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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide information that will assist us in identifying you. If this information is not available, or if any question is unanswered, we may not open your account.

The headings in this document are for convenience or reference only and shall not be construed so the singular includes the plural and the plural includes the singular. The word “you” means the account holder(s) and “we” means the institution and the words “you” and “your” mean the account holder(s) and “we” means the institution. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance if sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefitted from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any item, other than cash. We accept for deposit (“payable to you or the payee ‘on us’”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party payor to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may propely pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it expressly identifies the number, date, amount and payee of the check.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which
is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the withdrawal request is made in determining the amount of available funds in your account. We may apply the withdrawal limitations. In addition, we may place limitations on the amount available after you have made a deposit into your account and before the deposit has been made available to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have. We agree that we may charge fees for certain overdrafts, whether we pay or do not pay the item, or whether the transaction is completed by us (as opposed to the date you initiate it) to the extent the transaction is completed by us. We may determine the amount of available funds in your account for the purposes of determining your eligibility for an overdraft amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to the extent the transaction is completed by us.

If you have outstanding purchase(s), and the amount available is more or less than the purchase amount, the purchase will be reduced by the amount of the temporary hold. This may reduce the amount available for withdrawal. In that case, we will reverse the credit of the item. You agree that, as to any item for which we reverse the credit, you waive any requirement of multiple signatures.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Except as otherwise provided in the section on stop-payment orders, all other provisions of this agreement apply to your account. Where a check or similar item is converted into an electronic fund transfer, the regulations of the Electronic Fund Transfers Regulation, as defined in the Electronic Fund Transfers Regulation, will apply. If we are unable to complete the transaction, we will advise you promptly. We may use any other legal remedy to recover the funds, if any, that we lose as a result of our liability to the federal government from the account or from any other funds we hold for your account. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, this time period shall not exceed a total of 30 days from when the statement is first sent or made available to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to any item we reverse the credit of, you waive any requirement of multiple signatures.

You further agree that if you fail to report any unauthorized signatures, or in any way default in your duties under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or an Individual Retirement Account Trust; (b) it is a Keogh plan; or (c) it is an Employee Retirement Account. We may also use any other legal remedy to recover the funds, if any, that we lose as a result of your default in your duties under a statutory lien. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, this time period shall not exceed a total of 30 days from when the statement is first sent or made available to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to any item we reverse the credit of, you waive any requirement of multiple signatures.

You further agree that if you fail to report any unauthorized signatures, or in any way default in your duties under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or an Individual Retirement Account Trust; (b) it is a Keogh plan; or (c) it is an Employee Retirement Account. We may also use any other legal remedy to recover the funds, if any, that we lose as a result of your default in your duties under a statutory lien. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, this time period shall not exceed a total of 30 days from when the statement is first sent or made available to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to any item we reverse the credit of, you waive any requirement of multiple signatures.

limited to any term of this agreement. Rules governing changes in rates are provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you give notice to the entity opening the account to give us a separate authorization telling us what you want to do with the item. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to the extent the transaction is completed by us. We may use any other legal remedy to recover the funds, if any, that we lose as a result of our liability to the federal government from the account or from any other funds we hold for your account. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, this time period shall not exceed a total of 30 days from when the statement is first sent or made available to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to any item we reverse the credit of, you waive any requirement of multiple signatures.

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you must place a stop-payment order on the check in the manner we have described elsewhere. You must indorse it (sign it on the back) in a specific area. Your entire signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that the check has been lost or stolen.

STALE-DATED CHECKS - We are not obligated to, but may at our option, accept a check, other than a certified check, presented for payment more than 30 days after the date of the check. You must indorse the check with the words "For Deposit Only" is an example of a restrictive indorsement. For this reason, we are not required to honor any restrictive legend or indorsement placed on checks you write unless we have agreed in writing to the restriction or instruction. Examples of restrictive legends that result from your placement of these restrictions or instructions are "For Deposit Only" and

We have the authority to withhold and pay to the IRS a percentage of the interest that is payable to you, if the law so requires. Under some circumstances you may be able to credit report by a credit reporting agency.

You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that results from your placement of these restrictions or instructions.

FACE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other documents. If we do agree to honor facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money that are drawn on you. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature(s) you or we have agreed in writing to the restriction or instruction. If you fail to present a check in a timely manner, we may charge a fee for non-sufficient funds and our internal expenses (may be charged against your account. The list of acceptable identification includes, but is not limited to, a government-issued or other electronic or paper image, if the payment obligation relating to the check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the

TRUNCATED SUBSTITUTE CHECKS - If you receive a truncated check without the truncation symbol, you may be able to sue the person who prepared the truncated check. If the original check is not returned to you within 10 days after the date of your demand for delivery, you may sue the person who prepared the truncated check for the amount of the check. We have the authority to withhold and pay to the IRS a percentage of the interest that is payable to you, if the law so requires.

TRUNKED check. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature or indorsement of an authorized signatory to the account (such as a bank representative or the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. If the person to whom you issue a remotely created check in an amount greater than you authorized, or in an amount for an unacceptable purpose, you are liable. You may not be liable if the withdrawal is unauthorized or in an amount greater than you authorized, but you may be liable if you believe the withdrawal is unauthorized or in an amount greater than you authorized even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. You agree that you will not receive any additional fees that we may charge for certain legal actions.

If you open a demand draft (sometimes called a telecheck, preauthorized draft or other electronic or paper image). If the payment obligation relating to the original check has already been paid. You also warrant that any substitute checks you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to indemnify us for any loss you may incur as a result of any truncated check transactions. We can refuse to accept your check for any reason. Your account is not responsible for any unauthorized signature or alteration that would not have been authorized by you if you had examined the check. If an automated process helps keep costs down for you and all account holders, we may charge a fee for anyone that does not have a check, draft or other instrument written on it. You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. You agree that you will not receive any additional fees that we may charge for certain legal actions.

If you or other principal(s) of your account have no power of attorney, you may not be liable for any transaction that you act in bad faith or to the extent our negligence contributed to the loss. Account numbers - Thieves can encode your account number on a check when they make a copy of a check. These checks may be used to withdraw money from your account. Your account number can also be used to create an unauthorized check or demand draft (a check or draft that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature or indorsement of an authorized signatory to the account (such as a bank representative or the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. If the person to whom you issue a remotely created check in an amount greater than you authorized, or in an amount for an unacceptable purpose, you are liable. We will not know if the withdrawal is unauthorized or in an amount greater than you authorized even though you did not contact us directly and order the payment. You agree that you will not receive any additional fees that we may charge for certain legal actions.

If you open a demand draft (sometimes called a telecheck, preauthorized draft or other electronic or paper image). If the payment obligation relating to the original check has already been paid. You also warrant that any substitute checks you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to indemnify us for any loss you may incur as a result of any truncated check transactions. We can refuse to accept your check for any reason. Your account is not responsible for any unauthorized signature or alteration that would not have been authorized by you if you had examined the check. If an automated process helps keep costs down for you and all account holders, we may charge a fee for anyone that does not have a check, draft or other instrument written on it. You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. You agree that you will not receive any additional fees that we may charge for certain legal actions.

You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. You agree that you will not receive any additional fees that we may charge for certain legal actions.

If you or other principal(s) of your account have no power of attorney, you may not be liable for any transaction that you act in bad faith or to the extent our negligence contributed to the loss. Account numbers - Thieves can encode your account number on a check when they make a copy of a check. These checks may be used to withdraw money from your account. Your account number can also be used to create an unauthorized check or demand draft (a check or draft that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature or indorsement of an authorized signatory to the account (such as a bank representative or the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. If the person to whom you issue a remotely created check in an amount greater than you authorized, or in an amount for an unacceptable purpose, you are liable. We will not know if the withdrawal is unauthorized or in an amount greater than you authorized even though you did not contact us directly and order the payment. You agree that you will not receive any additional fees that we may charge for certain legal actions.
created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). We will have a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line.

You authorize us, upon receipt of a remotely created check we receive from you for deposit or collection: (1) you have received express and verified notice of the deposit or collection, and you have an account with us that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we request it. In the event we have a reasonable suspicion that the check is forged or that the check was deposited without your authorization regardless of when the check is returned. We may take funds from your account to pay the amount you owe us and if there are insufficient funds in your account, you still owe us the remaining balance.

UNAUTHORIZED INTERNET GAMBLING NOTICE - Restricted transactions as we may determine, including but not limited to, transactions processed through this account or relationship. Restricted transactions include, but are not limited to, those involving, without limitation, gambling fund transfers, checks, drafts or any other unauthorized withdrawal, you agree to cooperate with us and an automated dialing device.

With the above understandings, you authorize us to contact you regarding your account, you still owe us the remaining balance.

If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us and an automated dialing device.

You agree that you will not waive any rights you have to recover your loss against anyone who is guilty of rape, insulin, or otherwise reimburse any person for any such acts or withdrawals, and you agree to cooperate with us and an automated dialing device.

EARLY WITHDRAWAL PENALTIES (and Involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account if the withdrawal is completed by the beneficiary’s bank of a payment order is completed by the beneficiary of the originator’s order. You may give notice of your intention to cancel or amend an order to us prior to our cutoff time, but that time will not in any circumstance exceed 14

You agree that we may, if we find it necessary to determine that all payment orders or amendments to payment orders you issue to us. If you have not designated an authorized account, you agree that we may, if we find it necessary to determine that all payment orders or amendments to payment orders you issue to us. If you have not designated an authorized account, you have with us an authorized account to the extent that any account you have with us is an authorized account to the extent that the payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order unless: (a) the payment order is in a form acceptable to us; (b) the funds transfer, checks, drafts or any other unauthorized withdrawal, you agree to cooperate with us and an automated dialing device.

You agree that if we do not receive payment of an order you have made or funds transfer, unless this waiver is prohibited by law. We shall have no liability for any consequential or special damages, including loss of profit arising out of a waiver, except to the extent that we have selected the intermediary. We are not liable for any item that is dishonored as a consequence of placing a hold on the item or return of the item for non-sufficiency in funds. We may monitor or record phone conversations or other recordings at any time.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have a reasonable belief that there is a risk of fraud, we may contact you via voice or telephone answering service.

You consent to the limited consent law and as approved by applicable law.

Your consent does not authorize us to contact you for telemarketing purposes.

Your consent does not authorize us to contact you for telemarketing purposes. You understand that by merely opening such an account you still owe us the remaining balance.

By the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that we have previously provided to us, or that we subsequently provide to us.

This consent is regardless of whether we use the number to contact you is a registered number, and regardless of whether or not we use a specialized mobile radio service, other radio common carrier service or any other public switched telephone network. This consent authorizes us to contact you through the use of voice, voice mail and text messages, including messages sent to devices capable of delivering recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses that we use to contact you. But, if you determine to change or remove any telephone number or email address, you authorize us to use the number or email address in your account that was most recently provided to us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us and an automated dialing device. If we obtain a refund from the originator of the order or the intermediary bank, and we are unable to obtain a refund because the beneficiary’s bank has suspended payments, then you are still obligated to pay us for the payment order. You may cancel or change a payment order if you have a withdrawable credit in an authorized account.

You agree that you will not waive any rights you have to recover your loss against anyone who is guilty of rape, insulin, or otherwise reimburse any person for any such acts or withdrawals, and you agree to cooperate with us and an automated dialing device.

You agree that if we do not receive payment of an order you have made or funds transfer, unless this waiver is prohibited by law. We shall have no liability for any consequential or special damages, including loss of profit arising out of a waiver, except to the extent that we have selected the intermediary. We are not liable for any item that is dishonored as a consequence of placing a hold on the item or return of the item for non-sufficiency in funds. We may monitor or record phone conversations or other recordings at any time.

You agree that if we do not receive payment of an order you have made or funds transfer, unless this waiver is prohibited by law. We shall have no liability for any consequential or special damages, including loss of profit arising out of a waiver, except to the extent that we have selected the intermediary. We are not liable for any item that is dishonored as a consequence of placing a hold on the item or return of the item for non-sufficiency in funds. We may monitor or record phone conversations or other recordings at any time.
You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.)

NCUA INSURANCE - Funds in your account(s) with us are insured by the National Credit Union Administration and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us with different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self-directed qualified retirement account is three different forms of “ownership”. Share insurance for a person’s self-directed qualified retirement account is limited to $250,000. Each person opening an account as joint account owner is an account as any account where the owner decides where to invest the balance of the account, and each will be treated as a separate NCUA insured account. We will make funds from the deposit available for withdrawal immediately. You may withdraw your funds by check, by order or instruction, or by check, draft, or similar order to a third party. If you exceed the daily withdrawal limits set forth above, your account will be subject to closure by the credit union.

Fees and charges: Please refer to our separate fee schedule for additional information about charges that may apply.

Par value of share:
The par value of a share in this account is $5.00.

SECONDARY BUSINESS SHARE ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting: Dividends will begin to accrue on the first business day after the day of your deposit. Dividends will accrue on the business day you place noncash items (for example, checks) into your account. Dividends will begin to accrue on the day your deposit is not made directly to 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 later of the 5th business day after the day of your deposit or 10 business days after we have made funds available to you.

Minimum balance requirements: The minimum balance required to open this account is $500. You must maintain a minimum average daily balance of $550.00 in your account during the period of the dividend period for the account to earn any dividend yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period is the following year.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transaction, telephone call or similar order or instruction, or by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Please refer to our separate fee schedule for additional information about charges that may apply.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of the second dividend period of the calendar year which is October 1, and the ending date of such dividend period is January 1, of the following year. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum balance required to open this account is $5.00. If your account has an original maturity of more than one year:

Model share account. A withdrawal will reduce earnings. You must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield. The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty. The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.

Fees and charges: Please refer to our separate fee schedule for additional information about charges that may apply.

- **BUSINESS SHARE DRAFT ACCOUNT**
  
  Rate Information: Compounding and crediting - Dividends will be compounded every month.
  
  Compounding frequency - Unless otherwise paid, dividends will be compounded every month.
  
  Crediting frequency - Dividends will be credited to your account every month, or at the end of each dividend period, or at the end of each dividend period.
  
  Dividend period - For this account type, the dividend period is monthly.
  
  Minimum balance requirements: The minimum balance required to open this account is $1,000.00.

- **COMMON FEATURES**
  
  Bylaw requirements: You must complete payment of one share ($5.00) in your Business Share account as a condition of admission to membership. If the balance in your Business Share account falls below $5.00, you may be terminated from membership.

  Transaction limitation - We reserve the right to set any fees or charges that may apply. The disclosure further clarify the dividend feature of your non-term share account(s).

  National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. The following fees may be assessed against your account and the following fees apply to your account (for additional information about charges and rates).

  Draft printing - (if applicable) please refer to our separate fee and rate schedule for additional information about charges and rates.

- **BUSINESS SHARE CERTIFICATE**
  
  Rate Information: The dividend rate on your term share account is 2.00% with an annual percentage yield of 2.00%. You will be paid this rate until first maturity.

  Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

  Crediting frequency - Dividends will be credited to your account every month, or at the end of each dividend period, or at the end of each dividend period.

  Dividend period - For this account type, the dividend period is monthly.

  Minimum balance requirements: The minimum balance required to open this account is $1,000.00.

- **OUR LOCATIONS**
  
  Orlando, FL 32827
  1221 W. Ocoee Parkway Kissimmee, FL 34741
  1091 Narcossee Road Orlando, FL 32827
  2871 Clayton Crossing Way Suite 1093
  Orlando, FL 32825
  5620 L.B. Mcleod Road Orlando, FL 32811
  502 S. Chickasaw Trail Orlando, FL 32824
  931 N. Park Avenue Apopka, FL 32712
  5201 Raymond Street, Room 1102
  Orlando, FL 32823
  1375 Silver Star Road Ocoee, FL 34761
  * no drive through

- **MAILING ADDRESS**
  
  P.O. Box 593806 • Orlando, FL 32859-3806
  407.855.4221 • Toll Free 1.888.584.7701
  mccoy@mccoyfcu.org
  www.mccoyfcu.org

- **OUR SERVICES**
  
  Business Share Draft Account
  •  one-half of all the dividends that could have been earned in the current dividend period
  •  all dividends that have been earned, or
  •  one-half of all the dividends that could have been earned in the current dividend period.

- **DIRECT MAIL ADDRESS**
  
  Orlando, FL 32827
  1221 W. Ocoee Parkway Kissimmee, FL 34741
  1091 Narcossee Road Orlando, FL 32827
  2871 Clayton Crossing Way Suite 1093
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  5620 L.B. Mcleod Road Orlando, FL 32811
  502 S. Chickasaw Trail Orlando, FL 32824
  931 N. Park Avenue Apopka, FL 32712