pay service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment.

There may be other exceptions not specifically mentioned above.

Provided that none of the foregoing exceptions to the service performance obligations are applicable, if we cause an incorrect amount of funds to be debited from your account, or caused funds from your account to be transferred to a person or entity which does not comply with your instructions, we will be responsible for returning the improperly transferred funds to your account and for directing to the proper recipient any previously misdirected bill payments or transfers.
THE FORGOING CONSTITUTES OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT WILL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE, AND/OR SERVICE.

Fees for Electronic Fund Transfers:
All fees associated with your EFTs are disclosed in our Schedule of Fees, which accompanies this Agreement and is incorporated herein by reference. Any fees charged will be deducted from the account from which the EFT occurred. The Credit Union reserves the right to impose fees at a future date after we give you notice of such charges as required by law.

If you have been issued an additional card (whether a AdelFi debit card or credit card) for a joint owner or authorized user on your account, any applicable transaction fees outlined in our Schedule of Fees will be based on combined transactions. Withdrawals from more than one account or additional withdrawals from the same account during a single access will be counted as multiple withdrawals. Transaction fees will be charged to your account within two (2) business days from the day they are incurred. The fee may not be recorded on the transaction receipt produced by the ATM, but it will be itemized on your monthly statement.
If you use an ATM that is not operated by us, you may be subject to additional fee(s) imposed by another financial institution, merchant and/or by an automated transfer network. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer. This practice is known as “surcharging” and is in addition to any ATM fees charged by us.

Verification:
All transactions affected by use of ATMs, POS terminals, Electronic Check transactions, Online banking, mobile banking or other electronic transaction contemplated hereunder which would otherwise require your actual signature, or other authorization, will be valid and effective as if actually signed by you when accomplished by use of an Electronic Check Transaction, the card(s) and/or PIN(s), or as otherwise authorized under this Agreement.

Change in Terms:
We may change the terms and charges for the services described in this Agreement, and may amend, modify, add provisions to, or delete provisions from this Agreement from time to time. If you have an account with us through which EFTs are being processed, you will receive written notice of the change in terms at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by

law. Further, the credit union may, from time to time, revise or update the programs, electronic services, and/or related material(s) rendering such prior versions of the programs, electronic services, and/or related material(s) and limit access to the credit unions more recent versions and updated.

Termination of Electronic Services:
You may, by written request, terminate any of the electronic services provided for in this Agreement. Termination by any one account owner will be binding on all account owners and we are not required to notify other account owners of the termination. We reserve the right to terminate this Agreement and your access to the electronic services, in whole or in part, at any time and for any reason. In addition, electronic services may be suspended, without advance notice, if there are insufficient funds in any one of your accounts or if any of your accounts are not in good standing. After suspension, electronic services may be reinstated, at our discretion once there are sufficient funds in your account(s) to cover any fees and other transfer and debits. If you ask us to terminate your account or your access to any of the electronic services, you will remain liable for subsequent transactions performed on your account. Termination of electronic services does not terminate your accounts or agreements with us and will not affect your authorization for transfers and payments made prior to termination.

Notice and Communications:
Except as otherwise provided in this Agreement, all notices required to be sent to you will be effective when we mail or deliver them to the last known address that we have for you in our records or when we make such notices available to you through Online Banking if you have agreed to receive notices form us in an electronic format. You are required to keep us informed of your current address. You agree to notify us promptly of any change of address. You may notify us in person, via online banking, via telephone or by sending a written and signed notice to AdelFi Credit Union, PO BOX 9001, San Dimas CA 91773-9001.

Collections:
You agree that we will be entitled to recover any money owed by you because of your use of, or the use of anyone you have provided with access to, any of our electronic services and you agree to repay any amounts. We have a secure interest in your present and future deposits to any money you owe. If any legal action is required to enforce any provision of this Agreement or to collect money you owe, you agree to pay all costs, and other charges incurred for enforcing our rights under this Agreement.

Severability:
If any part of this Agreement should be held to be unenforceable the remaining provisions of this Agreement will remain in full force and effect.

Governing Law:
You understand and agree that this Agreement and all questions relating to is validity, interpretation, performance, and enforcement will be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. You also agree to submit it to the personal jurisdiction of the courts of the State of California.

Waiver:
The Credit Union can delay enforcing any provision under this Agreement any number of times without losing its right to enforce them later.

Relationship to Other Disclosures:
The information in this Part V applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised by us from time to time, continue to apply, except to the extent expressly modified by this Agreement.

Account Access:
Your accounts, AdelFi Debit Card, and any other access device or method) including ACH and electronic check transactions) may not be used for any illegal activity or transaction. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all

jurisdictions in which the cardholder may be located. You understand that you may not utilize your accounts, AdelFi Debit Card, or any other access device or method for the purchase if any goods or services on the internet that involve online gambling of any sort. Prohibited activity and transactions include, but are not limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of casino gaming chips or offtrack betting or wagering. We may deny authorization of any transaction identified as gambling. However, if a transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA):
In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006, and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or banking relationship with us. "Restricted transactions" are transactions involving the knowing transmittal or receipt of credit, funds, checks, instruments, or other proceeds to or from another person engaged in the business of wagering or betting in connection with unlawful Internet gambling. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Assignment:
You may not assign this Agreement to any other party. The Credit Union may assign this Agreement at any time in its sole discretion. The Credit Union may also assign or delegate any of its rights and responsibilities under this Agreement to independent contractors or other third parties.

Headings:
Headings are for convenience only and will not control or affect the meaning or construction of any of the provisions of this Agreement.

DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITY:
YOU UNDERSTAND AND AGREE THAT THE ELECTRONIC SERVICES ARE PROVIDED "AS-IS." EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT OR AS REQUIRED BY LAW, THE CREDIT UNION ASSUMES NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MISDELIVERY OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE ELECTRONIC SERVICES IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE ELECTRONIC SERIVCES IS DOWNLOADED OR OBTAINED AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGE TO YOUR COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, THE CREDIT UNION DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NONINFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD PARTY RIGHTS, AND THE CREDIT UNION MAKES NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE ELECTRONIC SERVICES, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE ELECTRONIC SERVICES, THE ACCURACY OF ANY INFORMATION RETRIEVED BY YOU FROM THE ACCOUNTS OR THAT THE ELECTRONIC SERVICES WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE.

EXCEPT AS DESCRIBED IN THIS AGREEMENT, THE CREDIT UNION WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM YOUR USE OF OR YOUR INABILITY TO USE THE ELECTRONIC SERVICES, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY YOU FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE ELECTRONIC SERVICES, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSION OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF THE CREDIT UNION HAD BEEN ADVISED OF

THE POSSIBILITY OF SUCH DAMAGES.

Your Agreement to Indemnify us:
Except to the extent that the Credit Union is liable under the terms of this Agreement or another agreement governing the applicable account, you agree to indemnify, defend, and hold the Credit Union its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors, harmless from any and all third-party claims, liability, damages, and/or costs (including but not limited to reasonable attorney's fees) arising from:

- A third-party claim action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other materials submitted by you to us
- Any fraud, manipulation, or other breach of this Agreement by you
- Your violation of any law or rights of a third party
- The provision of the electronic services or use of the electronic services by you or any third party

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with us in asserting any available defenses. You will not settle any action or claims on our behalf without our prior written consent. This indemnification is provided without regard to whether the Credit Union's claim for indemnification is due to the use of the electronic services by you or a joint account owner or other authorized person.

Copy Received:
You acknowledge receipt of a copy of this Agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSITS
If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company (from your employer, the federal government or other payer), the following information applies to you:

Account Access:
Preauthorized deposits may be made only for your checking or savings accounts.

Notification of Preauthorized Deposits:
If you have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to your account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify you every time the party sends us money to deposit to your account. If you have not made such an arrangement, you may telephone us at (800) 347-2228 and we will advise you whether the preauthorized deposit has been made. You may also use our online banking services to confirm whether the deposit has been made.

Direct Deposits:
If, in connection with a direct deposit plan, we deposit any amount in an account which we are later required to return to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES
If you have requested a preauthorized payment to a third party from any Credit Union account, the following applies to you:

Account Access:
Preauthorized payments may be made from your checking or savings account(s). If your preauthorized payment due date is scheduled to occur on a non-business day it will be sent out on the next business day.

Right to Receive Documentation of Preauthorized Payment:

1. Initial Authorization: you can get copies of the preauthorized payment document from the party receiving the payment at the time you give them the initial authorization.
2. Notice of Varying Amount: If your preauthorized payment may vary in amount, the party who will receive the payment is required to tell you ten (10) days before each such payment when it will be made and how much it will be. You may agree with the party being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

Right to Stop Preauthorized Payment:
If you want to stop a preauthorized payment or revoke a preauthorized payment authorization, you must call us at (800) 347-2228, or write us at AdelFi Credit Union, PO BOX 9001, San Dimas, CA 91773-9001, in time for us to receive your stop payment request no less than three (3) business days or more before the next payment from your account is scheduled to be made. If you call, we may also require you to submit your request in writing and return it to us within fourteen (14) days after you call. An oral request to stop payment ceases to be binding after fourteen (14) days if you have not provided us with any required written confirmation of your request. We will charge you for each stop payment order you place pursuant to our current Schedule of Fees. Such stop payment request will apply only to that payment. If you have given us a request to cancel the entire preauthorization authorization, you understand and agree that you must also contact the third party to cancel (revoke) the entire preauthorization payment authorization and provide us with a copy of your written revocation notice to the third party.

Our liability for Failure to Stop Payment:
If you order us to stop one of your preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages, to the extent provided by law.

ADDITIONAL DISCLOSURES APPLICABLE TO ONLINE BANKING AND THE BILL PAY SERVICE
Online Banking is an electronic banking service that allows access to your account without assistance from our staff by using our Internet website and your Online Banking ~~PIN.~~ Login credentials. Online Banking is available for your convenience 24 hours a day, 7 days a week, with a minor interruption for system maintenance or technical difficulties. The bill pay service is an electronic method of paying bills. You must have a checking account with us to use this service. If you would like to take advantage of these online services, visit our website, and enroll with your eligible Credit Union accounts. Additional disclosures and specific terms and conditions for using Online Banking and the bill pay service will be provided when you enroll.

ADDITIONAL DISCLOSURE APPLICABLE TO MOBILE BANKING
Mobile Banking is a service that lets you do financial transactions using a mobile device, like a smartphone or tablet. You can use mobile banking to check balances, pay bills, transfer money, and more. All features and services available through Online Banking may not be available via Mobile Banking.

ADDITIONAL DISCLOSURES APPLICABLE TO MOBILE DEPOSIT
Mobile Deposit is designed to allow you to make deposits to your designated eligible accounts using a compatible mobile wireless device to photograph an image of an original paper check that is drawn on or is payable through a United States financial institution and to electronically submit a digital image of such paper check to us. The Mobile Deposit service is subject to the terms and conditions of the End-User License Agreement which will be provided to you when you enroll in the service.

ADDITIONAL DISCLOSURES APPLICABLE TO AdelFi DEBIT CARDS
In this section, “Card” refers to your AdelFi Credit Union Debit Card and any duplicates, renewals, or substitution the Credit Union issues to you unless otherwise noted. The disclosures in this section apply to the use of your Card to conduct Electronic Funds Transfers (EFTs), including, but not limited to, use of the Card at Automated Teller Machine (ATMs) and Point of Sale (POS) terminals. By using your Card at a participating POS terminal, you authorize us to make withdrawals from your designated account for cash advances and/or purchases. Access to ATMs is using a Card and a PIN.

Account Access:
You may use your Card to withdraw cash from your checking account by way of a cash advance from merchants, financial institutions, or others who honor the Card and/or to pay for purchases. However, we are not responsible for the refusal or inability of any ATM or POS terminal, merchant, or financial institution to honor the Card, to complete a transaction, or for their retention of the Card. You understand that your ~~Cars~~ card is not a credit card and does not provide "credit" which means that you may not defer payment of Card transactions.
A AdelFi Debit Card can be linked to a checking, savings, or a money market account. A AdelFi Debit Card that is linked to a checking account may be used at ATMs and at POS terminals at any business establishment where debit cards are accepted. A AdelFi Debit Card linked to savings or money market account may only be used at ATMs; it may not be used at POS terminals.

Types of Available ATM Transactions:
Transaction types and services may be limited to certain ATMs on the systems which we do not own (non-proprietary ATMs), such as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will be refused as an invalid transaction.
You can use your Card to perform the following ATM transactions:

1. Make deposits to your savings or check account at our proprietary ATM (and some designated Shared Branch Network ATMs).
2. Withdraw cash from your savings, checking and loan accounts.
3. Transfer funds between your savings, checking and loan accounts.
4. Make balance inquiries at our ATM (and some shared network ATMs).

We may offer additional ATM services in the future and, if so, you will be notified of them.

Unless otherwise noted, the above services are available at ATMs on the Shared Branch Network and shared network systems. Services, however, may be restricted to certain ATMs on the systems which we do not own.

Deposits:
You understand and agree that we accept deposits at an ATM subject to verification and collection by us and such deposits may only be credited or withdrawn in accordance with our Funds Availability Policy. Transactions accomplished after the close of business each day will be deemed to have occurred on our next business day.

ATM Transaction Fees:
You understand that when you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). Any fees charged will be deducted from your checking or savings account.

Transaction Limitations:

1. AdelFi Debit Card Transactions. You understand and agree that you may use your AdelFi Debit Card and PIN in any of our network ATM and such other machines or facilities as we may designate up to a maximum of twenty-five (25) transactions or to withdraw up to a maximum amount of $ $810 (from saving, checking and line of credit combined), whichever comes first, each day. You may also use your AdelFi Debit Card and PIN or signature as a POS terminal at any business establishment where the AdelFi Debit Card is accepted if your available balance will cover the transaction. Transactions requiring the use of your PIN or signature are limited to a maximum of $5,000 per day ($5,810 ATM and POS combined). At your request, we may make an exception to the dollar limits for each twenty-four (24) hour period on AdelFi Debit Card transactions to accommodate a single transaction more than such limit, provided your available checking account balance will cover the transaction. The twenty-five (25) transactions per day limit is a combined limit between ATM, POS, and signature transactions.
2. For purposes of the daily limits only a "day" is defined as the twenty-four (24) hour period from midnight to midnight, Pacific Time. If a transaction is initiated in another time zone, it will be processed when we receive it. In addition, we reserve the right to adjust your maximum cash disbursement levels, from time to time, at our sole discretion. ATM and POS terminal owners,

merchants and retailers may restrict cash withdrawals and purchases to lower limits and charge proprietary fees.

3. Withdrawal limitations may vary depending on the shared network or ATM your access. For example, the minimum withdrawal and increment amount on some shared network machines is $20.
4. For security reasons, in the event your Card or PIN is lost or stolen, there may be restrictions on transactions you can make at the ATMs.
5. To conduct POS (PIN or signature) transactions with your AdelFi Debit Card, you must have a checking account linked to your AdelFi Debit Card. If you only have a savings or money market account linked to your AdelFi ATM Card, you are only able to conduct transactions through an ATM.

Authorization Holds for AdelFi Debit Card Transactions:

When you use your AdelFi Debit card to pay for goods or services, the merchant may seek our prior authorization for the transaction, at which time we will generally place a hold on some or all the funds in your account for up to three (3) business days or until the transaction is paid from your account. For more information regarding how debit card authorization holds impact your available account balance, refer to Part III of this Agreement, entitled "Liability for Overdrafts."

Optional Overdraft Protection Plans:

You understand that you can authorize us to link your AdelFI debit card to an overdraft protection source, including, but not limited to, a savings account, to fund any overdrafts on your checking account. Refer to the section entitled "Optional Overdraft Protection Plans" in Part III of this Agreement for additional information regarding Optional Overdraft Protection Plans.

Authorized Use – Card and PIN:

Both the card and a PIN will be required each time you use an ATM, engage in a POS or other EFT. You agree to memorize your PIN, and you will not write it on the card(s). If you forget the PIN, you may contact us, and we will issue a replacement PIN. You must observe the following conditions for both the privacy and protection of your account and the system:

1. YOU MUST KEEP YOUR CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT
2. YOU MUST NOT TELL ANY UNAUTHORIZED PERSON YOUR PIN OR WRITE YOUR PIN ON YOUR CARD (OR ANY PLACE) OR OTHERWISE MAKE IT AVAILABLE TO ANYONE ELSE
3. YOU MUST TELL US IMMEDIATELY OF ANY LOSS OR THEFT OF YOUR CARD AND/OR PIN
4. IF YOU AUTHORIZE US TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, YOU AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD.
5. IF YOU GIVE YOUR CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY YOU, EVEN IF THEY EXCEED YOUR AUTHORITY. HOWEVER, YOU MUST TELL US AT ONCE IF YOU BELIEVE YOUR CARD AND/OR PIN FOR ANY ELECTRONIC SERVICES HAVE BEEN LOST OR STOLEN.

Safety at the ATM:

You understand that you should always use caution when using an ATM. Some precautions you can take are:

(1) Avoid ATMs that are obstructed from view or unlit at night; (2) observe the area for anything unusual or suspicious; (3) when possible, bring a companion along, especially at night; (4) lock your vehicle when you leave it; (5) have your card in your hand as you approach the ATM and avoid reaching in your wallet or purse in front of the ATM; (6) avoid counting your cash at the ATM; (7) lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up ATM; (8) prevent others from seeing your enter your PIN by using your body to shield their view; and (9) do not accept assistance from anyone you do not know when using an ATM. We want ATMs to be safe and convenient for you. If you feel unsafe for any reason, you should leave the area immediately. If someone follows you after using the ATM, you should quickly go to a safe area that is well populated and well lit. You should report any incident to the police as soon as possible.

Ownership of the Card:
Each account owner may have one Card to access your account(s) without a charge. If your card is lost or stolen, you may also be charged a replacement card fee. This fee is set forth in the Schedule of Fees. The card remains our property, and you agree to surrender it to us upon demand. We may cancel, modify, or restrict the use of any card upon proper notice or without notice if: (1) any of your accounts are overdrawn; (2) you use your card in a manner which may cause a loss to us; (3) your account is inactive, which is defined by us as an account that has had no member-initiated transaction activity for one (1) year; (4) any mail sent to your address is returned as undeliverable; (5) any email sent to you by us is returned as undeliverable; (6) your account has one (1) or have violated any term of this Agreement, whether or not we suffer a loss; (8) where necessary to maintain or restore the security of your account(s) or the POS system; or (9) you are delinquent on a loan with us. We also reserve the right to recall the card through retrieval by an ATM.

Making Electronic Funds Transactions:
Merchants and others who honor AdelFi debit cards may give credit for returns or adjustments, and they will do so by sending us a credit that we will post to your checking account.

Returns and Adjustments:
Merchants and others who honor AdelFi debit cards may give credit for returns or adjustment, and they will do so by sending us a credit that we will post to your checking account.

Foreign Transactions:
Purchases and cash advances processed outside of the United States or in a foreign currency will be billed to your account in U.S. dollars (including on-line purchases made within the United States but where the merchant is located internationally). Foreign transactions include transactions initiated in the U.S. authorizing access to a debit card, credit card or deposit account number using a telephone, computer or mobile device application but with a merchant who processes the transaction in a foreign country. The conversion to U.S. dollars will be made in accordance with the Visa® operating regulations for international transactions. In the event that an international transaction is converted to U.S. dollars, the exchange rate between the transaction currency and the billing currency used for processing international transactions will be: (1) a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives; or (2) the government-mandated rate in effect for the applicable processing date may differ from the rate on the date you used your AdelFi debit card. When credit to the account does not full offset a charge to the account due to changes in the rate, you are responsible for the difference. We will charge a Foreign Transaction Fee in an amount equal to one percent (1%) of the amount of the purchase or cash advance, if the transaction requires a currency conversion, or 0.8% of the amount of the purchase or cash advance, if the transaction is made in a foreign currency but billed in U.S. Dollars.

Card Claims and Transaction Questions:
When you authorize other parties to debit your checking account, you are responsible for these transactions. Thus, you will have to contact these parties directly if you have questions or complaints about your transactions. Any claims concerning property or services purchased with your AdelFi debit card must be resolved by you directly with the merchant or seller who accepted the AdelFi debit card. You understand that we will not be able to help you because we only have the information received from the third party. Any claim or defense that you assert will not relieve you of your obligation to pay us the total amount of the transaction, unless otherwise permitted by law. You are not permitted to stop payment on any purchase using your AdelFi debit card.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTION
If you have authorized a one-tome transfer of funds from your account via ACH where you have provided a paper check or check information to a merchant or other payee in person, by telephone, or via the Internet, to capture the routing, account and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction"), the following applies to you:

Types of Available Transactions:

You may authorize a merchant or other payee to make a one-time Electronic Check Transaction from your checking account using information from your check to (1) pay for purchases or (2) pay bills. You may also authorize a merchant or other payee to debit your checking account for returned check fees or returned debit entry fees.

You may make such a payment via ACH where you have provided a paper check to enable the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; whether the check is retained by the consumer, the merchant, other payee, or the payee's financial institution; or you have provided the merchant or payee with the routing, account, and serial numbers by telephone or via the Internet to make a payment or a purchase.

Account Access:
Electronic Check Transactions may be made only through your checking and money market accounts.

Limitations on Dollar Amounts of Transactions:
You may make Electronic Check Transactions only to the extent that you have available funds in your checking or money market account.

PART V: FUNDS TRANSFER AGREEMENT AND NOTICE

The State of California has adopted as law Article 4A of the Uniform Commercial Code, and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers, Automated Clearing House (ACH) transactions, and some book transfers on the Credit Union's records.
The law is intended to establish a comprehensive legal framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. This Funds Transfer Agreement (Agreement) contains several notices that we are required to provide you and establishes other terms of agreement that will apply to all funds transfers that involve you and the Credit Union. Using the Credit Union to send or receive funds transfers shall constitute your acceptance of all the terms and conditions contained in this Agreement. To the extent that the terms contained in this Agreement are different than those in any other agreement or terms of account, this Agreement shall control and be deemed to modify such other agreements or terms of account.

1. This Agreement applies to funds transfers as defined in the Article 4A of the Uniform Commercial Code (Division II of the California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.
2. We may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the several types of fund transfers, the cut-off time for wire transfers will be at 12:00PM Pacific Time (domestic) and 11:00AM Pacific Time (International) on each weekday that the Credit Union is open, excluding federal holidays. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next business day and processed accordingly.
3. We may charge your account for any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. We may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedures, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify us in writing that you do not agree to that security procedure. In that event, we shall have no obligation to accept any payment order from you or other authorized parties on account until you and the Credit Union agree, in writing, on an alternate security procedure.
5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.

6. If you give us a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank based on the identifying account number, even if the number identifies a person different than the names beneficiary. This means that you will be responsible for the Credit Union if the funds transfer is completed based on the identifying account number you provided us.
7. If you give us a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that you will be responsible for any loss or expense incurred by a receiving bank which executes our attempts to execute the payment order in reliance on the identifying number you provided.
8. We may give you credit for Automated Clearing House (ACH) payments before we receive final settlement of the funds transfer. Any such credit is provisional until we receive final settlement of the payment. You are hereby notified and agree, if we do not receive such a final settlement, that we are entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that we may provide you with access to ACH funds before we receive the money. However, if we do not receive the money, then we may reverse the entry into your account, and you would be liable to repay us.
9. ACH transactions are governed by operating rules of the National Automated Clearing House Association (NACHA). In accordance with these rules, we will not provide you with next-day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic account statements that we provide.
10. If we received a funds transfer for you or for other people authorized to have access to your account, you agree that we are not obligated to provide you with next day notice of the receipt of the funds transfer. We will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements that we provide. You may, of course, inquire between receipt of periodic statements whether a specific funds transfer has been received.
11. If we become obligated under Article 4A (Division II of the California Uniform Commercial Code) to pay dividends to you, you agree that the rate of dividends to be paid shall be equal to the dividend rate, daily, applicable to the account with us to which the funds transfer should have been made or from which the funds transfer was made.
12. We may, in our sole discretion, reject any funds transfer request which: (1) exceeds the collected and available funds on deposit in your designated account(s); (2) is not authenticated to our satisfaction or which we reasonably believe may not be authorized by you; (3) contains incorrect, incomplete, or ambiguous information; or (4) involves funds subject to a lien, hold, dispute, or legal process pending their withdrawal. You understand and agree that we shall incur no liability for any loss occasioned by our refusal to accept any funds transfer order.
13. We shall have the right to charge the amount of any funds transfer request to any of your accounts with us if no account is designated, or if a designated account has insufficient collected funds to cover the amount of a funds transfer request. We may charge a service charge for services relating to the sending or receiving of the transfer request. Such charge(s) are set forth in our Schedule of Fees, which is incorporated by this reference.
14. There is no right to cancel or amend the transfer order. We, in our option, may attempt cancellation or amendment if this application has been acted on, but will have no liability if the cancellation or amendment is not effectuated. In any event we will not credit funds and any funds transmitted have been returned. We have no obligation to re-execute any rejected or returned transfer order. We will credit any account following return or rejection. Any credit may not be equal to the original amount due to, for example, difference in foreign currency exchange rates, cable fees, our expenses, or expenses of other institutions. In addition, we will have no obligation to pay dividends on any cancelled, returned, or rejected transfer order.
15. Except as expressly prohibited by applicable state and federal laws and regulations, you understand and agree that we will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer where we failed to abide by the agreed upon security procedures) which you fail to report to us within thirty (30) days after your receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within our reasonable control, including but not limited to the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) your negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction

given to us by you or your authorized agent; or (6) any error, failure or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond our reasonable control, including, but not limited to, any computer or communication facilities malfunction.

Except as otherwise provided by applicable state or federal laws or regulations, our liability for any negligent or intentional action or inaction in connection with any funds request shall be limited to your direct loss and payment of dividends. UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE, OR SPECIAL DAMAGES THAT YOU MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.

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

PART VI: MEMBER CONDUCT, LIMITATION OF SERVICES AND EXPULSION POLICY

Section 1: Standards of conduct

As a faith-based, member-owned financial cooperative, we expect members to treat staff, volunteers, and other members with courtesy, respect, and honesty, and to use Credit Union accounts and services in a lawful and responsible manner.

Section 2: Definition of Cause

For purposes of this section, Cause means conduct that, in the reasonable judgment of the Credit Union, poses a risk to the safety of staff, volunteers, or members; disrupts or interferes with Credit Union operations; results in loss or potential loss to the Credit Union; or otherwise violates applicable law, this Agreement, or the Credit Union's Bylaws or policies

Section 3: Examples of Cause (non-exhaustive)

Examples of Cause include, but are not limited to: (a) threats, harassment, or abusive behavior toward staff, volunteers, or other members; (b) fraudulent, deceptive, or illegal use of accounts or services; (c) repeated account manipulation or misuse that causes or is likely to cause loss to the Credit Union; (d) intentional damage to Credit Union property; or (e) repeated violation of account or loan terms after notice

Section 4: Limitation of Services

If Cause exists, the Credit Union may, in its discretion and to the extent permitted by applicable law and its Bylaws, limit your access to some or all services instead of, or in addition to, expulsion from membership. Limitations may include one or more of the following:

- Allowing only a basic share (savings) account, which may be non-dividend bearing, and preserving only those rights required by law (including voting rights).
- Requiring that transactions be conducted only by mail, ATM, Digital Banking, telephone, or other remote channels, and restricting in-person contact with staff or access to Credit Union premises.
- Suspending access to certain services, such as debit/ATM cards, check-writing, digital banking features, shared branching, or other electronic services, where necessary to protect the Credit Union or its members.

Any such limitations will not prevent you from exercising rights available under applicable federal or state law or regulation.

Section 5: Expulsion from membership

In cases of serious or ongoing Cause, the Credit Union may seek to expel a member from membership in accordance with its Bylaws and applicable California law. Before expulsion, the Credit Union will follow the notice and process described in its Bylaws, which may include written notice of the proposed action, the reasons for the action, and an Opportunity for the member to respond or request review by the Board or appropriate committee.

Section 6: Effect of expulsion or limitation

If your services are limited or your membership is expelled, the Credit Union may close affected accounts and remit any remaining collected balances to you, less any amounts you owe the Credit Union, in accordance with this Agreement and applicable law. Expulsion or limitation of services does not relieve you of any existing obligations to the Credit Union, and amounts you owe (including loans, fees, and negative balances) remain due and payable according to the applicable agreements.

Section 7: Confirmation of action and reinstatement

If the Credit Union limits services or expels you from membership, it will provide written confirmation describing the action taken and its effect. The Credit Union may, in its discretion and in accordance with its Bylaws and policies, consider written requests for reinstatement or modification of limitations after Cause has been resolved.

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- Home, Auto, and Personal Loans
- Equity Loans and Lines of Credit
- Investments and IRAs
- GreenPath Financial Wellness Program

Financial Solutions for Ministries and Christian Owned Businesses

- Checking, Savings, Money Market, & Certificates
- Online Cash Management
- Remote Deposit Program
- Corporate Credit Cards
- ACH and Wire Services
- Merchant Banking (accepting credit cards)

Loans for:

- Purchase & Refinance
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