



YOUR TRANSITION GUIDE

Becoming one to better serve you.

Welcome to Spero Financial!

I'm incredibly excited to welcome you to the family, as AFCU will officially become Spero Financial on Monday, February 1. With over 150 collective years of serving Upstate and Midland families, as Spero Financial, you will enjoy ownership in a credit union that is even stronger and more resilient.

In fact, our credit unions share very similar histories — being chartered by employees of local companies with one simple purpose: to pool their money together to make loans to each other. This cooperative spirit is what empowered our humble beginnings. Over the years, we have continued to expand our field of membership to those who live, work, or worship in the Upstate and Midlands — becoming one of the largest credit unions in the Palmetto State.

So, what does this mean for you? Beginning February 1, you will gain access to an expanded suite of financial products and services, seven additional banking locations throughout the Upstate and Midlands, including continued access to your local, Anderson branches and staff you have come to love and trust, as well as enhanced digital and mobile banking access. On this day, you will also start to see new branch signage, gain access to a new website and app for digital banking, and possibly see a few adjustments to your existing accounts and loans.

We know change is not always easy and can have a few bumps along the way, but know our goal is to make this transition as simple as possible for you. This guide provides details for everything you need to know and any actions you need to take before February 1, 2021. You may also visit www.spero.financial/welcome-afcu.

Once again, welcome! I appreciate your continued loyalty, trust, and support. Together, we're reaching new heights! ➤



Brian McKay
PRESIDENT & CEO
SPERO FINANCIAL

Spero

UNIFIED
Hope for the Future

In 2020, we became Spero Financial. By reflecting over the richness of our history, staying true to the hopefulness of our mission, and holding fast to the commitment of helping our communities soar, Spero Financial captures who we've been, who we are, and who we're becoming.

While our name changed, our mission to improve the financial lives of our members never wavered. Our goal remains simple: to provide trustworthy financial solutions that empower everyday people to take ownership in their future.

Our name has its origin in one of our home state's most recognizable symbols — the Great Seal of South Carolina. There, you will see the Latin phrase *Dum Spiro Spero*, meaning "While I breathe, I hope." The concise optimism of this simple phrase captures the hopeful confidence we seek to instill in our members — a hope that today will be better and a belief that we can do more together.

Hope and unity are the core identity traits that Spero Financial weaves into everything we do.

UNEXPECTED
Symbol of Strength

Pronounced "sparrow," our name brings to mind images of the small, industrious bird. Though slight in stature, sparrows are highly adaptable, perfectly capable of finding life necessities on their own.

However, they rely on each other for protection and security, finding strength in numbers. Individually resilient and collectively strong, the sparrow symbolizes the cooperative spirit that sets our credit union apart.



HELPING
OUR MEMBERS
SOAR

Principles from our past. A foundation for our future.

Our mission and core values act as our unchanging horizon as we continue to grow and serve as a uniting force in every interaction we have — both internally with our team members and externally with our members and in the communities we serve.

MISSION

To improve
the financial
lives of our
members.

CORE VALUES



The Spirit of a Warrior

Integrity, honor, respect, pride, and unwavering resolve



The Mind of a Champion

Passionate, coachable, dedicated, accountable, and empowered



The Heart of a Servant

Compassion, humility, empathy, and selflessness

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Anderson Federal Credit Union will transition to Spero Financial the weekend of January 29-31, 2021.

Branch drive thrus and the lobby at Main (by appointment only) will reopen as Spero Financial on Monday, February 1. Branch lobbies will fully reopen on Monday, February 15. *Check this out! Hours will be extended on Fridays upon transition: Lobby 8:30AM – 5:30PM and Drive Thru 8:00AM – 6:00PM.*

Rest assured we are diligently working behind-the-scenes to ensure this transition is as seamless as possible for you.

This guide provides step-by-step details for everything you need to know about the transition. If anything is unclear, please call your local branch for further guidance. For up-to-date information, you may also visit www.spero.financial/welcome-afcu.



SCAN QR CODE!

To access www.spero.financial/welcome-afcu, scan the QR code with your iPhone or Android camera. When the code is detected, tap the notification to view the site.

The Top Things You Need to Know

1. Member Number

Your member number will change. New member numbers will be 10 digits — starting with “006” in front of your current AFCU membership number. If your AFCU number is less than seven digits, “0s” are included at the beginning to reach seven-digits.

For example:

If your current member number is 1234567, your new membership number will be 0061234567.

If your current number is 1234, your new membership number will be 0060001234.

2. Loan Number

Your loan numbers may remain the same unless you receive a separate letter from us.

3. Debit and Credit Cards

Continue using your AFCU debit and credit cards through January 31, 2021. Beginning February 1, 2021, begin using your new Spero Financial card(s). On January 15, we will mail your new Spero Financial card(s) and activation information to your address on file. If you do not receive your card(s) by January 30, please contact your local branch.

4. Checks and Direct Deposits

We will continue to honor checks and direct deposits with the AFCU routing number for up to six months after transition completion. **After the transition is complete on Monday, February 1**, we encourage you to order Spero Financial checks, as well as update your direct deposit information with employers/third-parties. If you order checks from a third-party printing company, please make sure to use the Spero routing number. Beginning Monday, February 1, use the Spero Financial routing number 253279277. Your MICR number will remain the same as what is currently shown on your AFCU checks.

5. Digital Banking Access

Please take note of the following days and times your AFCU digital banking services will no longer be available. Reference page 30 for more details.

- Bill Pay will no longer be available starting 8:00AM EST on Friday, January 29. You should no longer enroll new Bill Pay items starting 12:01AM EST on Monday, January 25. The information for any new items set up after that time and date will not automatically transfer to your Spero Bill Pay account. Reference page 30 for more information.
- Mobile Deposits will no longer be accepted beginning January 29, 2021 at 2:00PM EST.
- Online Banking will no longer be available to manage accounts beginning January 29, 2021 at 4:00PM EST. *Online Banking will be available in view-only mode from Friday, January 29 at 6:00PM EST through Saturday, January 30 at 5:00PM EST.*
- Mobile Banking, Alerts, and Text Banking will no longer be available beginning January 29, 2021 at 4:00PM EST.
- Statement history will **not** transition to Spero Financial MONEYLINKSM Online Banking. We encourage you to access and download your statements before Friday, January 29 at 4:00PM EST.
- Call 24 Audio Banking will no longer be available for making transactions beginning January 29, 2021 at 4:00PM EST. *You may continue using Call 24 for balance inquiries through January 31.*



TOGETHER,
WE'RE REACHING
NEW HEIGHTS.



Deposit Accounts


IN THIS SECTION

- Checking
- Certificates and IRAs
- Savings
- Minor Accounts

Checking

Find your current account name to learn about your new account starting February 1.

CURRENT AFCU Account	NEW Spero Financial Account	NEW Spero Financial Account Information
Basic Checking	Kasasa Cash Back® Checking	<p>A no-fee checking account that gives back. (That's our kind of account!) Earn cash back on everyday debit card purchases and up to \$25 in nationwide ATM fee refunds.</p> <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 monthly maintenance cost • Free Mastercard® Debit Card • Unlimited check writing/cashing • Statements sent monthly. \$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements. <p>ACCOUNT REWARDS (PER CYCLE)</p> <ul style="list-style-type: none"> • 3.00% cash back on debit card purchases (up to \$9/month) • \$25 in nationwide ATM fee refunds <p>HOW TO QUALIFY EACH MONTH As our gift to you, you will receive this free account for a year, even if you do not meet the qualifications each month.</p> <p>If you do meet the three qualifications (listed below) each month, you will receive account rewards.</p> <ul style="list-style-type: none"> • Make 12 debit card transactions, and • Enroll in and agree to receive eStatements, and • Receive 1 direct deposit or perform an ACH transaction <p><i>Beginning February 1, 2022, if the monthly qualifiers have not been met for 6 consecutive months, the Kasasa Cash Back Checking account will automatically transition to a Simply Checking account by which there is a \$5 monthly maintenance cost and dividends will not be earned on account balances. To easily track if you meet the monthly qualifiers, you will receive a monthly Kasasa status email to your email address on-file. If you get close to the 6-month consecutive mark, we will also send you a reminder letter in the mail.</i></p>



After February 1, we encourage you to visit www.spero.financial/personal-checking-accounts to view all of our checking account offerings in the case another option better fits your needs.

CURRENT AFCU Account	NEW Spero Financial Account	NEW Spero Financial Account Information
Secure Checking	Rewards Checking	<p>Access to easily manage your funds, earn dividends, and enjoy a benefit-rich checking account.</p> <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$6 monthly maintenance cost • \$4 monthly maintenance cost for ages 50 and above • \$0 monthly maintenance cost for ages 65 and above, as of 2/1/2021 • Earn monthly dividends on balances of \$250 or more • Free Mastercard® Debit Card • Unlimited check writing/cashing • Statements sent monthly. Paper statement cost is waived for this account. \$0 for eStatements. <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Free personal imprinted checks with unlimited check writing • Free cashier checks • Cellular Telephone Protection • Debit Advantage™ • Mortgage closing discounts • Safe Deposit Box discounts (based on availability) • IDProtect® — Identity Theft Monitoring and Resolution Service • 2 free stop payments, good for checks or ACH for life of the account <p>Visit www.spero.financial/rates for current dividend rate.</p>
Business Checking DBA Account	Simply Checking	<p>Access to easily manage your funds.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Unlimited check writing • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 minimum balance • \$5 monthly maintenance cost • Unlimited check writing/cashing • Statements sent monthly. \$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements. <p>IMPORTANT Shortly after February 1, you will receive a separate letter in the mail with further instruction to transition your account to a Business Membership and Business Checking account no later than June 30, 2021.</p>

Checking Account Access

It's your money. You should have access to it whenever you'd like!



Free Online Banking

Access your account from wherever you are, at anytime.



Shared Banking Locations

Free access to over 30,000 shared-ATMs and over 5,000 shared banking locations across the nation.



Free Mobile Banking

Access your funds from the palm of your hand and make deposits easily with Mobile Deposit.

Certificates & IRAs

The rate and maturity dates on existing AFCU Certificates and IRAs will not change or be impacted by the transition to Spero Financial. Turn to page 76 to see important details regarding changes to the terms and conditions for Certificates and IRA accounts.

The grace period after maturity has been extended to 10 days, instead of 7.

Two IRA 5498s (tax statements) will be mailed to IRA owners when a current year or prior year contribution has been made. For members that have opted into receiving required minimum distributions, those will not be impacted by the transition and will continue to operate as-is.

PLEASE NOTE

The following certificates will transition to a new Spero Financial certificate type **at the first maturity date after February 1, 2021**.

CURRENT AFCU Certificate	Changes After Maturity
<p>Reg 60 Day Certificate</p> <p>Reg 90 Day Certificate</p> <p>Reg 120 Day Certificate</p>	At maturity, the certificate will transition to a Spero Financial 6-month certificate.
Youth 12 Month Certificate	At the first maturity date after the primary account holder turns 18, the certificate will transition to a Spero Financial 12-month certificate and deposits will no longer be allowed.
MMA 6 Month Certificate	At the first maturity date, the certificate will transition to a Spero Financial 6-month certificate and deposits will no longer be allowed.



The future of financial service is taking flight.



Savings

Find your current account name to learn about your new account starting February 1. Even if your account name stays the same, some features and benefits may have changed.

CURRENT AFCU Account	NEW Spero Financial Account	NEW Spero Financial Account Information
Regular Share Account	Primary Share Account	<p>Access to easily manage your funds and earn dividends.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends on balances of \$250 or more • Access to Spero Financial's full suite of financial solutions • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$5 minimum balance (membership par will remain the same) • \$0 monthly maintenance cost • 3 withdrawals per month at no charge, after (3) \$5 cost per additional withdrawal • Statements typically sent quarterly. However, they are sent monthly if you have another active account (other than a secondary share account or certificate) or perform electronic funds transfer transactions. <i>\$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements.</i> <p>Visit www.spero.financial/rates for current dividend rate.</p>
Secondary Share Account	Secondary Share Account	<p>Access to easily manage your funds and earn dividends.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends on balances of \$250 or more • Access to Spero Financial's full suite of financial solutions • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 minimum balance • \$0 monthly maintenance cost • 3 withdrawals per month at no charge, after (3) \$5 cost per additional withdrawal • Statements typically sent quarterly. However, they are sent monthly if you have another active account (other than a secondary share account or certificate) or perform electronic funds transfer transactions. <i>\$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements.</i> <p>Visit www.spero.financial/rates for current dividend rate.</p>

CURRENT AFCU Account	NEW Spero Financial Account	NEW Spero Financial Account Information
Money Market Account	Money Market Account	<p>Earn higher returns compared to traditional savings account. Plus, have easy access to your funds when you need it – there's no penalty for early withdrawal.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends on balances of \$2,500 or more • No penalty for early withdrawal • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 monthly maintenance cost if average daily balance is \$2,500 or more. <i>\$15 monthly maintenance cost if average daily balance is less than \$2,500.</i> • \$500 minimum withdrawal amount • 6 transactions per month at no charge, after (6) \$8 cost per additional transaction • Statements sent monthly. <i>\$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements.</i> <p>Visit www.spero.financial/rates for current dividend rate.</p> <p>IMPORTANT Beginning February 1, 2021, Bill Pay will no longer be able to be linked to your Spero Financial Money Market account. Instead, the Spero Financial Kasasa Cash® Checking account may be a better option for you. Beginning February 1, if you would like to transition accounts, please contact (800) 922-0446 or your local branch.</p>
Christmas Club Account	Christmas Club Account	<p>Make deposits into the account throughout the year or automatically by setting up payroll deductions to deposit funds directly into your account. On October 31, funds are transferred into your Share Savings account just in time for holiday shopping to begin, available for use on November 1.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 monthly maintenance cost • \$0 minimum balance • \$25 early withdrawal fee for each withdrawal • Statements typically sent quarterly. However, they are sent monthly if you have another active account (other than a secondary share account or certificate) or perform electronic funds transfer transactions. <i>\$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements.</i> <p>Visit www.spero.financial/rates for current dividend rate.</p>

CURRENT AFCU Account	NEW Spero Financial Account	NEW Spero Financial Account Information
Vacation Club Account	Vacation Club Account	<p>Make deposits into the account throughout the year or automatically by setting up payroll deductions to deposit funds directly into your account.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends • Account automatically renews for the next year • Convenient access to funds <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 monthly maintenance cost • \$0 minimum balance • 2 withdrawals per year at no charge, \$25 for each additional withdrawal • Statements typically sent quarterly. However, they are sent monthly if you have another active account (other than a secondary share account or certificate) or perform electronic funds transfer transactions. \$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements. <p>Visit www.spero.financial/rates for current dividend rate.</p>
IRA Share Account	Traditional IRA Savings Account	<p>This specialized savings account allows you to build a retirement nest egg by setting aside pre-taxed money now.</p> <p>ACCOUNT BENEFITS</p> <ul style="list-style-type: none"> • Earn monthly dividends • Pre-taxed funds. <i>Spero Financial does not offer tax advice; only tax information. Please consult a tax advisor.</i> • Contributions can be made, based on the annual contribution limits and age specifications. <p>ACCOUNT FEATURES</p> <ul style="list-style-type: none"> • \$0 opening balance • \$0 monthly maintenance cost • Statements typically sent quarterly. However, they are sent monthly if you have another active account (other than a secondary share account or certificate) or perform electronic funds transfer transactions. \$2 for paper statements per cycle. Waived for members under the age of 18 or born before 1954. \$0 for eStatements. <p>Visit www.spero.financial/rates for current dividend rate.</p>

Saving Account Access

It's your money. You should have access to it whenever you'd like!



Free Online Banking

Access your account from wherever you are, at anytime.



Shared Banking Locations

Free access to over 30,000 shared-ATMs and over 5,000 shared banking locations across the nation.



Free Mobile Banking

Access your funds from the palm of your hand and make deposits easily with Mobile Deposit.



Minor Accounts

Minor accounts will not be impacted by the transition. However, please note that at age 18 the minor's membership will transition automatically to an adult membership. Thirty-days prior to the minor's 18th birthday, he/she will receive a notification in the mail with more information on this change, such as signing up for eStatements to avoid the \$2 paper statement fee.



IMPROVING
THE FINANCIAL
LIVES OF OUR
MEMBERS.

Loans

IN THIS SECTION

- Consumer Loans
- Credit Cards
- Mortgages

Consumer Loans

IMPORTANT

Your loan numbers may remain the same unless you receive a separate letter from us. For members who purchased loan insurance/warranty products (i.e. Payment Protection for Life, Disability, and/or Unemployment), the policies will remain in full force and effect and will not be impacted by the transition. **Coupon books will no longer be included in statements. You may request a coupon book by contacting (800) 922-0446 or visiting your local branch.**

All previously scheduled auto loan payments that are scheduled to transfer prior to January 29, 2021 will do so from your AFCU account. Beginning February 1, scheduled transfers will be deducted from your Spero Financial account. For loan payments due on February 1, please contact (800) 922-0446 or visit any Spero Financial branch to make your loan payment.

Find your current loan name to learn about any loan changes starting February 1.

CURRENT AFCU Loan	NEW Spero Financial Loan	CHANGES (If any)
New Car/New First Time Buyer Car	New Auto-Fixed	<p>No change in loan terms. Grace period has been extended to 15 days, instead of 10.</p> <p>ACTION ITEM As a result of the transition, we will need proof of insurance for your loan collateral. To do so, please:</p> <ul style="list-style-type: none"> Update the lienholder on your current policy to Spero Financial as of 2/1/2021. Verify that you have comprehensive and collision coverage with deductibles no more than \$1,000. Mail proof of insurance to Spero Financial, ATTN: National Service Center, PO Box 924408, Fort Worth, TX 76124. <p><i>If proof of insurance is not received by March 19, 2021, you will receive a notification from State National (third-party vendor that tracks our insurance) requesting the information.</i></p>
Used Car/Used First Time Buyer Car	Used Auto-Fixed	
New Motorcycle	New Motorcycle	
Used Motorcycle	Used Motorcycle	
New Recreational	New RV - Fixed New RV Fixed - Self Contained	
Used Recreational	Used RV - Fixed Used RV Fixed - Self Contained	
New Boat	New Boat Loans - Fixed Rate New Boat - Fixed Self Contained	
Used Boat	Used Boat Loans - Fixed Rate Used Boat - Fixed Self Contained	
Other Secured	Other Collateral Used	
Personal-CE Special-Vacation & Christmas	Personal Loan	
Share Pledged	Share Secured	No change in loan terms. Grace period has been extended to 15 days, instead of 10.
OD-Protection-LOC	Line of Credit	No change in loan terms.

Convenient Options for Making Your Loan Payment

After February 1, there are several convenient options for making your consumer loan payments.

Online Loan Pay	Internal Transfer	Inbound External Transfer	Set Up Recurring Payments	Pay by Check via Branch or Mail
Make same-day payments via the online loan payment center from accounts at a different financial institution.	Transfer funds in MONEYLINK SM Online from a Spero Financial account and apply it to loan payment.	Transfer funds in MONEYLINK SM Online from an account at another financial institution and apply it to loan payment.	Set up recurring payments by giving us permission to pull funds from another account the same day each month.	Pay by check at any Spero Financial branch or night drop ³ . Mail payment to PO Box 10708, Greenville, SC 29603.
Processing Time				
Same-Day when payment is made by 5:00PM EST.	Immediately from when payment is received.	Next-business-day from when transfer is confirmed. ¹	Same-Day. Loan payment is processed automatically each month on due date per recurring schedule. ²	Same-Day when payment is made by close of business in the branch or received by 5:00PM EST when mailed.
Costs				
\$2 per debit card or one-time ACH transaction	\$0	\$0	\$0	\$0
\$0.25 per recurring ACH transaction				
Learn more at spero.financial/online-loan-pay	Log into MONEYLINK SM Online Banking at spero.financial	Log into MONEYLINK SM Online Banking at spero.financial		

To process loan payments via the Member Service Center or in-branch with a debit/credit card from another financial institution, there is a \$15 convenience cost.

¹1-3 business days are required to initially set up an inbound external transfer from an account at another financial institution.

²1-2 business days are required to initially set up a recurring payment.

³Night drop is opened each business day at 8:30AM EST/EDT. Deposits received after that time will be processed the following business day.

Credit Cards

Continue using your AFCU credit card(s) through January 31, 2021. Beginning February 1, 2021, begin using your new Spero Financial credit card(s). On January 15, we will mail your new Spero Financial credit card(s) and activation information to your address on file. If you do not receive your credit card by January 30, please contact your local branch.

For members who purchased credit card insurance products (i.e. Payment Protection for Life, Disability, and/or Unemployment), the policies will remain in full force and effect and will not be impacted by the transition. For credit card payments due on February 1, please contact (800) 922-0446 or visit any Spero Financial branch to make your loan payment.

Find your current credit card name to learn about your new credit card starting February 1.

CURRENT AFCU Credit Card	NEW Spero Financial Credit Card	CHANGES (If any)
Credit Card Classic	Visa® Classic Credit Card	For purchases made prior to February 1, 2021, your current rates and terms will remain in place. For purchases made on or after February 1, new rates and terms will apply. You will receive a separate notification via USPS that includes your new credit card terms and conditions, benefits, and rate information.
Credit Card Platinum	Visa® Platinum Credit Card	

Making Your Credit Card Payment

If you are currently paying your AFCU credit card payment by online transfer from one of your AFCU accounts, please be aware that your payment options will change.

- Log into MONEYLINKSM Online Banking and click **Get Info** (next to your credit card). Set up your payment by clicking on the **Payments** tab.
- Set up a reoccurring ACH origination from an account outside of Spero Financial. Please contact us in order for you to access and complete the ACH Origination Agreement.

- Download the Spero Credit Card App. See below for more details.
- Mail your payment or set your payment up for Online Bill Pay with another financial institution to Visa, PO Box 71050, Charlotte, NC 28272-1050.
- Make your payment at your local Spero Financial branch.

Spero Credit Card Mobile App

Monitor and manage your Spero Credit Card with ease. View account balance, keep track of transaction history, pay your monthly bill, turn your card on/off, and so much more with the Spero Credit Card App. To get started, download the app and select the **Register** button. Enter your Spero Credit Card number and follow the prompts.



Mortgage Loans

For loan payments due on February 1, please contact (800) 922-0446 or visit any Spero Financial branch to make your loan payment.

Find your current loan name to learn about any loan changes starting February 1.

CURRENT AFCU Loan	NEW Spero Financial Loan	CHANGES (If any)
HELOC/Variable/15 Year	Home Equity Equity Plus	No changes in loan terms. Your loan numbers may remain the same unless you receive a separate letter from us.
Home Equity/Fixed/15 Year/CE	Second Mortgage Fixed Rate	Your loan servicing will change as a result of the transition. You will receive a separate notification in January regarding these changes and how to make payments beginning in February.
Open Land	Lot Loan Fixed Rate	ACTION ITEM As a result of the transition, we will need proof of insurance for your loan collateral. To do so, please: <ul style="list-style-type: none"> Update the Loss Payee on your current policy to Spero Financial as of 2/1/2021. Verify that you have a coverage limit equal to the replacement cost with deductibles no more than \$2,500. Mail proof of insurance to Spero Financial, ATTN: National Service Center, PO Box 924408, Fort Worth, TX 76124.
1 st Mtg - 15 Yr - Primary Residence	1 st Mortgage - 15 Yr Fixed	<i>If proof of insurance is not received by March 19, 2021, you will receive a notification from State National (third-party vendor that tracks our insurance) requesting the information.</i>
1 st Mtg - 10 Yr Balloon - Primary Residence	1 st Mortgage - 10 Yr Balloon	

Making Your Mortgage Payment

Coupon books will no longer be included in statements. You may request a coupon book by contacting (800) 922-0446 or visiting your local branch.

If you are currently paying your mortgage payment by online transfer from your AFCU account to your AFCU mortgage, please be aware that your payment options will change.

- Send a secure message via MONEYLINKSM Online Banking to request that we transfer funds from your Spero account to your mortgage.
- Set up a reoccurring ACH origination from an account outside of Spero Financial. Please contact us in order for you to access and complete the ACH Origination Agreement.

- Elect to have your payments automatically drafted from one of your Spero deposit accounts. Please contact us in order for you to access and complete the Mortgage EFT form.
- Mail your payment to Spero Financial, PO Box 10708, Greenville, SC 29603.
- Make your payment at your local Spero Financial branch.

Insurance

IN THIS SECTION

- Accidental Death & Dismemberment
- Credit Life & Credit Disability

INSURANCE

Accidental Death & Dismemberment

For members who purchased Accidental Death & Dismemberment insurance, the policies will transition to Spero Financial's provider Franklin-Madison.

There will be no changes to your current policy.

Credit Life & Credit Disability

For members who purchased Credit Life and Credit Disability insurance, the policies will transition to Spero Financial. You should receive a letter from CUNA Mutual in late December with policy changes. If you do not receive by this date, please contact your local branch.





Account Access

IN THIS SECTION

- ATM Access
- ATM & Debit Cards
- Audio Banking (Call 24)
- Checks & Routing Number
- Direct Deposits & Automatic Payments/Transfers
- Email & Text Alerts
- Mobile Banking
- Mobile Deposit
- Online Banking
- Online Banking Bill Pay
- Pop Money
- Safe Deposit Box
- Statements
- Text Banking
- Wires



TRUSTWORTHY
FINANCIAL SOLUTIONS
THAT EMPOWER
EVERYDAY PEOPLE.

ATM Access

Use any Spero Financial ATM free of charge to check balances, make withdrawals, and transfer money. Through our CO-OP's surcharge-free network, you also have access to over 30,000 Shared-ATMs nationwide. Visit www.spero.financial/find-a-branch to locate a Spero ATM or text your zip code to 91989 to find a surcharge-free ATM near you.

ATM & Debit Cards

You may continue to use your AFCU ATM Card until it expires. Upon expiration, you will need to transition your account to a checking account with a debit card to use an ATM to access your funds.

Continue using your AFCU debit card(s) through January 31, 2021. Beginning February 1, 2021, begin using your new Spero Financial debit card(s). On January 15, we will mail your new Spero Financial debit card(s) and activation information to your address on file. If you do not receive your debit card by January 30, please contact your local branch.

PLEASE NOTE

Reloadable and Instant Issue debit cards will no longer be available beginning February 1, 2021. If you currently use a reloadable debit card, please contact your local AFCU branch for guidance on how to continue to reload your card on or after February 1.

Audio Banking (Call 24)

Call 24 Audio Banking will no longer be available for making transactions beginning January 29, 2021 at 4:00PM EST. You may continue using Call 24 for balance inquiries through January 31. Beginning Monday, February 1, call (864) 232-3645 for 24/7 MONEYLINKSM Audio Response Banking. **As a first-time caller, you will use your member number and social security number to establish a security PIN.**

Checks & Routing Number

We will continue to honor checks with the AFCU routing number for up to six months. **After the transition completion on Monday, February 1,** we encourage you to order checks to ensure you receive a new supply before this time. Your MICR number will remain the same as what is currently shown on your

AFCU checks.

Beginning Monday, February 1, use the Spero Financial routing number **253279277**. *If you order checks from a third-party printing company, please make sure to use this new routing number.*

Direct Deposits & Automatic Payments/Transfers

Direct deposits will continue as normal without interruption. We will honor direct deposits with the AFCU routing number for up to six months.

All recurring and scheduled transfers/payments will continue as normal without interruption.

After the transition completion on Monday, February 1, we encourage you to begin updating your direct deposit and automatic payments/transfers to Spero Financial routing number **253279277**.

All previously scheduled auto loan payments that are scheduled to transfer prior to January 29, 2021 will do so from your AFCU account. Beginning February 1, scheduled transfers will be deducted from your Spero Financial account.

Spero Financial offers additional automatic payment/transfer frequency options, including weekly, bi-weekly, monthly, etc. You may set up future automatic payments/transfers via MONEYLINKSM Online Banking at www.spero.financial/online-banking or Online Loan Pay at www.spero.financial/online-loan-pay.

Email & Text Alerts

Beginning Friday, January 29 at 4:00PM EST, you will no longer receive email or text message notifications of account changes or events based on your alert preferences within Online Banking. Beginning Monday, February 1, establish alerts within Spero Financial MONEYLINKSM Online Banking.

Log into MONEYLINKSM Online. Click the **Alerts** tab at the top of the screen. Select the **Settings** button. Set up alerts by editing the **"I want to"** action next to each alert option.



Mobile Banking

Beginning Friday, January 29 at 4:00PM EST, Mobile Banking will no longer be available. Beginning Monday, February 1, download and begin using the Spero Financial Mobile Banking App.

IMPORTANT

Your Spero Financial MONEYLINKSM Online Banking credentials are required to access the Spero Financial Mobile Banking App. **So, please enroll in Online Banking prior to accessing the Mobile App.** Once enrolled, you may access the Mobile App by using the same username and password.

To explore the full benefits of the Spero Financial Mobile App, visit www.spero.financial/mobile-banking-app.

Mobile Deposit

Beginning Friday, January 29 at 2:00PM EST, AFCU Mobile Deposit will no longer be available. Beginning Monday, February 1, download and begin using the Spero Financial Mobile Banking App to have access to deposit checks from your mobile device. Visit www.spero.financial/mobile-deposit for more details, as well as below for a few highlights.

- Mobile Deposit Daily Limit: \$5,000.00
- Mobile Deposit Per Check Limit: \$2,500.00
- You will receive a confirmation email that your check has been sent and another when your check is accepted.
- Deposits made before 5:00PM EST/EDT will typically be available the next business day, excluding holds.
- To endorse the check properly, include your signature, account number, and "For Mobile Deposit Only to Spero Financial" on the back of the check.



Online Banking

Beginning Friday, January 29 at 4:00PM EST, you will no longer be able to manage your accounts via Online Banking. Online Banking will be in view-only mode from Friday, January 29 at 6:00PM EST through Saturday, January 30 at 5:00PM EST. Beginning Monday, February 1, you will be able to access Spero Financial MONEYLINKSM Online Banking by visiting www.spero.financial/welcome-afcu.

If you were enrolled in AFCU Online Banking before January 15, your Online Banking access id (username) will remain the same. You will be prompted to enter your access id, social security number, zip code, account number, and date of birth. Once confirmed, you will be prompted to set up your security questions and passcode, as well as accept Spero Financial's terms and conditions. *If after three attempts you do not receive a confirmation, you'll be prompted to call your local branch for assistance.*

✈ IMPORTANT

A small group of Online Banking access ids will be impacted by the transition. If this will impact you, you will receive a separate letter that will include your new access id.

If you were not enrolled in AFCU Online Banking before January 15, you will need to enroll in Spero Financial MONEYLINKSM Online Banking by visiting www.spero.financial and establish a username and passcode.

Online Banking Bill Pay

You should no longer enroll new Bill Pay items starting 12:01AM EST on Monday, January 25. The information for any new items set up after that time and date will not automatically transfer to your Spero Bill Pay account.

Bill Pay will no longer be available starting 8:00AM on Friday, January 29. Any Bill Pay items previously scheduled on or before Thursday, January 28 will take place as expected. Beginning February 2, payments previously scheduled after this date will be processed by Spero Financial.

✈ IMPORTANT

If you have previously scheduled items for Friday, January 29 through Tuesday, February 2, you will need to arrange secondary methods for those payments. *Please verify the payment in question did not clear your AFCU account before secondary payments are made.*

A good portion of payee information and processing instructions will automatically transfer. **Please be aware that any pending or recurring payment scheduled to originate from an outside account (not an AFCU account) will not transfer to your Spero Bill Pay settings.**



Pop Money

Pop Money payee information and instructions will not transfer to Spero Financial MONEYLINKSM Online Banking. Beginning Monday, February 1, you will need to re-establish this information within the Bill Pay section of MONEYLINKSM Online Banking.

Safe Deposit Box

If you currently have a AFCU Safe Deposit Box, you will continue to have access to your box during normal business hours. Your annual box rate will remain the same and be charged on April 30, 2021. In 2022, your annual box rate will adjust based on Spero Financial pricing. Please turn to page 68 for a change in terms to your Safe Deposit Box Agreement.

Statements

Shortly after February 1, you will receive a final statement for each of your AFCU accounts via USPS. This final statement covers the period from your last regular statement date through January 31, 2021. Your next statement will be issued by Spero Financial and covers the

period from February 1, 2021 to your new statement date.

Beginning February 1, Spero Financial loan statements will be mailed out quarterly instead of monthly. All other accounts will follow the statement cycle they currently do.

You may continue receiving paper statements by mail for \$2 per cycle or transition to eStatements at no charge! To do so, log into Spero Financial MONEYLINKSM Online. Click the **Welcome** tab at the top of the screen. Select **All Services & Settings**. Under the Preferences section, click **View Statements**. **If you already receive eStatements with AFCU, you will continue to receive eStatements after transition completion.**

✈ IMPORTANT

Statement history in AFCU Online Banking will not transition to Spero Financial MONEYLINKSM Online Banking. Due to this, we encourage you to access and download your statements before Friday, January 29 at 4:00PM EST.

Wires

You will be able to continue to send and receive wires at Spero Financial. On or after January 31, any scheduled wires with AFCU will not transition to Spero Financial. Beginning February 1, you will need to contact your local branch to access Spero Financial's wire authorization form and instructions.

Text Banking

Beginning Friday, January 29 at 4:00PM EST, Text Banking will no longer be available. Beginning Monday, February 1, activate Spero Financial Text Banking from within MONEYLINKSM Online Banking.

Log into MONEYLINKSM Online. Click the **Welcome** tab at the top of the screen. Select **All Services & Settings**. Under the Banking Services section, click **Mobile Management**.

Once enrolled, simply send a short-hand text code to 96865.

Function	Text Command	Description
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Spero Financial website
Stop	S	De-activate all Spero Financial text services





STRENGTH LIES
IN COMMUNITY

Notices & Disclosures

IN THIS SECTION

- Membership Agreement
- Membership Fee Schedule
- Privacy Policy
- Safe Deposit Box
- Truth-in-Savings

Membership Agreement | Effective January 1, 2021

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SPECIAL NOTICES

The laws and regulations governing the financial services we provide are complex. To insure your understanding of our relationship with you, we provide this detailed agreement which explains both your responsibilities and ours. THIS AGREEMENT IS SUBJECT TO ARBITRATION UNDER THE STATE LAWS AS STATED IN SECTION 34 ON PAGE 50 AND IN THE SECTION TITLED “RESOLVING CLAIMS” ON PAGE 53 AND THE FEDERAL ARBITRATION ACT §9 USC 1 ET SEQ.

CELLULAR PHONE CONTACT POLICY

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications-including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system-from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

ACTIVE MILITARY MEMBER & DEPENDENTS

Any terms or conditions herein contrary to the Military Lending Act (“MLA”) are void for the period(s) during which you are entitled to the protections of the MLA.

INTRODUCTION

The terms of this Membership Account Agreements and Disclosures (“Agreement”), the Truth-in-Savings Rate Schedule, Business Services Rate Schedule, and Kasasa Truth-in-Savings Rate Schedule (collectively known as “TIS Schedule”) and the Fee Schedule may change from time to time as provided for in this Agreement and applicable laws.

This Agreement, the TIS Schedule, and the Fee Schedule explain the rules which govern your account(s) and account services with us. Please read this Agreement, the TIS, and the Fee Schedule carefully and keep them in a safe and convenient place.

Your relationship with the Credit Union is also governed by state and federal laws, which may change from time to time. The body of law is too large and complex to be reproduced here. The purpose of this Agreement is to: (1) summarize the rules applicable to common transactions; (2) establish rules to govern transactions not regulated by state or federal law; (3) establish variations that will apply to certain rules, events or transactions as permitted by applicable law; and (4) provide you with certain disclosures and information regarding our policies as required by law. By signing a Membership Account and Services Application (Account Card) or your use or continued use of any account or account services after receiving this Agreement, notice of its availability, or notification of any change in terms, you, jointly and severally, agree that you understand and agree to the terms and conditions stated in this Agreement, the TIS Schedule, and the Fee Schedule, as amended from time to time.

Membership Account, & Account Services Agreement General Terms & Conditions

1. Terms, Conditions and Limitations of Your Relationship with the Credit Union:

The following terms govern our relationship with you. All Credit Union services are further governed by the terms and conditions set forth in any future agreements and/or disclosures together with the Credit Union’s Bylaws, Policies and Procedures, which are herein collectively referred to as “Agreement”. To the extent there is any conflict between the terms of this Agreement and any of these items or any other documents, the terms of this Agreement shall govern. This Agreement governs all services whether opened now or in the future. This Agreement may be amended or revised by us at any time, and any change in the Agreement shall be immediately effective unless otherwise specifically required by applicable law. This Agreement is binding upon the account owner and all parties hereto together with their heirs, successors, assigns and any other person claiming any right or interest under or through said parties. Otherwise, to the extent there is any conflict between the terms of this Agreement and any of these items or any other documents, the terms of this Agreement shall govern. You agree at all times that you will comply with all Applicable Laws. “Applicable Laws” shall include: (i) Visa U.S.A. Inc. Bylaws, Visa U.S.A. Inc. Operating Regulations, Visa U.S.A. Inc. Certificate of Incorporation, Visa International Bylaws, and Visa International Operating Regulations; (ii) Mastercard Incorporated Bylaws, Mastercard Inc. Operating Rules and Regulations, Mastercard Inc. Certificate of Incorporation, Mastercard International Bylaws, and Mastercard International Operating Regulations; (iii) NACHA’s (The National Automated Clearing House Association) Operating Rules; (iv) the Operating Regulations of any network through whom you initiate or process any transaction(s); and (v) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, as the same may be amended and in effect from time to time; and you agree that such Applicable Law shall govern despite any other general or specific terms or conditions set forth in the entirety of this Agreement. The Credit Union is not in any way limited in the use of the name of any person or entity that claims trademark, copyright or other such status regarding a name in the ordinary course of Credit Union business, in providing any services we may offer; or in using such name in any other manner authorized by our agreements or applicable laws.

Personal / Commercial: You agree that all accounts and services will be for personal, family, and household purposes. If we, in our discretion, ascertain other use such as commercial we may require the account(s)/services(s) be closed or converted to business.

Disabilities: We will accommodate reasonable requests to assist members with disabilities. In order to do so, you agree to notify us of any disability and/or accommodation requests. You will notify us regarding any service providers you wish to use; and you will provide us with information to allow us to identify the service providers. Service animals must always be under the control of the handler. All service animals must be harnessed, leashed, or tethered while in the Credit Union or on Credit Union property, unless these devices interfere with the service animal’s work or the person’s disability prevents use of these devices. In that case, the handler must use voice, signal, or other effective means to maintain control of the animal.

2. General Definitions / Requirements / Biometrics: In this Agreement the words “you” or “your” or “yours” mean everyone that signs any Account Card or Loan Agreement or is authorized to make transactions regarding your account(s) as provided herein or by governing law, including any account service(s). “Credit Union,” “we,” “us,” or “our” means the Spero Financial Federal Credit Union. “Access Device” means any card, electronic access device and/or any codes, passwords, or personal identification numbers (PIN) that we issue, or you generate to allow you to access and/or use any account or other services. With regard to online or internet transactions, an access device shall also include any computer, smart- phone, or other hardware used to make or process a transaction.

Use of Biometrics / Fingerprints: The Credit Union, or various apps you may choose to use, may provide access to your accounts and services through the use of fingerprints or other biometrics. You agree to the use of such biometrics and will cooperate with the Credit Union in implementing any requirements we or the third party may require associated with this technology. Biometric technologies may be used for authentication. A biometric identifier measures an individual’s unique physical characteristics and compares it to a stored digital template for authentication. A physical characteristic can be a thumbprint, fingerprint, facial recognition, or iris pattern. A biometric identifier can be used as a single or multifactor process.

Important Notice on Biometrics: When you enable biometric access every person with an enrolled fingerprint on your accounts, services, or device used to access your accounts and services will have access to your accounts and services, and may access your accounts, view your information, conduct transactions on your behalf, and has your authority to engage in these activities. Enrolled biometrics expand the number of persons who have access to your account regardless of the signers listed on your account agreement with us. CREDIT UNION ADVISES YOU TO REVIEW AND CONFIRM THAT ALL REGISTERED BIOMETRICS BELONG TO INDIVIDUALS WITH AUTHORITY AS DESCRIBED ABOVE. BY ACTIVATING ACCESS/SERVICES REQUESTED BY YOU, THE CREDIT UNION RELIES ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED BIOMETRIC HAS PROPER AUTHORITY TO ACCESS AND USE YOUR ACCOUNTS AND ASSOCIATED ACCOUNT INFORMATION.

“Authorized User” and “Authorized Use” means any person who has actual, implied or apparent authority, or to whom any owner has at any time given any information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. If you have a joint owner on an account that has any access to the joint account (online or otherwise), you understand that this owner or authorized user may access all accounts and services associated with the account and all other accounts having the same account prefix (i.e. account number and all suffixes associated with said account number). If you authorize anyone to use your access devices, that authority shall continue until you specifically revoke such authority by notifying the Credit Union in writing or as required by applicable laws. If we or any of our agents contact you regarding any transaction(s) and you verify the transaction(s), you agree we may rely on your verification; and that any such transaction(s) shall be

deemed authorized by you. If you fail to maintain the security of these access codes and the Credit Union suffers a loss or otherwise makes a determination that the Credit Union is at risk for potential loss, we may terminate any or all of your account services immediately. This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a Power of Attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us. An authorized signer may stop payment on an item they have drawn or otherwise ordered but may not close any account(s) or terminate any services without the owner’s specific written consent.

“Actual Balances” and “Available Balances”: In order to manage and understand how transactions are processed – including when fees such as overdraft fees may apply, you understand and agree to the following:

How do we determine your account’s available balance? Your actual balance is the total amount of money in your account. The actual balance does not take into account outstanding transactions authorized by the accountholder. The actual balance may not always depict an accurate display of what you may spend without overdrawing your account.

The available balance is the total amount of funds in your account less holds placed on deposits and less holds on debit card authorizations not yet presented for payment. While an available balance shows as immediately available for use, it may not always depict an accurate display of what you may spend without overdrawing your account. For example: You have an actual balance of \$75 and an available balance of \$75. You then swipe your debit card at the grocery store; an authorization for your purchase is given for \$25. The \$25 transaction is now on hold. Since we are obligated to pay the merchant, even if your checking account is negative at the time the transaction is presented to us by the merchant, we will reduce your available balance by the amount of the authorization which is \$25. Your actual balance would still be \$75 because this transaction has not yet posted, but your available balance would be \$50 because you have authorized a \$25 payment to the grocer. When the merchant submits the request for payment, your actual balance will be reduced by the amount of the posted transaction and both your current and available balance will be \$50, provided additional charges have not been made. If you exceed the available balance (even though the actual balance may be greater), you may overdraw your account since transactions are posted against the available balance. This may result in nonsufficient funds transactions and Returned Item Fees, Courtesy Pay transactions and Courtesy Pay fees, and Debit Card Overdraft Transactions and Overdraft fees as a result of exceeding your available balance. To know the available balance, you may verify your list of outstanding transactions using MONEYLINKSM Audio Response Line, MONEYLINKSM Online Banking, or the credit union’s Mobile Banking App. It is important to understand the order in which your transactions are paid as explained in the Transactions from Your Account(s) section on page 41 to avoid making transactions that exceed your available balance.

We use your available balance to determine when your account is overdrawn prior to assessing Overdraft fees, if you are opted into the Debit Card Overdraft Program (Reg E). The following is an example: Your actual balance and available balance are both \$100. You use your debit card for a \$70 purchase, the merchant requests an authorization, and a hold is placed on the \$70. Your available balance is now \$30. Your actual balance still shows as \$100. Before the merchant sends the transaction to us for payment, a \$35 check you wrote clears your checking account. Because you only have \$30 available when the check is presented, your account will be overdrawn by \$5, even though your actual balance shows \$100. In this case, we may pay the \$35 check, but you will be charged a Courtesy Pay fee, even though your actual balance exceeds the amount of the transaction. The fee will be deducted from your account, further reducing your available balance (to -\$40.50). When the merchant requests payment for the \$70 debit card transaction, your available balance no longer has sufficient funds to cover it. This will result in an Overdraft fee for the \$70 transaction even though your available balance was sufficient at the time the authorization for the transaction was approved.

YOU MAY STILL OVERDRAW YOUR ACCOUNT EVEN THOUGH THE AVAILABLE BALANCE APPEARS TO SHOW THERE ARE SUFFICIENT FUNDS TO COVER A TRANSACTION YOU WANT TO MAKE. Your available balance does not reflect your outstanding checks, automatic bill payments, or any other outstanding transactions that have not been paid from your account. These items will not be reflected in your available balance until presented to us and paid from your account. Holds on deposits may not be reflected, as described in our Funds Availability Policy outlined in the section titled Your Ability to Withdraw Funds on page 60.

In addition, your available balance may not reflect all of your pending debit card or ATM card transactions. For example, if a merchant obtains an authorization but does not submit the debit card transaction for payment within three (3) business days after the authorization is given, we may increase your available balance by the amount of that authorization. This means your available balance will no longer reflect the pending transaction until the transaction has been received by us and posted to your account. Although clearing times for debit card transactions typically range from 0-5 days, merchants choose the system by which they process their transactions and how frequently they do so (often a decision based on the lowest cost to them). The Credit Union has no control over how and when transactions are presented to us to be paid.

Even though we may increase your available balance when a merchant does not submit the transaction for payment within 3 business days, the obligation to the merchant still applies. The time period for authorizations may be different for certain types of merchants.

NOTE: Holds placed on your account balance for pending debit card/electronic transactions, including gasoline, hotels, car rentals, etc., may reduce your available balance for an amount that may vary from the actual purchase amount, which may or may not be presented for payment. These same holds also reduce the available funds for subsequent purchases. Failing to account for outstanding

items may cause your account to become overdrawn and fees assessed. Why is this Important to you? The order in which items are paid is important if there are not enough available funds in your account to pay all of the items presented for payment. Our payment policy may cause your larger, more important items, (such as your rent or mortgage payment), to not be paid first, but may reduce the amount of overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient available funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The Credit Union does not have to notify you prior to paying an item, regardless of the availability of funds. We encourage you to keep careful records of all transactions (debits & credits) and practice good account management. This will help you avoid writing checks or share drafts without sufficient available funds and incurring overdraft fees. **Closing Accounts:** When either you or the Credit Union close any accounts, certain funds may not be immediately made available to you upon closing. This is due to actions you have taken or your relationships with third parties that may result in certain holds that affect your available funds versus your actual funds. These holds are generally resolved within a period of ten (10) days. Once all matters are cleared so that your accounts are no longer responsible for any sums these other parties may claim, then any remaining funds shall become available funds and will be paid to you.

“Check” means an acceptable written “instrument” on your account(s) and includes the term “share draft.” **“Instrument”** means a written order as defined by Articles 3 and 4 of the Uniform Commercial Code pursuant to the laws of the State set forth in this Agreement. **“Owner”** means the person(s) who have a present ownership interest in the sums on deposit in the multiple party (joint) accounts with the Credit Union, subject to the Credit Union’s lien rights or any security interest. A person is not an “owner” unless specifically designated as such in a completed and signed Membership Account and Services Application (Account Card). **“Shares”** for the purpose of your pledge to secure your obligations to the Credit Union, our common law right of set off, and otherwise, **“share(s)”** mean all deposits in any share savings, share draft, club, share certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held

– regardless of contributions, that you have on deposit now or in the future, all of which are deemed “general deposits,” for the purpose of your pledge. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest. **“Transaction or transactions”** means any deposit, order, transfer, payment, purchase via POS transaction or otherwise, withdrawal or other instruction relating to any account or account service provided by the Credit Union. **A single transaction can be subject to multiple fees based on factors beyond our control.** The Credit Union may return debits (ACH payments as well as other transactions) submitted for payment against your accounts if the amount of the debit exceeds the funds available in the applicable account. Each time we return a debit for insufficient funds, we will assess

a Returned Item Fee in the amount show on our Fee Schedule for each returned debit item. The entity that submitted the debit may submit another debit to the Credit Union even if we have already returned the prior debit for insufficient funds in the account. If the resubmitted debit again exceeds the funds available in the account, the Credit Union again will return the debit, resulting in an additional Returned Item Fee. Thus, you may be charged multiple Returned Item Fees in connection with a single debit that has been returned for insufficient funds multiple times. The reason for this is that when you authorize a merchant to process a payment from your account, that merchant may present the transaction multiple times and in various ways when payment is declined for insufficient funds or otherwise. There is no way the Credit Union can identify such actions by the merchant you authorized.

All instructions to us in any manner shall be given in English; and any instructions given shall be given using simple numerical methods (e.g. to request one hundred dollars you will use: “\$100” “\$100.00” or the English equivalent: “One Hundred Dollars”). We are not obligated to follow any other instructions.

3. Compliance with Laws and Inappropriate Transactions or Account Relationship: You agree to comply with all laws, rules, and regulations. You also warrant and agree that you will not use any Credit Union accounts or services, including but not limited to loans, to make or facilitate any illegal or inappropriate transaction(s) as determined by applicable law as we in our discretion may deem inappropriate; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Third-Party Service Providers’ Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process, or pay any transaction that we believe to be illegal, improper, or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. We may also close or terminate accounts or services which we believe violate your obligations under this section. Such prohibitions or limitations may affect some otherwise proper or allowable transactions such as debits, charges, or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union’s control and that the Credit Union will not have any liability, responsibility, or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction.

Restrictions on Accounts: The Credit Union may limit, refuse, close, or terminate any account or service that we deem to constitute a breach of this Agreement. Unless an express exception is made by the Credit Union in its sole discretion, we do not offer services to “Money Service Businesses”, “Internet Gambling Businesses”, “Cannabis Businesses”, or other businesses that we determine violate the limitations in this section. By way of illustration: “Cannabis Businesses” are defined by the Credit Union to be any person or business that (i) engages in the sale, production, or storage of any form of cannabis, marijuana, or hemp, and/or (ii) is required to be licensed and/or registered with

a government entity due to the business engaging in an activity related to any cannabis related industry. The Credit Union may, at its sole discretion, also apply these restrictions on other businesses or individuals directly or indirectly related to a cannabis business.

4. Taxpayer Identification Numbers (TIN) Certification and Identification: Pursuant to the Account Card used to open your account(s) with us, you provided a certification regarding the accuracy of your taxpayer identification number (usually your Social Security Number) and whether your account is subject to backup withholding under the Internal Revenue Code. This certification applies to any and all accounts you have with us now or in the future, unless you provide written notification to us that specifically provides otherwise. You agree to comply with all our requirements for identification which we may require, including photographing, video recording, and providing fingerprints or other biometrics.

5. Credit Union’s Right to Investigate: It is agreed that it is critical to the Credit Union and its members that the Credit Union have full rights to investigate all transactions and the methods and means of making transactions to protect its members and the Credit Union. Therefore, it is agreed that upon notification of any claim of error, unauthorized transaction(s) or other notification related to or arising from any transaction(s), methods or means of making transactions- the Credit Union shall have full rights of investigation to extend to all persons, means and methods of making transactions. It is expressly agreed that this shall specifically include the right to inspect and scan a member’s or users access device(s) including but not limited to computers, tablets, and smartphones; and to report the Credit Union’s findings of such investigation to all owners and/or users.

6. Credit Reports, Membership-Account Eligibility, Other Credit Union Services, and Social Media: To verify your eligibility or continued eligibility for membership, any account(s), service(s), or loan product(s); increases or decreases in services and/or credit limits, now and in the future; or as needed to comply with any applicable law, regulation, or governmental agency requirements including but not limited to escheatment/abandoned property, privacy, or other issues that may affect your rights, or pursuant to any reasonable actions we take to ensure our compliance with such laws, regulations, or governmental agency requirements (all of which are deemed permissible purposes by you and us), you authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including consumer credit reports. You agree that this authority applies to any account, account-related service, loans, or other financial products you request or which we may offer or make available to you. We may also report information concerning your account(s) and credit to others. You also understand that you may elect from time to time to use the Credit Union’s or other parties’ social media tools and sources; that there is no claim of privacy or privilege regarding information shared or discernible from such use or sharing; and the use of such information by us does not violate your privacy or other rights. If you have consented to communicating with us via social media, we may use any social media addresses you may establish from time to time.

7. Privacy and Confidentiality: Every person on the Credit Union's premises has the expectation and right that their private and confidential information will be protected and remain private and confidential. Thus, the Credit Union prohibits any photography, filming, or recording of any type using any device that has or may have the potential to record by any means on any Credit Union premises, including at or near any ATM or other device which may display or allow determination of confidential information without the Credit Union's prior express permission. Violation of this provision shall be grounds for enforcement of all options under section 24 (Termination or Restriction of Account(s) and Service(s) and Standards of Conduct and Behavior) of this Agreement. The Credit Union's general privacy disclosure is provided via a separate disclosure.

8. Agreed Exception to Privacy Restrictions – Fraud or Financial Exploitation: It is agreed that fraud and financial exploitation are serious matters that can expose both members and the Credit Union to risks and losses. This particularly affects the elderly but can harm anyone. To help combat suspected fraud and financial exploitation, it is agreed that the Credit Union may report such suspicions to persons (including but not limited to family members) who we in good faith believe may be able to provide assistance and/or protections. The option to so report is completely voluntary and imposes no obligations on the Credit Union.

9. Deposits to Your Account(s) and Instruments Paid/Cashed: Funds may be deposited to any account, in any manner that is acceptable to us. Deposits may be made by mail, in person at any of our offices having facilities to accept deposits, or by direct deposit or other electronic funds transfer allowed by us. Should we accept a deposit from you by any electronically created item (example includes, but is not limited to, remotely deposited check), you will indemnify us for any claim by any subsequent third party for claim of loss for a subsequent deposit of the same item, whether such action was authorized by you or not.

a. Indorsements: You authorize us, in our discretion, to accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to or to the order of any one or more owners on the account, whether or not indorsed by all payees. You authorize us to supply missing indorsements of any owners, and you warrant that all indorsements are genuine. You agree to indorse all items pursuant to applicable laws and regulations. If any indorsement or other markings made on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by us due to the delay or error. Indorsements must be made in blue or black ink.

b. Remote Deposit Capture: All checks must be signed by the payee(s), include your account number, and you must write "For Mobile Deposit Only to Spero Financial" in the designated area on the back of your check. Indorsements must be made in blue or black ink.

c. Substitute Checks: You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check warranties and indemnity. If you do so, you agree to indemnify us for all losses we incur in connection with the substitute

check or item. You agree not to deposit any substitute check without our consent.

d. E-Checks: When you or any person with authority authorize any E-Check, you agree: (1) that we may pay the item as submitted to us; (2) that you shall be solely responsible for all information transmitted regarding such item(s) including but not limited to the payee(s), the amount(s) of the item(s), and indorsements or the lack thereof; and (3) you agree to indemnify us for all losses we incur in connection with any E-Check you authorize.

e. Collection of Deposits: In handling deposits to your account, we act only as your agent for collection and assume no responsibility beyond the exercise of ordinary care. By signing the Account Card or using any accounts or services, you specifically waive your rights to notice of non-payment, dishonor, or protest regarding all items presented for collection. We have the right to refuse any order, transfer or deposit, limit the amount that may be offered for deposit, and to return all or any part of a deposit. Special instructions for handling an item are effective only if made in writing and accepted by us separately along with the item in question. We will not be liable for any default or negligence of correspondents or for loss in transit, and each correspondent will only be liable for its own negligence. We are authorized to pursue collection of previously dishonored items (including re-presentment), and in so doing, we may permit the payor bank to hold an item beyond the deadline. Items that we present or re-present may be truncated or converted to an electronic or other format. If an item is not paid, you are fully responsible for any loss we may incur in seeking to collect the item for you. Items not drawn by you upon us are not overdrafts but are Insufficient Funds Items ("NSFs") that you must pay to us if we incur any loss in seeking to collect such items for you.

f. Direct Deposit from Federal Government: If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, 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 sue any other legal remedy to recovery the amount of our liability.

g. Direct Deposit or Transfer Authorization/Bankruptcy: If you file bankruptcy and fail to cancel any instructions in your direct deposit or transfer authorization, then you hereby instruct your employer and us to continue to make and apply deposits, make loan payments in order to avoid delinquency, pay on charged off accounts, and other transfers in accordance with your authorization, until written notification is received by us to discontinue any payments or transfers.

h. Multiple Payees: Unless any check, share draft, or other instrument expressly indicates that the item is payable to conjunctive payees, the instrument shall be deemed payable in the alternative. If there is any ambiguity, the instrument shall be deemed payable in the alternative. Examples: A check payable to "Sara Smith and Dave Smith", "Sara Smith & Dave Smith", "Sara Smith + Dave Smith", "Sara and Dave Smith", "Sara & Dave Smith", or

"Sara + Dave Smith" means the check is payable as "And". A check payable to "Sara Smith or Dave Smith", "Sara or Dave Smith", "Sara Smith, Dave Smith", "Sara Smith/Dave Smith" or with the names on separate lines, means the check is payable as "Or".

i. Final Payment: All items, deposits, ACH (Automated Clearing House) transfers, or other transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we may charge your account for the amount of such items or transfers or both and impose all fees/charges set forth in the Fee Schedule without notice. We have no obligation to provide any separate notice under this provision; and you agree that our indication of any credits or debits hereunder reflected on your periodic statements shall be deemed sufficient notice.

j. Checks from a Source Other Than a Credit Union Approved Vendor and Use of Wash Preventive Ink: We require that checks purchased or printed from sources other than the Credit Union contain security features that will prevent the check from being counterfeited. The minimum features required include: an artificial watermark, "VOID" pantograph, micro-print lines, bleed-through check numbering, a warning band, and a Regulation CC indorsement backer on the reverse of the check. If you use checks that do not meet these minimum required counterfeit-avoidance security standards, and your checks are counterfeited, we may refuse to honor your request for reimbursement of any losses you may suffer. Checks issued from a company other than a Credit Union approved vendor may contain errors that could result in non-payment, returns as no account found, insufficient funds, or otherwise. Also, you understand that checks can be washed unless you use a wash preventive ink. Therefore, you acknowledge and agree that we have no responsibility or liability to you whatsoever resulting, arising, or relating from/to: alterations or forgery; non-payment; returns as no such account, insufficient funds, or otherwise; limitations we do not specifically agree to in writing; or any other processing/payment error with regard to any check that is not printed by our approved vendor or your failure to use wash preventative ink in the writing of any check(s).

10. Transactions from Your Account(s): Generally, you may withdraw and/or transfer funds from your account(s) at any time subject to the limitations set forth in this section and the Funds Availability Disclosure in effect at the time of the deposit. Payments upon your order may be made in coin, bills, other instruments, or via electronic means at our option. We may block any or all of your access devices if your loan is delinquent.

a. Payment Order of Your Transactions: To assist you in handling your account(s) with us, we are providing you with the following information regarding how we process the items that you authorize. When processing items drawn on your account, our policy is to pay them as we receive them. We commonly receive items to be processed against your account(s) multiple times per day in what is referred to as presentment files. Each presentment file received commonly contains a large amount of a specific type of item (Check, ACH, or ATM/POS). It is common for each of these presentment files to contain multiple items to be processed against your particular account. In this case, when multiple items are received at once, the

items will be paid as follows: **Checks** are paid in order of amount from lowest to highest on the day they are presented for payment. If there are multiple checks for the same amount presented on the same day, then these items are paid in order of check number from lowest to highest. **ACH** items post according to the settlement date in each presentment file. Credits post first, then debits. Transfer distributions to loans will occur before distributing funds to any share. Generally, we receive up to four ACH presentment files per day. **ATM/POS** items are paid in the order they are presented. Items performed in person, such as withdrawals or checks cashed at one of our locations or a shared branch, are generally paid at the time they are performed. **Why this is Important to You:** The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy may cause your larger, and perhaps more important, items to not be paid first (such as your rent or mortgage payment) but may reduce the amount of Returned Item, Courtesy Pay, or Overdraft fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the Courtesy Pay, Returned Item, or Overdraft fees are disclosed on the Fee Schedule. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees. **Third Parties:** You further understand and agree that we have no control over how the third parties (or entities who process transactions for them) you elect to do business with "code" transactions. For instance, these third parties have full control over the amounts of transactions they may enter per your relationship with them; and they may code transactions as recurring or non-recurring which may affect the payment order of transactions and the application of any overdraft protection or courtesy pay services you have with us. You authorize us to accept transactions based upon the coding submitted by third parties; and that we may rely upon such coding in processing all transactions and services for you. **"Multiple Presentments":** Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentment will be charged a separate Returned Item fee even though it may be for a repeat presentment.

b. Restrictions on Withdrawals from All Accounts/Transactions: In accordance with applicable law, we reserve the right to require that you provide written notice of any intended withdrawals from any account(s) of not less than seven (7) but not more than sixty (60) days before the intended date of withdrawal. For reasons that include your safety and that of the Credit Union, large amounts of cash are not maintained at any Credit Union facility. Therefore, daily cash withdrawals may be limited. If there are sufficient funds to cover some but not all of your withdrawal orders, we may permit those for which there are sufficient funds in any order we choose. We may refuse to allow any transaction, and will advise when required by applicable law if; for example: (1) there is a dispute between account owners; (2) a legal garnishment, attachment, or levy is served on us; (3) the account(s) secures any obligation owed to us; (4) any required

documentation has not been provided to us; or (5) you are delinquent or fail to pay a loan or any other obligation owed to us when due. If we freeze any account – we will only be obligated to remove the freeze upon receipt of either an agreement signed by all interested people or a legal document, which meets our requirements. **In addition to the foregoing, if any person should instruct the Credit Union to make a large cash withdrawal (the definition of which shall be within the Credit Union's sole discretion) in lieu of other methods of transferring funds offered by the Credit Union such as a cashier's check or wire transfer, you hereby release the Credit Union from any and all liability, claims, and demands whatsoever which arise from or in any way relates to your possession of any large sums of cash from the moment possession of same is made available to you; and you will execute and deliver any further releases the Credit Union may require in connection with any such withdrawal.**

c. Transaction Limitations for Money Market Accounts: Pursuant to Federal Regulation D, during any calendar month, you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. If payment is made directly to an account owner, you may make an unlimited number of withdrawals from these accounts in person, by sending a written request by mail, at an ATM, or by telephoning the Credit Union if the withdrawal is mailed to you as a check. The minimum withdrawal amount is disclosed on the Fee Schedule.

Excessive Transaction: Transfers/withdrawals in excess of the transfer/withdrawal limitations described herein may be subject to a fee as set forth in the Fee Schedule. For accounts in which activity continues to violate these limits after we notify you of activity exceeding the limits, Regulation D requires that either the account be closed or that the funds be transferred to a transaction account that the depositor is eligible to maintain. Prior to any action being taken, the Credit Union will notify an account holder in writing.

d. Term Share Certificate: Any term share certificate, certificate or share certificate accounts offered by the Credit Union are subject to the terms of this Agreement, the TIS Schedule, the Fee Schedule, and any account receipt or certificate, which are incorporated herein by reference.

e. Checking Accounts: The Credit Union may refuse any check or other item drawn against your account or used to withdraw funds from your account if it is not on a form approved by us. We also reserve the right to refuse any check or other item drawn against your account or used to withdraw funds from your account if made in a manner not specifically authorized for your account, if made more frequently or in a greater number than specifically permitted for your account, or if made in an amount less than the minimum withdrawal or transfer specifically permitted for your account. If we accept a check or other item not on a form approved by us, you will be responsible for any loss by us in handling the item. We

may pay checks or other items drawn upon your account as set forth in 10(a), even if paying a particular check or item results in an insufficient balance in your account to pay one or more other items that otherwise could have been paid out of your account. Because of the nature of the Credit Union check program, neither the Credit Union nor any other processing entities shall be responsible for the authenticity of the checks with regard to the signature or alterations; and checks, when presented, shall be paid without verification. **We are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction and we may disregard all information on or any writing or memorandum attached to any check or item except for your signature, the amount, and the information that is magnetically encoded.** You agree that we do not fail to use ordinary care because our procedures do not provide for sight examination. **You will notify us immediately if you learn or have reason to know that any of your checks have been lost or stolen.** If you are negligent in safeguarding your checks or if there is a processing problem due to your use of a check printer we do not approve, we will not have any liability or responsibility for any losses you incur as a result if we act in good faith pursuant to standard commercial practices. **Check Copies:** You understand that when paid, your original check (or any substitute check) becomes property of the Credit Union and may not be returned to you. We have no obligation to retain the originals of any checks or other documentation. You agree to keep a copy of your original check in order to verify its validity. If you request us to provide you with an original check or sufficient copy, you agree that we may provide a copy or an electronic image of the original check. The Credit Union may charge you a fee as set forth in the Fee Schedule for each requested item and/or for research as applicable.

f. Check 21: Check processing is getting faster as banks begin to process checks “electronically.” We are required by law to provide the notice in the following section (“Substitute Checks and Your Rights”), which explains the differences between your original check (which might not be returned) and a substitute check, and your rights in the event the substitute check causes a loss that would have been avoided if the original check was still available.

g. Substitute Checks and Your Rights: What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of the substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use the substitute check as proof of payment just like the original check. Some or all of the checks that are returned to you from us may be substitute checks. This notice describes your rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks, photocopies of original checks, or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request

a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft fees).

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

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus dividends, if your account earns dividends) within ten business days after we received your claim and the remainder of your refund (plus interest, if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please call or write to us at the number or address provided in this Agreement or on our website. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We may extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include: (1) a description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect); (2) an estimate of the amount of your loss; (3) an explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and (4) a copy of the substitute check or identifying information such as the check number and the name of the person to whom you wrote the check.

h. Non-Member Check Cashing: You agree that we may impose a fee as set forth in the Fee Schedule on the payee or other holder of a check or other item drawn against your account(s) that is presented for payment over the counter (in-person or otherwise) at the Credit Union rather than being deposited in an account at another institution and presented for payment through the check collection system. Alternately, we may, in our discretion, limit the locations at which we will cash checks written on your Account payable to non-Credit Union account holders (a request that the Credit Union cash the check at any other location is not a proper presentment of the check by your specific agreement). Payees may deposit the checks that you give them into their own account(s) with us in order to receive payment without a fee.

i. Checks you Request from the Credit Union: If you request any check be issued by the Credit Union pursuant to any means we

make available, then all such checks are payable to a named owner of the account, trustee, custodian, or as otherwise indicated on your account card with us and will be mailed to the address of record.

j. Temporary Holds and Authorizations for Amounts in Excess of Transactions: To facilitate certain transactions you make, we may place temporary holds on funds in your accounts. The Credit Union can neither control the parties with whom you do business nor regulate the processing of transactions through the commercial networks used to facilitate your transactions. Therefore, it is your obligation to ensure that sufficient funds are on deposit at all times to cover the transactions you make – including the amount that may be subject to these holds. Pursuant to the processing networks rules, a merchant (hotel, car rental company, retailer, etc.) may obtain authorization for up to 3 times the total estimated amount of your actual hotel stay, car rental, or purchase. This is deemed to be an “authorized amount” by you and the authorized amount will not be available via your account until after your bill is finally settled with such merchant(s), which can cause an insufficient funds situation in your account(s). Even if your bill is satisfied with another form of payment, the merchant/retailer may continue to hold the funds as originally authorized by you for these time periods. In order to avoid problems associated with these holds and authorizations, **we recommend you not use your debit card when checking in at hotels or renting cars (which are the primary source of such holds/authorizations).**

k. Right to Reject, Delay or Suspend: We will not be obligated to honor, in whole or in part, (or may delay or suspend) any transaction which:

(1) is not in accordance with any term or condition applicable to the relevant account; (2) we reasonably believe may have been requested or issued without proper authority; (3) involves funds subject to a hold, dispute, restriction, or legal process which we believe prevents withdrawal; (4) we reasonably believe might violate the laws or regulations of the United States or any State, including without limitation, regulations of the Office of Foreign Asset Control (OFAC); (5) would violate any applicable provision of any risk control program of the FDIC or applicable rule or regulation of any other federal or state regulatory authority; (6) is not in accordance with any other requirement of our applicable policies, procedures, or practices; or (7) we reasonably decline to honor for your or our protection. You agree that any such action allowed above is permissible under the terms of this Agreement and all laws and regulations applicable to the availability of funds held in deposit accounts and otherwise.

l. Copies of Documents: We do not typically keep the original paper documents (like deposit slips) associated with your account for a long time. We make copies of most of the documents that end up with us and destroy the paper originals. Electronic images are one type of media that is used, but as technology changes, there are and will be other copying techniques. You agree that such copies will be sufficient for all purposes. See the section titled “Check 21” above. To facilitate check imaging and electronic check collection, it is important that you take care with the transactions you create on paper. When completing a check, you must: (1) write clearly;

(2) use black or dark blue ink in the date, pay to, amount, and signature fields; (3) use only the space provided for your part of a transaction. See item 9a & 9b on page 40 along with your Remote Deposit Agreement for proper indorsement guidelines. You agree to reimburse us for any losses and costs we incur as a result of a poor check image caused by a deficiency in the written check, whether due to your failure to follow these guidelines or otherwise. You also agree to reimburse us for any losses and costs we incur because of a poor check image caused by a deficiency in the written check that you accepted and deposited as the payee. Certain fees as set forth in the Schedule may also apply.

11. Wire Transfers: You may initiate a wire transfer debit from your account or receive a wire transfer credit to your account. You agree that if you receive funds by a Wire Transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. We may accept on your behalf, payments to your account that have been submitted by Fed Wire and that are not subject to the Electronic Funds Transfer Act (“Regulation E”). Your rights and obligations with respect to such transfers shall be governed and construed in accordance with Regulation J, Funds Transfers Through Fed Wire.

12. Collection Items: We may accept certain items on a collection basis only. We route and process collection items separately from your other deposits. We will only credit your account for collection items after we receive payment for them. We may also receive items from other financial institutions on a collection only basis. Upon presentment of a collection item, we will follow the presenting institution’s instructions and pay the item if funds are available in your account or otherwise pursuant to your agreements with us. We may charge fees for processing collection items (sending and receiving) as set forth in the Fee Schedule. The financial institution on which the collection item is drawn may also charge you fees. If the other financial institution requires payment of a fee before that institution will process the collection item, we may pay the fee and charge your account. Fees may apply even if the collection item is returned unpaid.

13. Account Fees: Fees applicable to all accounts and account services are set forth in the Fee Schedule. We may transfer from any of your account(s) any charges or costs in connection with the operation and maintenance of account(s) as stated in this Agreement or the Fee Schedule. You agree that we may change the Fee Schedule at any time upon proper notice as required by law.

14. Authorized Signature: We will not be liable for refusing any order or item if we believe in good faith that the signature on any order or item is not genuine. We are authorized to honor any transactions initiated by a third person if you provide your access device or other information to a third person. Also, you agree that if you authorize the use of stamp/facsimile signature, electronic signature, access device or biometric; we shall not be liable for honoring any transaction or

instrument that appears to bear your stamp/facsimile or electronic signature, even if made by an unauthorized person. You are solely responsible to ensure that you maintain the security and possession of any stamp or other facsimile signature.

15. Account Access:

a. Authorized User(s): All withdrawals, transfers, and transactions made by any person to whom you have at any time provided authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such withdrawals, transfers, or other transactions.

b. Access to Account Information: You agree that all owners, borrowers, and authorized users, may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you; and that they may provide authority to others. This includes, but is not limited to information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans, or other services with us. Further, you understand that we utilize a consolidated statement for your accounts, account services, loans, and all other services with us. You understand and agree that we are authorized to send jointly and/or provide to any individual owner or borrower a statement that includes all of the information on the consolidated statement even though all parties receiving the statement may not be owners or borrowers as to all of the accounts or services addressed in the statement.

c. Sharing Information with Other Persons, Co-Borrowers, Co-Signers, Guarantors, Owners of Collateral Pledged, and Others: You hereby consent and agree that we may share any information regarding your obligations with us or collateral pledged to secure any obligations you owe to the Credit Union with the persons listed in this subsection if we receive a request which we in good faith believe to be related to any such obligations, refinancing, sales, trades, transfers, exchanges or transactions. Also, you consent and agree that we may provide pay-off or payment information to persons or entities who seek to make payments on your behalf, including potential “pay-offs” or insurance settlements. This may include account numbers and information necessary to process payments.

d. Access to Third Parties: When you give another party access to your accounts or account information, you understand and agree that we have no liability or obligation for any errors, claims, or losses of any type of nature whatsoever relating to any transactions initiated as a result of your relationship with that third party, including any claims or losses that may arise from any access to your accounts or personal information.

e. Third Parties: To expedite the matters herein for your benefit, you agree that we can rely on the representations made to us by a third party, and our duties to you hereunder do not require us to investigate or document a request for such information.

16. Power of Attorney: You agree that regardless of any laws, rules, or regulations we may in our sole discretion refuse to honor or accept

a Power of Attorney to open, close, deposit, or make transactions on any account or to supply indorsements on checks or any other items or to take any other action with respect to an account, loan, or other service. The Credit Union may allow a third person acting as your agent to make transactions regarding your account(s) or conduct other business on your behalf without any liability to you, pursuant to a Power of Attorney, but have no obligation to do so. You agree that we have no obligation to verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire as to the use or purpose of any transaction(s) by your agent, and may restrict or refuse account access, withdrawals, and transactions.

You further agree we may require that a Power of Attorney be registered with the appropriate recording authorities. We may restrict the types or amounts of transactions we permit an agent to conduct. We may require a separate form for each account or service for which you want to grant Power of Attorney. If your agent or attorney-in-fact does not present the original form, we may either accept or refuse to honor any Power of Attorney you grant and with no liability to you. If we accept a Power of Attorney, we may continue to recognize the authority of your agent or attorney-in-fact until we receive notice from you of the revocation and have had a reasonable amount of time to act on it. Notice to the credit union may be given in any manner approved by the credit union.

We, within our discretion, may not recognize a Power of Attorney given by one owner of a Joint Account without the consent of the other Joint Account holder(s).

You agree to indemnify and hold the Credit Union harmless for accepting and/or honoring any Power of Attorney, or copy thereof, which we accept in good faith and believe to be valid and authorized by you.

17. Non-Sufficient Funds & Overdraft Services:

NSF Transactions: An NSF transaction occurs when you make or authorize any transaction that exceeds the available balance in the account you access by check, electronically or otherwise, ACH, or Debit Card, or if we impose a fee that exceeds the balance in your account(s) (“NSF transaction”). Unless you have an approved overdraft protection agreement with us, you agree not to cause any NSF transactions on any of your accounts with us. The Credit Union, in its sole discretion, may pay any NSF transaction via a courtesy overdraft program or otherwise on a case- by-case basis, but has no obligation to do so, or to continue to do so. We may impose a fee as set forth in the Fee Schedule for any NSF transaction, whether paid or denied. The Credit Union has no obligation to notify you of any NSF transaction or charge that creates an insufficient funds balance in your account.

What is Overdraft Protection? This is an optional service you can add to your checking account by linking eligible accounts (share(s) or an overdraft line of credit). If you don't have enough money in your checking account, we will use available funds in your linked account(s) to authorize or pay your transactions. An Overdraft Transfer from Share Account fee, as disclosed in the Fee Schedule, will be assessed per transaction whenever funds are transferred from an eligible share account. The fee will be charged to your checking account. No fee

will apply to transfers from an overdraft line of credit. If you link more than one account or overdraft line of credit, you may tell us which account/line of credit to use first to transfer/advance funds. If you do not provide instructions, we may set the overdraft accounts up in any order we choose.

Overdraft Line of Credit Protection for NSF Transactions: If you have been approved for an Overdraft Line of Credit (“OLOC”), you authorize the Credit Union to transfer funds from an open-end line of credit loan to pay NSF transactions. Unless provided otherwise in your Loan Agreements, there is no transfer fee when the transfer is from an approved OLOC. No transfer will be made from your OLOC: (1) which would cause your outstanding OLOC balance to exceed the approved credit limit on your OLOC; (2) any time your OLOC is not current or is otherwise considered to be in default by us; or (3) any time your account is not in good standing. Any transfer from your OLOC will constitute an authorized advance under your OLOC loan documents. You understand that all transfer requests from your OLOC are subject to prior authorization by us and that we may cancel this overdraft protection at any time. You will only have protection under an OLOC if you apply for the loan, are approved for the loan, and sign any documents we deem necessary for such loan. The loan documents will govern and control our loan relationship with you. You further understand and agree that the terms of the loan documents will govern any conflicts between any other agreements between you and us.

What is Debit Card Overdraft Service? Debit Card Overdraft Service (Reg E) allows us to approve (at our discretion) your ATM and everyday (one-time) debit card transaction(s) when you do not have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. With this service, ATM and everyday (one-time) debit card transactions may be approved into overdraft at our discretion and an Overdraft fee may apply. Debit Card Overdraft Service does not apply to checks and other transactions such as Bill Pay, ACH, or recurring debit card transactions (such as utilities or health club memberships). We may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard Courtesy Pay fees and policies will apply.

If Debit Card Overdraft Service is not added and there is not enough money in your checking account or accounts linked for Overdraft Protection, your ATM and everyday (one-time) debit card transactions will be declined. We will not charge a fee for declined transactions. If the service is not added and your ATM or everyday (one-time) debit card transaction creates a negative balance during posting, there will not be an Overdraft fee.

You can add or remove the service at any time by contacting the credit union or visiting your local branch. Debit Card Overdraft Service is not available for certain accounts.

What is Courtesy Pay? Courtesy Pay is when, at our discretion, we pay items, such as checks or automatic payments (e.g., ACH payments) into overdraft rather than returning them unpaid. You can request to remove Courtesy Pay from your account by speaking to a Credit Union representative by contacting us at the phone number/address listed at the end of this Agreement and on our website. Important: If Courtesy Pay coverage is removed from your account, the following

will apply if you do not have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and automatic payments (such as ACH payments) and assess a Returned Item Fee (Non-Sufficient Funds/ NSF) and you could be assessed additional fees by merchants.
- If your account is enrolled in Debit Card Overdraft Services, we will no longer authorize ATM and everyday (one-time) debit card transactions into overdraft.
- We will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has enough money but are later presented for payment when your account does not have enough money, we will pay the transaction into overdraft and charge a fee.

What is your responsibility if your account has an overdraft? If you have an overdraft on your account (including transactions we have paid on your behalf into overdraft, plus any fees), you must promptly make a deposit or transfer to return your account to a positive balance. If you fail to bring your account to a positive balance within 45 calendar days of the first day it went negative, your account will be closed, and we may report you to consumer reporting agencies and initiate collection efforts.

General Terms: You agree that we may also, in our sole discretion, utilize any funds in any of your accounts to pay any overdrafts as defined herein or to pay any other debts that you owe as a result of any authorized acts. Authorized acts include, but are in no way limited to, any transaction on your accounts, payments on your loans, and other obligations whether preauthorized or otherwise, and any defaults or transactions that exceed your authorized credit limits. Funds may be applied from any account in which you have a beneficial interest; and may include funds regardless of the source including but not limited to deposits of funds representing the payment of Social Security benefits, Veterans Administration benefits, or any other funds that may be subject to limitations under federal or state laws. Any application of funds hereunder shall be deemed a voluntary transfer that you have authorized. Further, you agree that any overdraft protection plans you have now or in the future are intended to cover and be utilized for any such matter addressed herein caused by or arising from the actions of any owner or authorized users. ATM and one-time debit card transactions require member opt-in using the methods we require in order for us to exercise its discretion under this provision to pay these particular transaction types. You may apply for and receive the benefits of a specific agreement for overdraft protection. If approved by us, you agree the terms of any such agreement(s) shall also apply.

18. Postdated and Stale Dated Drafts: We may pay any draft without regard to its date unless you notify us in writing of a postdating pursuant to applicable laws and our requirements, together with any fee set forth in the Fee Schedule. We are not responsible if you give us an incorrect or incomplete description, or untimely notice. You agree not to deposit checks, drafts, or other items before they are properly payable. **We are not obligated to pay any check or draft drawn on your account, which**

is presented more than six (6) months past its issue date; however, we have no obligation or liability to you or any other party to the instrument or in the chain of the collection process if we do so.

19. Stop Payment Orders: If you don't want us to pay a specific written instrument such as a personal check, you can ask us to place a "Stop Payment Order" ("SPO") on the instrument. You can notify us by mail, telephone, electronically, or in person. Any such instruction must be given to a teller, member service representative, or branch manager of the Credit Union. Your SPO will take effect when we record it on your account. A SPO will not be valid and binding on us unless your SPO includes your account number, the number and date of the written instrument, the name(s) of the payee(s), and the exact amount of the instrument. Only the person placing the SPO may release the SPO. We will charge you a service charge for any SPO as set forth in the Fee Schedule. If you give an oral SPO that is not confirmed in writing by you or us within fourteen (14) days, your SPO will expire and the instrument may thereafter be paid by us. If you provide written confirmation, your SPO will be effective for a period of six (6) months. Alternately, the Credit Union, in its sole discretion, may confirm any oral SPO in writing by sending a notice to the address shown in our records, but has no obligation to do so. Such written confirmation by us will also be effective for a period of six (6) months. To extend the SPO for an additional six (6) months, you must deliver to us an additional written request as described above.

The Credit Union will not be responsible for any loss as a result of honoring a check: (1) more than fourteen (14) days after receipt of your oral order to stop payment; (2) more than six (6) months after your written order to stop payment, our written confirmation, or more than six (6) months after a written extension as provided herein; (3) through inadvertence, oversight, or accident, we honor any postdated check; (4) if you fail to provide us with complete or accurate information; or (5) you fail to meet your obligations as noted in this section or otherwise in this Agreement.

Cashier's Check: We have no obligation to accept any order to stop payment on a cashier's check, teller's check, or other instrument guaranteed by us. You will be responsible to the Credit Union if any claim or demand is made against us as a result of our acting in accordance with your stop payment order, and the credit union may require that you purchase a surety bond to protect us before a stop payment will be placed. If you seek to return any cashier check or like item after it is issued to you or another, then you agree we may treat such items as "lost, stolen, or destroyed" under the Uniform Commercial Code and reimbursement may not be made for 91-days from the date issued.

20. Legal Process and Other Adverse Claims: Should we receive any legal process, or other adverse claim which in the Credit Union's opinion affects your account(s), we may, at our option and without liability: (1) refuse to honor orders to pay or withdraw sums from the account(s); (2) hold the balance in the subject account(s) until the legal process or adverse claim is disposed of to the Credit Union's satisfaction; (3) pay the balance over to the source of the legal process; and/or (4) comply with any specifically applicable laws in addressing the legal process. Any legal process or adverse claim

is subordinate to our lien and security interest in all funds in your account(s). We may also charge you a fee for such matters as set forth in the Fee Schedule.

21. Statements: You will receive a periodic statement from us or notice of the availability of your statement describing all activity on your account(s) during the statement period as required by law. If you have a multiple party account, we are only required to provide one periodic statement to any of the account owners identified on the Account Card. Statements will be provided to the fiduciary upon any trust, custodial or other fiduciary or representative account; and the requirements of this paragraph will be binding on all parties of interest with regard to such accounts pursuant to such delivery.

The Credit Union has the capability of capturing your periodic statement electronically (e-statement). If provided electronically, you will be sent a notice via e-mail that will direct you to a site where you may access your statement as otherwise agreed. E-mails from us will be sent to the e-mail address provided by any owner. It is your responsibility to keep the Credit Union apprised of your current email address. If you previously elected electronic statements and wish to convert back to paper statements, you may cancel electronic statements at any time. You have the right to have your statements provided on paper. A fee for paper statements may apply (see Fee Schedule for applicable fees).

Contact us if you do not receive your regular statement. If you do not receive or have any problem accessing a periodic statement, you agree to notify us in writing within fourteen (14) days of the date that the statement is usually sent or made available by us. If you do not so notify us, you will be deemed to have received the statement for all purposes.

YOUR DUTY TO EXAMINE AND REPORT PROBLEMS: AS USED IN THIS SECTION, THE TERM "PROBLEM" MEANS ANY ERROR, ALTERATION, COUNTERFEIT CHECK, OR UNAUTHORIZED TRANSACTION (INCLUDING, BUT NOT LIMITED TO, FORGED OR MISSING SIGNATURES AND EXCLUDING CONSUMER ELECTRONIC BANKING TRANSACTIONS) RELATED TO YOUR ACCOUNT. BECAUSE YOU ARE IN THE BEST POSITION TO DISCOVER ANY PROBLEM, YOU AGREE THAT IT IS YOUR DUTY TO PROMPTLY EXAMINE YOUR STATEMENT AND REPORT TO US ANY PROBLEM ON OR RELATED TO YOUR STATEMENT. YOU AGREE THAT WE WILL NOT BE RESPONSIBLE FOR ANY PROBLEM THAT: (1) YOU DO NOT REPORT TO US IN WRITING WITHIN A REASONABLE TIME NOT TO EXCEED 30 CALENDAR DAYS AFTER WE MAIL THE STATEMENT (OR MAKE THE STATEMENT AVAILABLE) TO YOU; (2) RESULTS FROM A FORGERY, COUNTERFEIT OR ALTERATION SO CLEVER THAT A REASONABLE PERSON CANNOT DETECT IT (FOR EXAMPLE, UNAUTHORIZED CHECKS MADE WITH YOUR FACSIMILE OR OTHER MECHANICAL SIGNATURE DEVICE OR THAT LOOK TO AN AVERAGE PERSON AS IF THEY CONTAIN AN AUTHORIZED SIGNATURE); OR (3) AS OTHERWISE PROVIDED BY LAW OR REGULATION. YOU AGREE THAT THIS 30-DAY PERIOD TO EXAMINE YOUR STATEMENT AND REPORT PROBLEMS TO US ARE WITHOUT REGARD TO OUR LEVEL OF CARE OR THE COMMERCIAL REASONABLENESS OF OUR PRACTICES, AND WITHOUT REGARD TO WHETHER CANCELLED CHECKS ARE SUPPLIED TO YOU.

You agree to waive any rights to recovery you may have against us if you do not provide notice to us in the manner and within the time

required by this Agreement. You may not start a legal action against us because of any problem unless: (a) you have given us the above notice and (b) the legal action begins within one year after we send or make your statement available to you. If you make a claim against us in connection with a problem, we reserve the right to conduct a reasonable investigation before re-crediting your account and you agree to fully cooperate in such investigation. Within 30 days of the date of mailing, you agree to complete and return an affidavit of forgery on the form we provide you along with any other information we may request. You further agree to file a police report if we request. If you refuse to sign such an affidavit or fail to return the affidavit and other requested documentation within 30 days of the date we mail it to you, you agree that we may consider the matter resolved and reverse any provisional credit provided. At our sole discretion, we may, but are not obligated to, provisionally credit your account during the investigation for all or a portion of the amount claimed. Any provisional credit to your account may be reversed if you fail to fully cooperate in our investigation or, if as a result of our investigation, we determine that the charge to your account was proper. You agree to pay any fees assessed or accrued against your account during the investigation or that may arise upon reversal of any provisional credit.

Notwithstanding the foregoing, the time period for notifying us or making a claim under the Check 21 Act, with respect to a substitute check or an image of a substitute check that is sent with a statement or that appears on a statement, will be as set forth in the Check 21 Act.

22. Address or Name Change: You will promptly notify us of any change to your address or of your name, including your e-mail or other electronic address by: (1) writing us at the address set forth at the end of this Agreement; (2) e-mailing us using the Credit Union's secure messaging platform through online banking (the portion of the site you may access after entry of your user name and password or PIN); (3) visiting one of our branch locations; or (4) by telephoning our Member Service Call Center staff. In the absence of such notice, any mail, disclosure, or notice to you at any address, forwarding address provided to us by the U.S. Postal Office, or e-mail address shown by our records or any communication received from you will be deemed properly addressed; and unless otherwise provided by applicable law, constitutes effective delivery of any item we may be required to provide, regardless of actual receipt by you. If we receive notice that the address you provide to us is no longer correct, or has changed without notice to us, and we attempt to determine your new name or address; then the Credit Union may, in its sole discretion: (1) charge a fee as set forth in the Fee Schedule to determine your current address; and/or (2) discontinue sending any statements, notices or other items to you until verifiable information is provided to correct any deficiency under this provision, or (3) we may update the address on your account using information on record with the USPS and their National Change of Address database. For recently opened accounts or accounts with repeated returned mail, we may require documentation to prove you reside at the new address provided. For name changes: The Credit Union may accept one of the following items to change the name on your account: (1) Driver's License; (2) Social Security Card; (3) Marriage License; (4) Divorce Decree; (5) Certificate of Naturalization; or (6) Court Ordered Name Change.

23. Inactive or Dormant Accounts: If your account falls below any applicable minimum balance or you have not made any transactions within the period of time specified in the Fee Schedule, we may classify your account(s) as inactive. An account is generally only considered dormant when an applicable State law requires such classification (i.e., dormant or abandoned). Although having no obligation to do so, we reserve the right to not classify a particular account as either inactive or dormant if any owner thereof has other active accounts or services with us. You may be charged fees as set forth in the Fee Schedule for inactivity, which is generally the failure to transact any business on an account for the period set for in the Fee Schedule. Unless prohibited by applicable law, we further reserve the right to transfer your dormant account funds to a general Credit Union account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with applicable state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

24. Termination or Restriction of Account(s) and Service(s) and Standards of Conduct and Behavior: The Credit Union is committed to delivering exceptional products and services to members. To that end our employees are trained to handle interpersonal interactions effectively and to address any service issues with Credit Union members. The Credit Union's policies define the circumstances under which services may be limited for members who are "not in good standing" or engage in "abusive conduct", and also address other circumstances where services may be terminated or limited. The policy is not intended to restrict the rights and freedoms of any particular group or individual, but to protect Credit Union employees and members by addressing unacceptable conduct. You also understand and expressly agree that the Credit Union is a non-profit organization and that the rights addressed in this section are necessary to protect the Credit Union for the benefit of all members.

You may terminate your membership by giving us notice and complying with the policies and procedures of the Credit Union. Termination will not release you from any fees or obligations you owe us, those incurred in the process of closing your accounts or services, or your liability on outstanding items or transactions. You may terminate a single party account at any time by notifying us in writing. We have the right to require the written consent of all parties to a multiple party account for termination. You further agree that we can terminate your membership, any account or service including any rewards program for cause based on any of the circumstances defined in this Agreement; without notice or further action. We, in our sole discretion, may terminate, limit, restrict, or change the terms of any of your account(s) or service(s), including but not limited to loan services, or place a freeze on any sums on deposit with us at any time without notice to you or we may require you to close your account(s)/service(s) and apply for a new account(s)/service(s), or we may refuse your request for new services, as we in our sole discretion deem appropriate, if: (1) there is a request to change the owners

or authorized users; (2) there is fraud, forgery, or unauthorized use committed, suspected, or reported; (3) you attempt to conduct or engage in any dishonest or deceptive activity of any kind; (4) there is a dispute as to ownership of any account or sum on deposit; (5) there are any share drafts that are lost or stolen; (6) your account number has been compromised; (7) there are returned, unpaid items or transactions not covered by an overdraft plan agreement with us or any abuse of any such plan per our assessment thereof; (8) there is any misrepresentation regarding any account(s) or service(s); (9) the Credit Union incurs any loss or believes it may incur any loss relating to any loan(s), account(s), or service(s) you have with us; (10) we believe you have been negligent in protecting any access devices or codes; (11) you make yourself or allow yourself to be made the victim or target of any scam, fraud, or scheme to defraud; (12) we deem it necessary to protect the Credit Union from any risks or losses, or otherwise deem it to be in the best interest of the Credit Union, our members, our employees, or our volunteers; (13) you breach any promise under this Agreement or any other agreements with us including but not limited to any default or other delinquency with regard to any loan or other agreements; (14) if bankruptcy or any other insolvency proceeding is filed by or against you, or if we otherwise deem you to be insolvent or incapable of meeting your obligations to us; (15) you refuse or fail to cooperate as provided in this Agreement; (16) you have an account that does not maintain a required par value for a membership account for a period of three months or any balance as to all other accounts for a period of twelve months; (17) you violate any Credit Union policy, procedure, standard, or any law, regulation or rule; (18) you participate or facilitate any transactions for another person who is prohibited from making transactions with us pursuant to applicable laws or Credit Union policy/procedure or who is not a documented owner or authorized user of such account; (19) you make an unauthorized posting(s) or deface or remove notices or signs on Credit Union premises and/or social media sites without management authorization; (20) you misappropriate Credit Union funds, property, or other material proprietary to the Credit Union; (21) you deliberately or repeatedly violate security procedures or safety rules; (22) you possess, use, or are under the influence of illicit drugs or alcohol on Credit Union premises; (23) you engage in the use or are in possession of weapons of any kind on Credit Union premises except for law enforcement officers or security officers; (24) you use one or more credit or debit cards to obtain cash and purchasing power we do not believe appropriate, you use such devices to pay credit card balances with the proceeds of other cards, or you use such devices in a manner we determine is primarily intended to abuse a rewards program; (25) you repeatedly request for us to close an account and open a new account to avoid a service fee or charge; (26) you repeatedly request to withdraw "par" value, which closes the membership, then shortly thereafter you request to have the account reopened to receive a direct deposit or obtain a loan; (27) an owner/member on the account dies; or (28) you refuse to comply with our requests for information or documentation.

Notice of Actions We May Take Upon Termination as Set Forth Above: We, on our own accord, may place a stop payment on any share draft, item or transaction if we are notified or otherwise reasonably believe that any of the foregoing circumstances have occurred. If you do not accept any deposit or part of a deposit that we attempt to return

after termination, then such deposit will no longer earn dividends. Club accounts may be terminated if deposits are not made within certain time periods in successive periods. We are not responsible for any draft, withdrawal, item, or transaction after your account is terminated. However, if we pay any item after termination, you agree to reimburse us upon demand.

Joint Accounts or Services: If our application of the Credit Union's policies or the above remedies affects any accounts or services with multiple parties, we may require the party to whom the restrictions or termination is applied be: (1) removed; (2) the account be closed and then a new account may be reopened absent the affected party; or (3) the restrictions may be applied to the account or service. The Credit Union has no obligation to provide any specific information regarding the basis for taking action under this section to any other owners or parties.

25. Limitations on Account and Services for Members who Reside in Non-U.S. Countries or Territories; or in certain U.S. States: The Credit Union may limit, refuse, close, or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a foreign country that are not directly applicable to US residents; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations under non-US laws, rules, or regulations. The Credit Union may also limit, refuse, close, or terminate any account or service if: (1) we deem it necessary due to legal/regulatory requirements of a state in which we do not maintain a physical presence and/or provide services only to a limited number of persons residing in that state; or (2) we deem it to be in the Credit Union's best interests to not provide accounts or services due to potential exposures or obligations arising or related to the laws of a state where we do not maintain a physical presence. If you do not close your account voluntarily, the Credit Union may take any action outlined in item 24 (Termination or Restriction of Account(s) and Service(s) and Standards of Conduct and Behavior).

26. Natural Disasters, Pandemics, or Significant Health Concerns and Other Acts of God

FORCE MAJEUR: Neither Party will be liable for any failure or delay in performing an obligation under this Agreement that is due to any of the following causes, to the extent beyond its reasonable control: acts of God, accident, riots, war, terrorist act, epidemic, pandemic, quarantine, civil commotion, breakdown of communication facilities, natural catastrophes, governmental declarations, acts or omissions, changes in laws or regulations, national strikes, fire, explosion, or generalized lack of availability of raw materials or energy. For the avoidance of doubt, Force Majeure shall not include (a) financial distress nor the inability of either party to make a profit or avoid a financial loss, (b) changes in market prices or conditions, or (c) a party's financial inability to perform its obligations hereunder. This clause shall continue to apply for a reasonable period of time after the cause addressed above has subsided sufficient to allow resumption of services.

OFFICIAL HEALTH GUIDANCE: All Credit Union offices reserve the right to follow/implement official health guidance issued by governmental entities and/or health organizations which may include but are not limited to: Closure of Credit Union Offices; Social Distancing; Requiring

the use of Personal Protective Equipment (masks, gloves, clear eye coverings or other requirements). These requirements may vary from office to office; and may change from time to time.

FACE MASKS: For security reasons all face masks are prohibited unless medically required. If a mask is medically required, members/non-members, contractors and staff, will be asked to temporarily remove it before assistance may be provided and completing a transaction for proper identification. If you feel you cannot remove your mask temporarily for identification in the branch you may use the Credit Union's Drive-Thru as an alternative. We will also consider any requests for special appointments where your identity can be verified before entering Credit Union property.

27. Duty to Cooperate: You have a duty to cooperate with us, and any law enforcement or government agent or agency regarding any claim of fraud, forgery, unauthorized access or any other adverse claim(s). If you do not comply, we may take any action as outlined in item 23.

28. Right of Set Off: You agree that the Credit Union at all times retains the common law equitable right of set off against shares with regard to any debt or obligation owed to us individually or otherwise, which right may be exercised by us without legal process or notice to any account owner.

29. Statutory and Consensual Liens on Shares: By signing an Account Card or other agreement conveying a pledge or security interest in shares, or your use of any accounts or services, you have given the Credit Union a lien on any and all funds ("shares") in all joint and individual share accounts, together with all dividends, regardless of the source of the shares or any individual owner's contributions. This lien secures any account owner's joint and individual obligations to us now or in the future, whether direct, indirect, contingent, or secondary; and has priority over all other claims. You agree that this lien is created and/or impressed, as applicable, as of the first date that any applicable account is opened with us. This lien secures all debts you owe us, including but not limited to those arising pursuant to any loan agreements, or under this Agreement, or arising from any insufficient funds item; or fees; or costs; or expenses; or any combination or all the above. You authorize us to apply shares to any obligations owed to us if you default or fail to pay or satisfy any obligation to us, without any notice to any account owner or other party. The Credit Union's rights are immediate and apply to all accounts.

30. Status Quo – Collateral Preservation: You specifically agree that all shares on deposit constitute collateral for all obligations owed to the Credit Union. You agree that the Credit Union has the right to preserve this collateral, and may use appropriate administrative procedures (including but not limited to placing a temporary hold or "freeze" on such funds) to safeguard such funds if the Credit Union, at any time has reason to believe such collateral may be impaired or at risk due to any default, bankruptcy, breach of any agreement or promise, or as otherwise provided for by our agreements or applicable law, without notice to any owner. In the case of any bankruptcy proceeding, the Credit Union has a right to preserve such collateral as set forth herein as cash collateral; and is not required to surrender or turnover such collateral absent the owner's filing any appropriate motions and

the entry of an order either providing for adequate protection of the Credit Union's rights in such collateral, or modifying or terminating the automatic stay as to such collateral. You further agree that the Credit Union's exercise of this right to safeguard or "freeze" funds on deposit shall not constitute a violation of the automatic stay afforded by the Bankruptcy Code.

31. Telephone Requests-Recording Data/Communications and Consent to Communications from the Credit Union: You agree that funds in any account(s) with us can be transferred, upon the telephone request of any signer on the account, to another account with us or to any other financial institution. Furthermore, we reserve the right to refuse to execute any telephone request or order. You consent that any communications with us or our affiliates may be monitored and recorded. When you access any services we offer or provide, including online and mobile banking to conduct transactions, the information you enter may also be recorded. By using any services, you consent to such recording. If you transfer funds to another member's account, you agree that once the funds are transferred, you have no interest in those funds. By providing telephone number(s) to us, now or at any later time, you authorize us and our affiliates and designees to contact you regarding your account(s) with the Credit Union and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to a cell phone, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages.

32. Information About Your Accounts and About You: We will only disclose information to third parties about your account(s) or about you as permitted in this Agreement; as permitted by any applicable laws; or when we are attempting to collect an obligation owed to us.

Surrender of Ownership or other status: You understand and agree that voluntary surrender or other legal termination of ownership, rights, or other status regarding any account(s) shall terminate all relationships and contractual terms between you and the Credit Union. This will include, but is not limited to, the termination of all rights to information and/or documentation for any period of time for which you were not an account owner.

33. Right to Refuse Instructions/Orders: If you ask us to follow instructions that we believe might expose us to claims, suits, losses, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require a bond or other protections. Under this provision, you understand and agree that we may refuse any particular transaction, transaction type or request when we in good faith believe that the transaction or request may: (1) expose the Credit Union to a risk of loss; (2) involve fraud or a scam; (3) be illegal; or (4) otherwise not in the best interest of the Credit Union.

34. Miscellaneous/Governing Law: Pursuant to this Agreement or any claim or dispute arising hereunder shall be construed in accordance with and governed by the Laws of the State of South Carolina, which law together with specifically applicable federal laws govern this Agreement. Our web site and the electronic services that we provide (excluding linked sites) are controlled by the Credit Union from its principal office noted at the back of this booklet. While you may choose to access our web site and electronic services from other

locations, we make no representation that any information, materials, or functions included in our web site or via our electronic service are appropriate or authorized for use in other jurisdictions. Your access from other locations is made on your own initiative; and you are solely responsible for compliance with any applicable local laws and regulations. Section headings in this Agreement are for convenience of reference only. If any law or judicial ruling renders any term or condition of this Agreement unenforceable, the remaining terms and conditions shall remain in full force and effect. We reserve the right to waive enforcement of any of the terms set forth in this Agreement regarding any transaction or series of transactions. Any such waiver will not affect our right to enforce any of our rights with respect to any owner, user or other applicable person/party; or to enforce any of our rights with respect to other transactions. Any such waiver shall not modify the terms and conditions of this Agreement.

35. Amendments and Changes: Changes to any account or account service requested by any member or account owner can only be made with the express consent of the Credit Union. The Credit Union, in its sole discretion, may change any term or condition of this Agreement, including the method for determining dividends, at any time without notice except as expressly required by applicable law, and any change in the Agreement shall be effective at the earliest time allowed by applicable law. If applicable laws provide no express time period, then notice 10-days or more in advance of the effective date of any change shall be deemed sufficient.

36. Ownership of Account and Beneficiary Designation: These rules apply to your 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 of your accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single Party Account: Account is owned by one party.

Multiple Party Account: Any or all owners can make deposits or withdrawals regardless of contributions. Each owner guarantees the signature of all other owners; and appoints all other owners as agents. We may accept orders, instructions, and requests for future services from any account owner, which shall be binding on all owners. Any individual account owner may withdraw funds, stop payment of items/transactions (regardless of who ordered the payment), transfer or pledge to us all or any part of the shares in any account, and block, terminate, discontinue, or close any transaction or service without the consent of the other owner(s). We have no obligation to notify the other account owner(s) of any pledge or other actions, orders, or instructions by any owner. Each owner is jointly and severally liable for all returned items, overdrafts, or any other obligations owed to the Credit Union as a result of any transaction(s) on a multiple party account, regardless of the drawer, user, or authorized user who orders or causes said transaction(s).

Multiple Party Account with Rights of Survivorship: Unless your account card specifically indicates otherwise, you agree that it's your intention to create a joint tenancy with the right of survivorship (a form of ownership) in any multiple party account and if one or more of the

multiple party owners dies, his or her interest in the account passes to the remaining owners; unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us regardless of contributions, up to the amount of the obligation(s) owed. We may not release any funds to a survivor until all required legal documents are delivered to us.

Payable on Death Designations: Payable on Death ("POD") accounts are governed by your agreements with the Credit Union and applicable state law. A POD account instructs us that the designated account is payable to the owner(s) during their lifetimes, and upon death of the last account owner, is payable to the beneficiary(ies) designated by your most recent Account Card or POD Beneficiary Designation form and pursuant to applicable laws; unless subject to our right of set-off or a pledge of the funds in the account(s), in which case all sums in the account(s) will belong to us up to the amount of the obligation(s) owed. Either owner, during their lifetime, may change any designated beneficiary by written direction to us. If any beneficiary is not of legal age at the time the account(s) are to be paid to beneficiaries hereunder, then we will make a check payable to the named beneficiary and deliver it to the person who presents themselves to be the parent or legal guardian of such beneficiary or as otherwise allowed by applicable law; and upon such payment you agree that we are released from any and all claims and obligations and shall be indemnified per the provisions of section 44 below. Payable on Death accounts are "without rights of survivorship;" meaning that if a beneficiary dies, the funds in the account are split equally among the beneficiaries that are alive when the owner or last surviving owner of a multiple party account dies. If no beneficiary survives the last owner, the estate of the last living owner is entitled to the funds. It is further agreed that upon the vesting of any interest in any rights of a POD beneficiary, all sums payable shall be subject to any right of set-off between us and the POD beneficiary.

37. Death or Incompetence: You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor checks, items, and instructions until: (1) we know of your death or adjudication of incompetence, and (2) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

38. Uniform Gifts to Minors Act and/or Uniform Transfer to Minor Act ("UGMA/UTMA"): All grantors, custodians and beneficiaries agree to the terms of this paragraph. If you have signed an account as custodian for a beneficiary under an applicable UGMA and/or UTMA, your rights and duties are governed by that Act. However, since the 50-states provide varying ages for distribution to the beneficiary; and the grantor, the custodian and/or the beneficiary may move; and you wish to direct when distribution may be made, you have instructed and agreed that when the beneficiary reaches the age of 18 in all states, the funds in any UGMA/UTMA may be paid or withdrawn by the beneficiary without notice or further action by us as this is the intent of the party establishing this account.

39. Accounts for Minors: For any account established by or for a minor, we reserve the right to require the minor account to be a multiple party account with an owner who has reached the age of majority under state law who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may require that a minor sign the Account Card if the minor can sign his or her own name but may accept the representative signature of the minor's apparent guardian, parent, or adult joint on the account (e.g., "Mary Doe by John Doe, Father"). All parties to such an account acknowledge and agree that the adult joint on the account may make any and all transactions we allow on behalf of a minor. We may require a minor's signature on the Account Card before a minor can make an individual withdrawal on any account but are not required to do so. Once the minor reaches the age 14, we may make payments of funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any right to access the account other than is a custodial capacity. We have no duty to inquire of the use or purpose of any transaction by the minor or any account owner. All owners agree that we will automatically change the minor account status to a general membership when the minor reaches the age of majority. All standard account products and services or the continuation of products and services will be available based on eligibility.

40. Representative Payee & Fiduciary Accounts: The representative payee/fiduciary ("fiduciary") agrees to be bound by the terms of the Account Agreements and to furnish us, upon request, a copy of the written Social Security Administration, Department of Veterans Affairs, or other authorization designating the fiduciary and such other documents and authorizations as we may deem necessary or appropriate. To establish a fiduciary account, the beneficiary of the funds from SSI, SSA, or VA must be eligible for membership with the Credit Union and the fiduciary must be in good standings with the Credit Union. In opening a fiduciary account, the Credit Union acts only as a depository for the beneficiary's funds and is under no obligation to act as a trustee or to inquire as to the powers or duties of the fiduciary. The fiduciary should only use the account for the benefit of the beneficiary and should not commingle non fiduciary funds with funds issued from SSI, SSA, or the VA. The Credit Union, at its sole discretion, may terminate the account if we determine it is not being used accordingly. The representative payee/fiduciary agrees that he/she is liable to us for any and all obligations incurred by any actions dealing with the account and agree to indemnify and hold the Credit Union harmless from and against any and all losses, costs, damages, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of or related to any action or claim by any party with respect to the authority or actions taken by the representative payee or fiduciary.

41. Club Accounts: The Credit Union offers club plan accounts to help you save for Christmas or a vacation. At the end of the Christmas Club account period, you authorize the Credit Union to transfer the balance to your primary share account or any other account you designate. If paid electronically, this payment is deemed a pre-authorized transfer. If you withdraw funds during the club account period, we may require you to withdraw the entire balance and

not allow additional deposits until the following club period. We presently offer the following Club Accounts:

a. Christmas Club: The present plan period is November 1 through October 31 each year. You can make deposits any time during this period. Funds earn a monthly dividend. If funds are withdrawn early, there will be a penalty fee as outlined in the Fee Schedule. Except as expressly set forth in this paragraph, all other terms and conditions in this Agreement apply to your account.

b. Vacation Share Account: Deposits may be made at any time. You may withdraw funds from the account twice per calendar year without fees or penalties. Additional withdrawals will be charged a fee as outlined in our Fee Schedule. Funds earn a monthly dividend. Except as expressly set forth in this paragraph, all other terms and conditions in this Agreement apply to your account.

42. Electronic Records: You acknowledge and agree that we may, in our sole discretion, store all records electronically; and that we will not retain and have no obligation to retain any original documents for any period of time. This applies to all documentation including but not limited to checks, transaction records, notes, mortgages, deeds of trust, and other loan and/or security documentation. We will routinely destroy all original documentation. We may store records electronically via imaging, scanning, filming, or other technology used in the financial services industry for the storage of documentation via internal processes or third-party processors that we approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights, and obligations of the parties pursuant to any such records.

43. "E-Mail" and Facsimile Communications: You acknowledge and agree that the Internet is considered inherently insecure. Therefore, should you undertake to communicate with us via general email, you agree that we have no liability to you whatsoever for any loss, claim, or damages arising or in any way related to our response(s) to any e-mail or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to an e-mail at either the address provided with the communication, the e-mail address in your Membership Application and Account Card, or any other application or written communication actually received by us. Any account owner, co-borrower, or authorized user may change the e-mail address for notices, statements, or other information provided by us at any time. The Credit Union may not immediately receive e-mail communications that you send. Although we may use general email as provided herein, we reserve the right to require any notices from you be submitted to us in writing; and we may refuse to send certain information through unsecured e-mail communications. You expressly consent and agree to receive any communication that the Credit Union, our agents, or any parties we authorize send to you hereunder by facsimile or other electronic methods including any offers for Credit Union, affiliate or third-party services and/or products.

44. Liability; Disputes, and Costs and/or Fees: If you tell us orally of any issue with your account, we may require that you send us your

complaint or question in writing within ten (10) business days, at the address listed at the end of this Agreement.

If your account is subject any legal or governmental action ("action") we may pay out funds from your account according to that action or alternatively place a hold on the funds in the account until the matter is resolved. Unless otherwise prohibited, all such actions are secondary to our security interest and statutory lien rights as set forth herein. You understand and agree that you will be charged a research fee for any time spent by our employees (or any affiliated person or organization) addressing: (1) any legal, regulatory or governmental action initiated by any person and/or private or government organization against you or your accounts or for information concerning you or the accounts; or (2) any claim made by you for any transaction that is determined to be authorized.

If you or any representative or purported representative submits to us any instructions or requests ("instruction") based on a legal document including but not limited to a Power of Attorney, Court Order, Appointment, or Trust you agree we may not honor such instruction until such time as we are satisfied of the legality and/or authenticity of the instruction.

You agree that you are responsible for the actions and/or transaction activity of any third persons you appoint or authorize including but not limited to attorneys in fact; representative payees; fiduciaries; and custodians for any and all obligations relating to or arising from activity on your accounts; and you agree to indemnify and hold the Credit Union harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of or related to any action or claim by any party with respect to the authority or actions taken by persons you appoint or authorize to transact business on your behalf.

If there is a dispute between any person(s) and/or private or government organization over an account, or we are uncertain who is entitled to access an account or the funds in an account ("disputes"), you agree that we may hold the funds in the account and may not release the funds in the account until all persons or organizations that may claim an interest in the accounts/funds agree in writing that meets our requirements addressing what should be done with the accounts and/or the funds; or until we receive a court order instructing us what to do. You understand and agree that such a hold is beneficial to both you and us to ensure that only persons who or organizations that are entitled to access the account and/or the funds in the account obtains access thereto. Alternatively, in the event of a dispute or uncertainty over who is entitled to access an account or the funds in an account, at our discretion we may deposit the funds in an account with a court and ask the court to resolve the dispute or uncertainty over who is entitled to the funds. In such instances, we may deduct our attorney fees and court costs from the funds in the account to be deposited with the court.

General Limitations on Credit Union Liability: We are not liable to you for any Loss caused by an event that is beyond our reasonable control including if circumstances beyond our reasonable control prevent us or delay us in performing our obligations with regard to

any transaction, including acting on a payment order, crediting any funds transfer to your Account(s), processing an item or crediting your Account(s). Circumstances beyond our reasonable control include, but are not limited to: a natural disaster; adverse weather conditions; acts of God; acts of terrorism; emergency conditions including any risk of loss to the Credit Union; a legal constraint or governmental action or inaction; strike or stoppage of labor; power failure; the breakdown or failure of our equipment for any reason; the breakdown of any communication or transmission facilities including any mail or courier service; suspension of payments by another party; or any matter resulting in whole or part from your act, omission, negligence, or fault.

45. Third Party Documents: From time to time you may present us with certain documents that the Credit Union is not a party to (examples include but are not limited to: trust agreements, business operating agreements, contracts, court orders such as divorce settlement agreements, etc.). The Credit Union may require such documents for a purpose such as proving the existence of an entity or trust as required by applicable laws. However, the Credit Union is not a party to such agreements and mere possession of these documents does not in any way imply or impute knowledge of the contents of such documents to the Credit Union or its employees.

46. Costs, Expenses, and Attorneys' Fees ALL ACCOUNTS/SERVICES: All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur:

(1) if it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) if we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process, or your failure to comply with any obligation in this Agreement or otherwise; (3) if we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) if we bring any action contemplated in this Agreement; (5) if we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir, or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) if we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses, or attorneys' fees incurred in any

appellate, bankruptcy, or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses, or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.

Resolving Claims

If you and the Credit Union are not able to resolve a claim ourselves, then you and we agree that the claim will be resolved as provided in this Resolving Claims section. This is a dispute resolution provision. Please read it carefully.

Arbitration: This section does not apply to any dispute in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court. These arbitration provisions shall survive closure of your account or termination of all business with us. If any provision of this section is ruled invalid or unenforceable, the invalid or unenforceable part of this "ARBITRATION" sub-section shall be rendered null and void, but the remaining terms of this Resolving Claims section shall remain in full force and effect – See "Rules of Interpretation" below.

Arbitration Rules: In the event of a dispute relating to or arising out of your account, this Agreement, any loan agreements or any other services you may have with us now or at any time in the future – you or we may elect to arbitrate the dispute. At your election, the arbitration shall be conducted by either JAMS or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties or, if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1.800.352.5267 or www.jamsadr.com and for the AAA by contacting the AAA at 1.800.778.7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. Without regard to which arbitration body is selected to resolve the dispute, any disputes between you and us as to whether your claim falls within the scope of this arbitration clause shall be determined solely by the arbitrator, and not by any court.

Arbitration Process: Arbitration involves the review and resolution of the dispute by a neutral party. The arbitrator's decision will generally be final and binding. At your request, for claims made to consumer accounts, we will advance your filing and hearing fees for any claim you may file against us; the arbitrator will decide whether we or you will ultimately be responsible for those fees. Arbitration can only decide our or your dispute and cannot consolidate or join claims of other persons who may have similar claims. There will be no authority or right for any disputes to be arbitrated on a class action basis.

Effects of Arbitration: If either of us chooses arbitration, neither of us will have the right to litigate the dispute in court or have a jury trial. In addition, you will not have the right to participate as a representative or member of any class of claimants, or in any other form of representative capacity that seeks monetary or other relief beyond your individual circumstances, pertaining to any dispute subject to arbitration. There shall be no authority for any claims to be arbitrated on a class action or any other form of representative basis. Arbitration can only decide your or our claim, and you may not consolidate or join the claims of other persons who may have similar claims, including without limitation claims for public injunctive or other equitable relief as to our other customers or members of the general public. Any such monetary, injunctive, or other equitable relief shall be limited solely to your accounts, agreements, and transaction with us. Notwithstanding the foregoing, any question as to the validity and effect of this class action waiver shall be decided solely by a court of competent jurisdiction, and not by the arbitrator.

THE FOLLOWING SECTIONS APPLY ONLY TO THE EXTENT THERE IS AN EXPRESSLY APPLICABLE LAW OR JUDICIAL RULING THAT EXPRESSLY PREVENTS USE OF ARBITRATION AS THE METHOD OF DISPUTE RESOLUTION; OR IN ANY CASE WHERE A NON-ARBITRATION PROCESS IS USED AS THE METHOD OF DISPUTE RESOLUTION BY THE AGREEMENT OF THE PARTIES, OR WHERE ARBITRATION IS EXPRESSLY EXCLUDED FROM ARBITRATION PURSUANT TO THE JURISDICTION LIMITS STATED ABOVE.

What does “Claim” Mean? Claim means any claim, dispute or controversy (whether under a statute, in contract, tort or otherwise and whether for money damages, penalties or declaratory or equitable relief) by either you or the Credit Union against the other; or against any employee, agent or volunteer of the other, arising from or relating in any way to this Agreement or any Agreements to which the Membership Account Agreement & Disclosures apply, in any manner (including any renewals, extensions or modifications) or any relationships between us.

How Claims will be Resolved: If either party does not elect Arbitration as provided for above; or if Arbitration is deemed invalid or unenforceable, then the parties agree that the following terms and conditions shall apply:

JURY TRIAL AND CLASS ACTION WAIVER

AS PERMITTED BY LAW, YOU AND WE AGREE AND UNDERSTAND THAT YOU AND WE BOTH GIVE UP THE RIGHT TO TRIAL BY JURY. THIS IS A JURY TRIAL WAIVER.

AS PERMITTED BY LAW YOU AND WE AGREE AND UNDERSTAND THAT YOU AND WE BOTH AGREE THAT WE ARE PRECLUDED FROM PARTICIPATING IN OR BEING REPRESENTED IN ANY CLASS ACTION; OR JOINING OR CONSOLIDATING THE CLAIMS OF OTHER PERSONS. THIS IS A CLASS ACTION WAIVER.

You and we both agree that all Claims will be resolved in court by a judge without a jury trial, as permitted by law. However, if permitted

by law, then instead of a trial by judge without a jury trial, any claim(s) will be sent to a judicial reference to be heard by a neutral individual (commonly referred to as “referee”) which remains in the court system subject to the same rules of procedure, discovery, evidence and appeal. The judicial referee will generally be an active or retired judge or attorney with 10 or more years of experience, chosen by mutual agreement between you and the Credit Union. If we are unable to agree on a judicial referee, then the referee will be appointed according to the procedure for appointment under applicable law.

The judicial referee, sitting alone without a jury, will decide questions of law and fact; and will resolve the Claim. This includes the applicability of the Resolving Claims section and the validity of the Membership Account Agreement & Disclosures.

Judicial reference will be governed by applicable laws of the state having jurisdiction of any Claim. If permitted by law the referee is empowered to provide all temporary or provisional remedies and rule on any motion that would be authorized in pretrial or trial proceedings in court, including but not limited to motions for summary judgement or summary adjudication. The decision that results from the decision of the referee will be entered as a judgment in the court that appointed the referee. You and the Credit Union both reserve the right to seek appellate review of any judgment or order to the same extent permitted in a court of law.

Limitation and Non-Severability: Regardless of any other provision of this Resolving Claims section, you and we both agree that the validity and effect of the jury trial and class action waiver may be determined only by a court or judicial referee as provided herein. You and we both have the right to appeal any limitation or invalidation of these waivers.

Rules of Interpretation: Except as provided in the Limitation and Non-Severability clause above, if any portion of this Resolving Claims section is determined to be invalid or unenforceable, it will not invalidate the remaining portions of this section or any other part of this Agreement. If there is any conflict or inconsistency between this Resolving Claims section and the other terms of this Agreement or any other applicable agreements, this Resolving Claims section shall govern. If there is any conflict between this Resolving Claims section and any other dispute provisions (whether it be for reference or any other form of dispute resolution), this Resolving Claims section will prevail from Claims arising out of or relating to this Membership Account Agreement & Disclosures or other agreements or transactions referred to herein or contemplate by this Membership Account Agreement & Disclosures.

Jurisdiction and Venue: Any action or proceeding regarding your account or this Membership Account Agreement & Disclosures must be brought in the state where the Credit Union maintains your account. You submit to the personal jurisdiction of that state. Any action or proceeding will be governed by and interpreted in accordance with the Governing Law section of this Agreement. Please refer to section 34 above.

Electronic Funds Transfers Agreement & Disclosures

This section applies to payment orders and funds transfers governed by the Electronic Fund Transfer Act. Indicated below are the types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account.

When you enroll in online or mobile banking or other services, we will provide you with the applicable agreements that govern the use of those services (“Online Services”). You agree that these terms shall apply to these other services except where those other agreements expressly provide other or contrary terms. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

If you have any questions regarding electronic banking transactions or believe that an unauthorized transaction has occurred, please call or write to us at the number or address provided at the end of this Agreement or on our website.

Periodic statements: You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly for an account to or from which you have arranged for electronic access. In the event your account has become inactive as defined in the General Terms and Conditions above and you have had no electronic activity, you will receive a statement at least annually.

Information Disclosure: We will disclose information to third parties about your account as permitted by law or the transfers you make: (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; (4) if you give us your written permission; or (5) according to our privacy pledge, which generally permits us to share information with companies that perform marketing or other services on our behalf.

Business Days: Every day is a business day except Saturdays, Sundays, and federal holidays.

Limitations on Transfers: Money Market accounts are limited to six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. See 10c on page 42 for additional details.

Electronic Fund Transfers Initiated by Third Parties: You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In all cases, these third-party transfers will require you to provide the third party with your account number and credit union information. Thus, you should only provide your credit union and account number information (whether over the phone, the Internet, or via some other method)

to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Preauthorized Credits: You can arrange for certain direct deposits to be accepted into your checking or savings account(s) and loans. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposits will tell you every time they send us the money. You may review your account using our digital banking services or contact the credit union to find out whether the deposit has been made.

Preauthorized Payments: You can arrange to pay certain recurring bills from your checking or savings account(s).

- **Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Stop Payments:** You can stop preauthorized payments by calling or writing us at the number or address listed on the last page of this agreement. We must receive your request at least three (3) business days before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to use within fourteen (14) days after you call. The fee for stop payments is listed on the Fee Schedule. For your stop payment to be effective, you must sufficiently identify the payment. We are not obligated to honor a stop payment request that does not contain accurate information or is not provided in a timely manner.

- **Liability for failure to stop payment of preauthorized transfer:** We will be liable for your losses or damages for any preauthorized transfer we fail to stop if: (1) you order us to stop one of these payments at least three business days before the transfer is scheduled; (2) you have provided us with sufficient information to identify the payment; (3) you have paid any applicable stop payment fee; and (4) you and completed and returned any stop payment form we send to you within the timeframe allotted above.

- **Liability for failure to make transfers:** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) you do not have enough money in your account to make the transaction through no fault of ours; (2) the transaction goes over the credit limit on your overdraft line; (3) the terminal where you were making the transaction does not have enough cash; (4) the terminal or other system was not working properly, and you knew about the breakdown when you started the transaction; (5) circumstances beyond our control (such as fire, flood, or electrical failure) prevent the transaction, despite reasonable precautions that we have taken; (6) you have not properly followed instructions for operation of the ATM or

system; (7) the funds in your account are subject to legal process or other similar encumbrance; (8) the transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements; (9) access to your account has been blocked after you have reported your Access Device lost or stolen or you use a damaged or expired Access Device; or (10) the Credit Union has a reasonable basis to believe an access device has been compromised; or that other actions/circumstances cause us to believe there is a possibility of unauthorized activity or other risk involving an access device we have issued.

Electronic Check or Draft Conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.

Electronic Returned Check Charge: You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

ACH Transfers: You may initiate or receive credits or debits to your account through ACH transfers. You agree that if you receive funds by an ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit, or you will refund us the amount if we do not receive final settlement. Whenever an ACH is used as part of a transaction that does not involve Fed wire, the operating rules of the National Automated Clearing House Association (“NACHA”) will be applicable to ACH transactions involving your account.

Digital Banking Systems

You may access your account through the Credit Union’s audio response system, online banking, mobile apps, or text banking. You must acknowledge and accept agreements and disclosures for access to some products. **Note: If you transfer funds to another member’s account, you agree that once the funds are transferred, you have no interest in those funds.**

Do not provide your access information, including but not limited to, your user ID, account number, password, or PIN to anyone. The Credit Union or any reputable company will not ask you for your access information. Tell us at once if you believe someone has accessed your accounts without your authority. Telephoning us is the best way to keep your possible losses down.

Audio Response Banking: You may access your account by telephone 24 hours a day by calling the number listed at the end of this booklet. Access is granted by entering your member number and personal identification number (PIN). Your PIN is nontransferable and can be changed at any time. Transactions done after close of business will be posted on the next business day we are open. The following functions may be performed (with regard to accounts held by us): (1) transfer funds from checking, savings, or line of credit to checking or savings; (2) make payments from checking or savings to most loans; (3) get balance information about your deposit accounts

and most loans; (3) get withdrawal and deposit history about your deposit accounts; (4) get transaction history for your deposit accounts and most loans; (5) advance funds from your line of credit to your deposit accounts; and (7) verify checks that have cleared. We reserve the right to discontinue your access to Audio Response Banking at any time without notice. We also reserve the right to discontinue the service in general without prior notice.

Text Banking: You may access your account by text banking 24 hours a day. To enroll, you must first enroll in online banking. Text banking allows the following functions: (1) get balance information for your share accounts; (2) view recent transaction history; and (3) get mobile alerts. Your mobile service provider’s standard service fees will apply to all transactions. Check with your service provider for information about these fees.

Online Account Access: You may access certain account(s) you maintain with us by computer using your user ID and password (after your initial registration) 24 hours a day to perform the following functions: (1) transfer funds from checking, savings, or line of credit to checking or savings; (2) make payments from checking or savings to most loans with us; (3) get balance information about your deposit accounts and most loans; (3) get withdrawal and deposit history about your deposit accounts; (4) get transaction history for your deposit accounts and most loans; (5) advance funds from your line of credit to your deposit accounts; (7) verify checks that have cleared; (8) access to electronic statements (if you have signed up for e-statements); (9) send and receive secure messages; (10) sign up for transaction alerts; (11) change your address/contact information; (12) transfer funds to/from an account held at another financial institution (if you have requested this service and we have approved the service); and (13) pay bills using Bill Payment (if you have requested this service and we have approved the service). Not all services are available on all accounts and additional services may be available to you that are not listed here. Refer to your online banking disclosure for more information. It is our policy to delete access to online banking accounts if they become inactive (no access for a period exceeding 12 months). Online Banking can be accessed through our website, <https://spero.financial>.

Bill Payment Service: If you have requested Bill Pay service and we have approved your request, any payments made using Bill Pay will be made from the checking account you designate. Some vendors will not accept payments made through online bill payer systems. Refer to the Internet Banking and Bill Payment Agreement for more details. Some payments made by paper check will not be subject to this Electronic Funds Transfer disclosure. A monthly fee for this service may be imposed as disclosed on our Fee Schedule. Bill Pay services can be accessed through Online Banking or Mobile Banking.

Mobile Banking: You may access your accounts remotely with your cell phone or other mobile access device using your user ID and password. Most functions available through Online Account Access will be available through Mobile Banking. With **Mobile Check Deposit** you can also deposit checks to your checking and saving accounts. Refer to your Internet Banking and Bill Payment Agreement and mobile check deposit instructions for more details.

Mastercard® Debit Card

Advisory Against Illegal Use: You agree not to use your Mastercard debit cards (“card”, “cards”, or “debit card”) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean the transactions are lawful in the jurisdiction in which you may be located.

Ownership of Cards: Any card which we supply to you is our property and must be returned to us immediately according to our instructions. We reserve the right to cancel, block, and not renew/reissue your access device for any reason, with or without prior notice. Reasons for suspension of access may include, for example: detection of suspicious or fraudulent activity; lack of usage; misuse; access devices returned as undeliverable by postal service; your account is not in good standing; you have not exercised reasonable care in safeguarding your card from loss or theft; or you have reported two or more unauthorized use events in the past twelve months. The card may be repossessed at any time at our sole discretion without a demand or notice. You cannot transfer your card to another person.

Honoring the Card: Neither we nor merchants authorized to honor the card will be responsible for failure or refusal to honor the card we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept the credit to your account in lieu of a cash refund.

Account Access at Automated Teller Machines: You can access one savings account, one checking account, one overdraft/personal line of credit, and one home equity line of credit at Credit Union or affiliated ATMs through all your cards held in the same name.

At ATMs owed by this credit union, you may perform the following transactions; however, the transactions listed below may not be available at an ATM not owed by us: (1) make cash withdrawals from your checking and savings accounts; (2) get cash advances from your line of credit account; (3) transfer funds between your accounts associated with your card; and (4) check the current balance of your linked checking, savings, and line of credit accounts.

Point-of-Sale Transactions: You may access your checking account(s) using your debit card to do transactions that participating merchants will accept to purchase goods (in person, online, or by phone), pay for services (in person, online or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. Purchases made with your card will result in debits to your “primary” checking account. These transactions will be itemized on your monthly statement, including the merchant name, location, the date of purchase, and the amount of the purchase.

Partial Debit Card Transactions: Some merchants may be enrolled in Mastercard’s Partial Authorization service. This means that if you chose ‘No’ to Debit Card Overdraft Coverage (Reg E), your transaction may be approved for only part of your total purchase amount. This occurs when you do not have a sufficient available balance necessary to pay for the entire transaction, at the time of the purchase. Additionally, funds from your designated account(s) linked for Overdraft Protection (if applicable) may be considered

when determining the amount that is authorized. For example, if you attempt a \$30.00 transaction when your account has an available balance of \$20.00, your purchase may be approved for \$20.00 instead of the entire transaction being declined.

Debit Card Transactions: When you use your Credit Union Mastercard® Debit Card (Debit Card) for payment, the merchant requests the Credit Union to authorize the transaction amount. At the time of the request, we authorize (promise to pay) or decline the merchant’s request. If we authorize (promise to pay) we will reduce your available balance by the amount of the merchant’s authorization request. Some merchants (e.g., hotels, restaurants, gas stations, car rental agencies, etc.) request an authorization that is an estimated amount of the anticipated purchase instead of the full purchase amount. As a result, the reduction of your available balance may be less or greater than the final debit card transaction amount presented for payment. It is important to note that your available balance may change between the time a debit card transaction is authorized and when the debit card transaction is presented for payment.

Debit card authorizations will be reflected as pending transactions from the time we receive the authorization until the merchant presents the item for payment, a completion message is received, or three business days, whichever occurs first. If the debit card authorization has not been presented for payment after three business days, it will be removed from your pending transactions and your available balance will no longer be reduced by the authorization amount. Due to prior authorization (promise to pay), if the debit card transaction is presented for payment at a later date, we will pay the item regardless of your available balance.

If any debit card transaction results in a negative available balance at the time it is presented for payment—even if your available balance was positive at the time the debit card transaction was authorized—you may be charged an Overdraft Fee. For more information on available balance please review sections 2, 10 and 17 of your General Terms and Conditions above in this Agreement. Please know, it is your responsibility to ensure your account has a sufficient available balance to cover all transactions you conduct. We recommend keeping a record of your balance and deducting every transaction at the time you initiate it.

Limitations on Frequency and Amount: For security reasons, there are limitations on the dollar amount of cash withdrawals at ATMs and/or cash that you receive from merchants over the amount of your purchase. There are also limitations on the total dollar amount of purchases at merchants and/or cash advances at Mastercard® member financial institutions you may perform. Some limitations are set by the merchant, which we have no control over, and some are set by the Credit Union.

Terminal Transfers: You will get a receipt at the time you make a transfer to or from your account using an automated teller machine (ATM) or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15.00 or less.

Fees and Charges: Fees and charges associated with your debit card are listed on the Fee Schedule. When you use an ATM that is

not identified as ours with the Credit Union name, you may be charged a fee by the ATM operator or any network used to complete the transfer.

Using Your Card for International Transactions: You may use your debit card for retail purchases with international merchants, for international cash advances, and all transactions performed at international ATMs that bear any of the network logos found on your card. We may block transactions in certain foreign countries. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered international transactions under the applicable network rules, in which case we will add an International Service Assessment fee up to 1% on each transaction. The Credit Union does not control how these merchants, ATMs, and transactions are classified for this purpose. If the transaction requires a currency conversion, the exchange rate in effect when processed may differ from the rate in effect on the date of the transaction or the date of the posting to your account.

Transactions processed through the Mastercard® system will be converted according to the applicable rules established by Mastercard®. The foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Mastercard® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Mastercard® itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. For transactions processed through other networks, the international currency transaction will be converted by that network in accordance with their rules. Additional Currency Conversion fees may apply. For additional information about Mastercard®, visit <https://www.mastercard.us/en-us/business/overview/support/merchant-interchange-rates.html>. If you need to contact us about your card while outside of the United States, please call us at the number provided at the end of this Agreement or on our website.

Mastercard® Automatic Billing Updater (ABU) and VISA Account Updater (VAU): ABU and VAU are an account updating service in which your card is automatically enrolled. When your card expires or is reported lost or stolen and a new card is issued, the service may update relevant card data (card numbers and expiration dates) to appropriate merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to Mastercard and VISA databases only. The databases are accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments. This service is provided as a free benefit to you. Keep in mind that if you have not opted out of the ABU or VAU service and have made arrangements with a person/company to charge your debit or credit card, closing your card will not prevent future charges from the same person/company. If you wish to stop future charges, you must contact the company directly. If at any time you wish to opt-out of the ABU or VAU service or if you have any questions, you may contact us at the number listed at the end of this booklet.

Notice of ATM and Night Deposit Facility Precautions: As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful:

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Do not leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Do not lend your Debit card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your Debit card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Do not accept assistance from anyone you do not know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Do not display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not

working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.

Authorized Transactions, Unauthorized Transactions, Lost or Stolen Access Device, and Liability

Authorized Transactions: We assume that all transactions performed with your Credit Union Debit Cards and/or your personal identification number (PIN) are authorized unless you promptly notify us to the contrary. If you intentionally provide another person with the means to perform electronic banking transactions using your account, any resulting transactions will be treated as if they were performed and authorized by you. Such treatment will continue until you notify the Credit Union at the phone numbers set forth in this booklet that the other person is no longer authorized to use your card and/or PIN (in which case the card and PIN and/or account will have to be deactivated. You may also write to us, but your revocation of authority will not be valid until we actually receive it and have an opportunity to act upon it. We will have no obligation until notice is actually received by us.

Unauthorized Transactions and Lost or Stolen Card/Access Devices: An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit. In order to avoid unauthorized transactions, please observe the following basic precautions:

- Do not keep your Credit Union Debit Card and personal identification number (PIN) together. Do not write your PIN on your card.
- Do not provide your card or reveal your PIN to another person. If you do so, you authorize that person to conduct transactions using your card or PIN. You are liable for that person's transactions until you notify the Credit Union, at the phone numbers set forth in the end of this booklet, that the person is no longer authorized to use your card or PIN.
- If you think an electronic banking transaction is incorrectly reported on a receipt or statement or if there is a loss, theft, or unauthorized use of your card or PIN, contact the Credit Union at the phone numbers listed at the end of this booklet.

Failure to promptly notify the Credit Union of the loss, theft, or unauthorized use of your card or PIN will result in inconvenience to you and will hinder the efficient operation of your account. It may also affect your liability for transactions.

Consumer Liability for Unauthorized Transfers: Tell us AT ONCE if you believe any access device or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50.00 if someone used your card or PIN 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 or PIN, and we can establish that we could have stopped someone from using your debit card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement

shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can establish that we could have stopped someone from taking the money if you had told us in time. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at the telephone number listed at the end of this booklet or on our website.

Special Rule for Debit Mastercard® Purchases: For Debit Mastercard® card purchases, you will generally have no liability for unauthorized purchases. However, if we determine that the unauthorized transactions occurred because of your gross negligence or fraud, these special limitations on liability may not apply, up to \$500. Zero liability does not apply to Mastercard® payment cards

(1) used for commercial, business, or agricultural purposes (note: zero liability does apply to Mastercard® debit cards for small businesses); (2) anonymous prepaid cards such as store or gift cards, until such time as the identity of the cardholder has been registered with the financial institution that issued the card; or (3) a PIN is used for the unauthorized transaction. Note: Some merchants are authorized to accept transactions that are not processed via Mastercard's network, without requiring you to enter your PIN. If you authorize such a transaction, the provisions of this agreement that provide protections for Mastercard® network transactions such as "zero liability" will not apply.

Third Party App or Payment Service: If you link any of your accounts or services to a third-party app or payment service (including but not limited to PayPal, Zelle, or Venmo), you understand and agree that these are not Credit Union services; and any transactions you make will be subject to your agreements with the app or service provider. You understand that these apps and services do not provide the same protections from fraud or other misapplication of funds as traditional direct banking services. If we transfer any funds, as directed by you or anyone you authorize, to the app or third-party service provider such transfer(s) shall in all respects be an authorized transaction and we will have no further obligation or liability if the app or provider then transfers the funds to a fraudster or the funds are otherwise misapplied. Further, you understand that funds transferred to/via a third-party app may not be federally or otherwise insured; and you assume all risks should your funds become unavailable for any reason.

Error Resolution Notice: In case of errors or questions about your electronic transfers; if you think your statement or receipt is wrong, or if you need more information about a transfer listed on your statement or receipt, contact the Credit Union at the number/address provided at the end of this booklet, by secured messaging in Online Banking, or visit any Credit Union branch, as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. You should provide the following information:

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can the type and date of the transaction and 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 dispute or question in writing within ten (10) business days. We will determine whether an error occurred within ten 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 dispute 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. This is called a provisional credit. If we ask you to put your dispute or question in writing and we do not receive it within ten (10) business days, we might not provisionally 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 dispute 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. We will tell you the results within three (3) business days after completing our investigation. For errors involving a line of credit account, you must review your loan agreement for a description of your rights. If we decide that there was no error, we will send you a written explanation. We will also reverse the provisional credit previously given and if the funds are no longer available in your account, you will promptly refund us the amount. You may ask for copies of the documents that we used in our investigation.

Your Ability to Withdraw Funds

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and unlimited number of telephone and preauthorized transfer to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except for Saturday, Sundays, and Federal holidays. If you make a deposit, in person with a staff member, during business hours 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 on a day that we are not open, we will consider that the deposit was made on the next business day we are open. This funds availability policy does not pertain to checks deposited using Remote Deposit Capture.

If you make a deposit at an Interactive Teller Machine (“ITM”) owned by this credit union while we are open, your deposit will be treated as though it was done in person. After the close of business, the ITM will

switch functions and work as an ATM. If you make a deposit at one of our ATMs before our cut-off time 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 at an ATM after our cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Please contact us for our cut-off times.

Cashing Checks: If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Other Accounts: If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the day the deposited item would have been available, which will usually be the first business day after the day of deposit.

Longer Delays May Apply: Funds you deposit by check may be delayed longer based on (1) the type of check; (2) amount of the check; (3) the status or recent activity of your account; or (4) if there is an emergency such as a power outage or failure of computer equipment.

Special Rules for New Accounts: If you are a new member, special rules will apply during the first 30 days your account is open. Contact the Credit Union for information as it pertains to your account.

Foreign Checks: Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. The Credit Union only accepts Canadian checks. Canadian checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds of deposit of Canadian checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

Shared Branching Disclosures: With respect to items deposited at shared branch locations (meaning branches of credit unions other than this Credit Union that accept deposits for our members through participation in a shared branch network), funds will be available as stated above with the addition of the following exceptions:

- Our policy is to delay availability of funds from non-cash deposits that are accepted at a shared branch location. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written or other withdrawals you have authorized.
- Foreign checks will not be accepted at a shared branch
- Withdrawals at a shared branch location may be limited based on shared branching guidelines and limits set by this Credit Union. You may contact us for additional information.

- All transactions with the Credit Union are subject to our policies and procedures-including security, identification, Bank Secrecy Act, and all other applicable laws, rules, and regulations.

Truth-in-Savings Disclosure Share & Checking Accounts

Rate Information: The dividend rate and Annual Percentage Yield (“APY”) on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule, Business Rate Schedule, and Kasasa Truth-in-Savings Schedule (together known hereon as “TIS Schedule”) provided at account opening. The dividend rate and APY may change each dividend period as determined by the Credit Union’s Board of Directors.

Compounding and Crediting: Dividends will be compounded and will be credited as set forth in the TIS Schedule. The Dividend Period (“period”) for each of your accounts is set forth in the TIS Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.

Balance Information. Any minimum deposit to open an account, and the minimum average daily balance you must maintain to avoid service fees and to earn the annual percentage yield stated for your account is set forth in the TIS Schedule.

Average Daily Balance Method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period.

Accounts with Minimum Balance Requirements: If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the TIS Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.

Accrual of Dividends: Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.

Transaction Limitations for All Share Savings Accounts: Limitations are set forth in the first section of this Booklet entitled “Membership Account Agreement and Disclosures”.

Additional Limitations for Individual Retirement Account (IRA) Savings Accounts: You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other Federal or State law governing any IRA or other Credit Union accounts. The Credit Union does not limit deposits; however, you are solely responsible to comply with any maximum contribution limits pursuant to applicable law in any single calendar year. Transfers to a Credit Union IRA are allowed subject to applicable law.

Excessive Transaction Fees: Share Savings accounts are limited to three (3) withdrawals per month performed over the counter. Additional transactions during a month will result in a fee as set forth in the Fee Schedule. Money Market accounts are limited to six (6) withdrawals or transfers to another Credit Union account of

yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. If payment is made directly to an account owner, you may make an unlimited number of withdrawals from these accounts in person, by sending a written request by mail, at an ATM, or by telephoning the Credit Union if the withdrawal is payable to an account owner and mailed to you as a check. Any minimum withdrawal requirements are set forth in the Fee Schedule. Excessive transactions may be subject to a fee as set forth in the Fee Schedule.

Truth-in-Savings Disclosure Term Share Certificate Accounts

(Share Certificate and IRA Certificate Accounts)

Rate Information: The dividend rate and annual percentage yield for your account is stated in the TIS Schedule and/or your Term Share Certificate. The annual percentage yield reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding for an annual period. For Fixed Rate Share Certificate and Fixed Rate IRA Certificate Accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. For Variable Rate Share Certificate and Variable Rate IRA Certificate Accounts, the dividend rate and annual percentage yield are variable and may change each dividend period based on the determination of the Credit Union’s board of directors. The annual percentage yield assumes that dividends will remain on deposit until maturity. Any withdrawals will reduce your earnings.

Compounding and Crediting: Dividends will be compounded and credited as set forth in the TIS Schedule. The Dividend Period (“period”) for each account is set forth in the TIS Schedule. The period begins on the first calendar day of the period and ends on the last calendar day of the period.

Minimum Balance Requirements: The minimum opening deposit required to open any Term Share Certificate Account is set forth in the TIS Schedule. You must maintain an average daily balance equal to or greater than the minimum opening deposit to earn the annual percentage yield and avoid any service charges set forth in the Fee Schedule.

Balance Computation Information: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period.

Accrual of Dividends: Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Once dividends are credited to a certificate account, it becomes principal. If you close your Certificate account before any dividend is credited, you will not receive accrued but uncredited or unpaid dividends.

Transaction Limitations: In addition to any other applicable limitations described in this Booklet, after a Term Share Certificate Account is opened, you may not make deposits into the account before maturity. When an IRA Certificate Account is opened, your opening deposit may not exceed the maximum allowed pursuant to applicable law in any single calendar year. You may not make withdrawals of dividends from your account before maturity unless at account opening you arrange for dividend payments, if allowed by the Credit Union.

Maturity Date: Your account will mature on the date stated in your Certificate or any Renewal Notice the Credit Unions provides to you.

Early Withdrawal Penalties for all Certificates Excluding “Save to Win” Certificates: You have agreed to leave the principal of this account on deposit for the full term stated in your Certificate. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with the consent of the Credit Union. Unless stated otherwise, owners of accounts with a stated term of one year or less shall forfeit an amount equal to up to ninety (90) days dividends on the amount withdrawn, or the length of the term, whichever is less, when any withdrawal is allowed. Unless stated otherwise, owners of accounts with a stated term of more than one year shall forfeit an amount equal to up to 180 days dividends on the amount withdrawn, or the length of the term, whichever is less, when any withdrawal is allowed. The penalty may be calculated at the rate paid on the deposit at the time of the withdrawal. The penalty will, if necessary, be taken from the principal amount of the deposit. The Credit Union may grant a premature withdrawal request without penalty or with a reduced penalty in the event of the owner’s death or legal incompetence; or if your account is an IRA account and the account is revoked within seven (7) days after the IRA Disclosure Statement is received; or when the account is an IRA account and the owner qualifies pursuant to applicable law.

Early Withdrawal Penalties for “Save to Win” Certificates: You have agreed to leave the principal of this account on deposit for the full term stated in your Certificate. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawal of the principal amount of your Certificate may be made only with the consent of the Credit Union. The penalty will, if necessary, be taken from the principal amount of the deposit. The Credit Union may grant a premature withdrawal request without penalty or with a reduced penalty in the event of the owner’s death or legal incompetence. The early withdrawal penalty for the first early withdrawal as disclosed on our Fee Schedule and the certificate is required to be closed if a second early withdrawal is requested.

Renewal Policy: Unless you instruct the Credit Union otherwise, your certificate account will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. However, the Credit Union reserves the right to give the owner written notice that the account will not be renewed. In the latter case, upon maturity, the account will be converted to a regular share account and receive earnings at the rate then paid on regular share deposits. The rate of earnings for any renewal terms,

shall be at the rate the Credit Union is then offering on the same accounts in this class. If you instruct us not to renew your account, then no dividends will be paid after the stated maturity date. Upon renewal the rate then applicable to the term will be paid.

Renewal Policy for Deceased Member Accounts: If all owners of the certificate pass away prior to the renewal date, the certificate will not be renewed.

Partial Withdrawal: No partial withdrawal will be permitted at any time that would result in a principal balance of less than the required minimum opening deposit.

Common Feature of All Accounts

Nature of Dividends: The Credit Union pays dividends from current income and available earnings, after required transfers to reserves at the end of the dividend period, thus dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the Schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

National Credit Union Share Insurance Fund: Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund. Visit www.MyCreditUnion.gov for more information about your coverage.

Limitations on Maximum Shares Held by One Member: The Credit Union’s Board of Directors may limit the maximum number of shares one member may hold by resolution, which they may set or change from time to time.

Transfer and Assignment: OWNERSHIP OF AN ACCOUNT IS NOT TRANSFERABLE WITHOUT THE WRITTEN CONSENT OF THE CREDIT UNION. The Credit Union may, before giving its consent, use any of the funds in this account to repay any debt due it from any named account owner. Your accounts may be pledged to secure your existing or future obligations owed to this Credit Union.

Fees and Charges: The fees and charges set forth in the Fee Schedule may be assessed against your account(s).

Par Value Requirements: The Par Value of a membership share, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us is \$5.00. The sum of your membership share shall be paid into and retained in your share savings or other appropriate account. The par value is not considered available for withdraw; and does not show in your available funds. The par value can only be withdrawn upon an express request from you at account closing but is otherwise available for payment of your obligations to us and others as we see fit. Failure to maintain your par value may result in account termination.

Transaction Limitation on All Accounts: No member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union’s written permission. Further, if your account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred.

If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

Name Change Disclosure

SC Telco Federal Credit Union (“SC Telco”) will be changing its legal name to Spero Financial Federal Credit Union (“Spero Financial”) in November of 2020 and will be merging with Anderson Federal Credit Union (“AFCU”) in 2021, with Spero Financial being the surviving entity as a result of this merger. The name change and the merger with AFCU will have no impact on SC Telco’s rights, duties and obligations under any and all agreements it has entered into with you as a member of SC Telco. Likewise, the name change and the merger shall not in any way impact any of your rights, duties and obligations as a member of SC Telco or any of your rights, duties and obligations under any and all agreements you have entered into with SC Telco including, without limitation, membership agreements, checking or savings account agreements, promissory notes, loan agreements, mortgages, security agreements, access device agreements, payment agreements, forbearance agreements, modification agreements, bankruptcy or foreclosure filings and agreements, certificate of deposit agreements, letters of credit agreements, credit card agreements, debit card agreements, overdraft agreements and safety deposit box agreements.

From and after the effective date of the name change to Spero Financial on November 9, 2020, and continuing through and after the effective date of the merger with AFCU, any agreement, disclosure, form or instrument naming SC Telco as a party, shall be a valid and binding obligation of Spero Financial in accordance with its terms even though the documents still reference SC Telco as a party in interest. All such documents shall be read as if Spero Financial was inserted in place of SC Telco. After the name change and merger, the terms and conditions of any agreement, disclosure, form or instrument existing before the name change and merger shall remain in full force and effect unless expressly modified or amended in accordance with the terms of such agreement, disclosure, form, or instrument.



Contact Information

**GENERAL INQUIRES,
DEPOSITS, & LOAN PAYMENTS**
Spero Financial | PO Box 10708
Greenville, SC 29603

CREDIT DISPUTES
Spero Financial | Attn: Credit Disputes
PO Box 10708 | Greenville, SC 29603

MEMBER SERVICE CENTER
1-800- 922-0446 (Nationwide)
1-864- 232-5588 (Greenville)

MONEYLINK AUDIO RESPONSE
1-800-633-4364 (Nationwide)
1-864-232-3645 (Greenville)

CARD SERVICES
Visit www.spero.financial/contact for full card service contact numbers.

LOCATIONS AND HOURS
Visit www.spero.financial/find-a-branch to locate a branch near you and hours of operation.

Membership Fee Schedule | Effective November 9, 2020

Share Savings Account

(Applies to Primary Share and Second Share accounts)

Account Close.....\$10.00

- Assessed if account closed within 120 days of opening

Excessive Withdrawals.....\$5.00/item

- Assessed if you perform more than three over the counter withdrawals per month

Christmas Club Savings Account

Early Withdrawal.....\$25.00/occurrence

Vacation Share Savings Account

Early Withdrawal.....\$25.00/occurrence

- Account is limited to two withdrawals per year

Simply Checking Account

Monthly Service Cost.....\$5.00/month

- Fee waived for members under 24 years old

Money Market Account

(Minimum withdrawal amount is \$500.00)

Excessive Transaction.....\$8.00/occurrence

- This account is not considered a transaction account. Federal regulation limits automatic transfers, checks, and drafts to six per month.

Minimum Balance.....\$15.00/month

- Applies if average daily balance falls below \$2,500.00

Rewards Checking Account

Monthly Service Cost (age 49 or younger).....\$6.00/month

Monthly Service Cost (age 50 or older).....\$4.00/month

Loan Repayments from Non-Spero Accounts/Cards

Via Phone with Staff Member.....\$15.00/transaction

In-Person via Branch Staff.....\$15.00/transaction

Online Loan Pay

(Debit Card/One-Time ACH).....\$2.00/transaction

Online Loan Pay (Recurring ACH).....\$0.25/transaction

Safe Deposit Boxes

3x5.....\$45.00/box (annually)

3x10.....\$70.00/box (annually)

5x5.....\$60.00/box (annually)

5x10.....\$100.00/box (annually)

10x10.....\$135.00/box (annually)

Other Fees

Bill Pay Check Copy.....\$25.00/item

Checking Account

Reinstatement.....\$35.00

- Applies if you request a new checking account be opened after a prior checking was closed by the credit union

Check Cashing (member).....\$5.00/item

- Waived if \$150.00 is on deposit or at least 50% of check is deposited, or you have an active checking account, credit card, or loan with the credit union

Check Cashing (non-member).....\$5.00/item

Check Charge Back.....\$10.00/occurrence

- Assessed if any check deposited, used to make a loan payment, or cashed is returned unpaid

Check Replacement.....\$30.00/item

- Assessed if non-member requests the credit union to issue an official check to replace an on-us check

Courtesy Pay.....\$34.00/occurrence

Foreign ATM Balance Inquiry

in excess of 12/month.....\$1.00/inquiry

- Fee charged to checking account linked to debit card

Foreign ATM Withdrawal

in excess of 12/month.....\$1.00/transaction

- Fee charged to checking account linked to debit card

Inactive/Dormant Account.....\$5.00/month

- Assessed if there is no activity for more than 365 days and account balance is less than \$100.00

Levy or Garnishment.....\$100.00/occurrence

Money Order.....\$3.00/item

Mortgage Verification.....\$10.00/request

Official Check.....\$3.00/item

Online Bill Pay.....\$5.95/month

- Waived if at least one bill is paid by the 28th of each month using online Bill Pay

Overdraft

(for covered debit card transactions).....\$34.00/occurrence

Overdraft Transfer

from Share Account.....\$2.00/transfer

Paper Statement.....\$2.00/cycle

- Fee waived for members receiving e-statements, those under 18 years old, or born before 01/01/1954

Protect+ Package.....\$5.00/month

Replacement Debit or Credit Card.....\$10.00/card

Research.....\$15.00/hour

Returned Statement.....\$5.00/statement

Return Item Fee (NSF).....\$34.00/occurrence

- Assessed when an item is returned due to non-sufficient funds

Standard Check Order.....Varies per style/quantity

Statement, Check, or Tax Form Copy.....\$4.00/item

Stop Payment.....\$30.00/item

- Applies to ACH, Personal Checks, Online Bill Pay Checks, or Business Checks per item/sequential range of checks

Wire Transfer Fee

(Domestic or International) Incoming.....\$15.00/wire

Wire Transfer Fee

(Domestic) Outgoing.....\$25.00/wire

OTHER SERVICE INFORMATION

The fees listed under Other Fees may apply to any share or checking account you have now or in the future. All deposits or transactions received after close of business on a day the credit union is open, received after opening of Night Depository, or received on a day on which the credit union is closed for business will be treated as if received on the next business day open. Business days are Monday through Friday, excluding holidays. EFT=Electronic Funds Transfer, ACH=Automated Clearing House, ATM=Automated Teller Machine, POS=Point of Sale. Some fees listed above are charged each time an item is presented and returned which may result in more than one fee for the same item. When using an ATM not owned by the credit union, there may be a surcharge fee by the ATM operator. All transactions at a Spero Financial owned ATM are free.

What Does Spero Financial Do with Your Personal Information?

Why?

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

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Transaction History and Credit History

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

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Spero Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Spero Financial share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	No	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We do not share.
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share.
For our affiliates to market to you	No	We do not share.
For non-affiliates to market to you	Yes	Yes

To limit our sharing:

Call toll-free **800-922-0446**

Please note: If you're a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.

Questions?

Call toll-free **800-922-0446**

Who we are?

Who is providing this notice?

Spero Financial

What we do?

How does Spero Financial protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Spero Financial protect my personal information?

We collect your personal information, for example, when you

- Open an account or conduct a transaction
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect personal information from others such as credit bureaus, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Spero Financial has no affiliates.

Non-Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- The nonaffiliated we share with can include insurance companies, consumer reporting agencies, statement printers, and credit and debit card processors.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies.

Other Important Information

Telephone Communications

All telephone communications with us may be monitored or recorded.

Notice of Change in Terms Effective 02/01/2021

Safe Deposit Box Lease Agreement

ITEMS PLACED IN A SAFE DEPOSIT BOX ARE NOT PROTECTED AGAINST LOSS OR DAMAGE UNDER ANY INSURANCE POLICY HELD BY SPERO FINANCIAL FEDERAL CREDIT UNION OR THE NATIONAL CREDIT UNION ADMINISTRATION. FOR YOUR PROTECTION, YOU MAY WISH TO SECURE YOUR OWN INSURANCE THROUGH AN INSURANCE COMPANY OF YOUR CHOICE. YOU UNDERSTAND AND AGREE THAT SAFE DEPOSIT BOXES AND VAULTS ARE NOT FIREPROOF, BURGLARPROOF, OR WATERPROOF.

To protect yourself, please read the Spero Financial Safe Deposit Box Lease Agreement (“Agreement”) carefully and keep it in a safe place. By using the Safe Deposit Box services – such as paying the annual rent, receiving two safe deposit box keys, and accessing the box – the person or persons (“you”, “lessee”, “renter”, “tenant”, “owner”) agree to lease the safe deposit box (“box”, “boxes”) from Spero Financial Federal Credit Union (“Credit Union”, “we”, “us”, “Spero Financial”). If more than one person is on the lease, each of you will be liable to fulfill the obligations spelled out in this Agreement. You agree that the terms and conditions of your Membership Agreement & Disclosures booklet (“Booklet”) also govern this service, except as specifically modified by the Agreement. If specifically required, and not otherwise altered by the terms herein, any State Law notices or disclosures provided herein will govern as to any other terms or conditions that may be inconsistent with the State Law notices only as they apply to the safe deposit box service physically provided in such State.

Lease Terms

You agree to lease the box for a period beginning on the Date Issued, and ending on April 30 of the current year, or if the Date Issued is on or after May 1 of the current year, the lease will end on April 30 of the following year. At the end of that time, the lease may, in the Credit Union’s discretion, be renewed automatically from year to year, unless you notify us in writing at least thirty (30) days before the lease is due to expire that you do not want to renew; or unless we decide to cancel your lease at any time. You agree to pay the first year’s prorated annual rental fee based on a renewal date of April 30th and the fees for each yearly renewal on the “Annual Billing Date” of April 30th. All rents for safe deposit boxes are payable in advance. If you fail to pay rent to us, we shall have the right to refuse access to the box until all past due rents and charges are paid. The Credit Union shall also retain all other rights and remedies herein and pursuant to the laws of the State of South Carolina. This contract of leasing a safe deposit box shall be considered as renewed from year to year on the same terms of rental unless you are notified by the Credit Union of a change in the terms and conditions prior to renewal. No refunds will be made on the safe deposit box should you decide to terminate the lease prior to the end of any lease term.

During the term of the lease, you must maintain an eligible account with us. You authorize us to automatically deduct any rent, taxes, or late fees, as defined in our Fee Schedule or other document, from your checking or savings account(s). We may charge you for all reasonable expenses that we incur because of any legal proceeding

affecting the box. We may charge you to drill open the box, to replace a lock, replace keys, any taxes due, or to pay court costs and attorney fees incurred by us if you fail to abide by any provision of this lease. If you owe us rent, we will have a secured lien upon the contents of the box, which means that we have a legal right or security interest in your property until the amount owed is paid. Rental rates may change at any time and the Credit Union will only provide such notice as required by South Carolina state law.

Termination

You may terminate this lease at any time by removing all contents from the box and turning in all keys; you also agree to sign any surrender forms that we may require. You will not receive a refund of any rental fee if you terminate the lease.

We may terminate this lease at any time by mailing you written notice, at least thirty (30) days in advance, at the address that we have on file. If you are more than one year behind in paying your rent, or if you do not empty your box and return the keys to the Credit Union within thirty (30) days after we terminate this Agreement, whichever is earlier, the Credit Union will retain all rights and remedies given to those who provide safe deposit box facilities under the applicable South Carolina and Federal laws, which includes, the right to drill open your safe deposit box and remove and dispose of the contents.

If you do not pay the rent due or remove the contents of your box within this thirty (30) day period, the Credit Union has the right to open your box at any time, make an inventory of the contents, and remove them. We will send you a copy of the inventory within (ten) 10 days, along with a notice that the contents will be kept for two years at your expense. You can claim the contents of your box at any time during the two (2) year period, but you must pay all rentals due, the cost of opening the box, and any safekeeping charges that may have accumulated since the box was opened. If you do not claim the contents, the Credit Union can sell the contents of your box to pay your debts to the Credit Union. The Credit Union will notify you thirty (30) days before the sale is to take place and provide you with the time and location of the sale, and the total amount you owe. If the total amount is not paid before the date of the sale, the Credit Union will sell the contents of your box at public auction or by such other method as we deem reasonable; and you agree that the reasonableness of the method of sale is in the sole discretion of the Credit Union and waive any claims regarding the method of sale. Any proceeds remaining after the Credit Union pays your debt will be paid to the South Carolina Department of Revenue

and Taxation or as otherwise required by applicable law. The Credit Union has no obligation to seek or obtain any certain value or price for any item(s) in your box, and the Credit Union’s sole duty shall be to sell the items for whatever price may be paid at an auction held pursuant to applicable law or this Agreement.

Keys

You acknowledge receiving two (2) keys for your box. You agree to protect these keys and return them to the Credit Union if your lease is terminated. If you lose a key, you understand that you will have to pay a fee to have the lock replaced and new keys issued. You also understand that if you lose all keys, you will have to pay a fee to have the box drilled, replace the lock, and have new keys issued. These fees cover the costs of materials, labor, and any trip charge assessed by the locksmith.

If a key is lost, you must give immediate notice to the Credit Union and bring any remaining keys to the Credit Union’s office. All keys remain the sole property of the Credit Union. Keys shall be returned to us upon surrender of your safe deposit box or other termination of this Agreement. The Credit Union shall not retain keys that open any rented safe deposit box and its contents will always remain unknown to the Credit Union, except as expressly provided in this Agreement or by applicable law.

Contents of Box

You agree NOT to store any item that is inherently dangerous, including but not limited to: (a) firearms, guns, or ammunition; (b) other weapons even if such weapons are lawfully owned by you; (c) anything illegal to possess, or of a character or nature which we believe may injure the premises of the Credit Union, its employees, or members/customers; and (d) liquid, corrosive, pressurized, hazardous, or explosive materials such as dynamite, fireworks, flares, tear gas, and self-defense sprays.

You agree not to use the box to store money, coin, or currency unless it is of a collectable nature, and you assume all risks and hold the Credit Union harmless of any loss or alleged loss of said money, coin, or currency. You understand that your box is intended to provide protection for securities, jewelry, precious metals, and valuable papers only. You agree that the Credit Union’s responsibility regarding these valuables is limited to the use of ordinary care. You further understand that the Credit Union does not insure the contents of your box. You should insure the value of all items in your box as you deem prudent as the Credit Union does not represent or guaranty to you that any safe deposit box can be or is fully protected from acts of God, fire, water or illegal entry. You agree not to use your box for any other purpose. If you do, the Credit Union will not be responsible for the loss or destruction of any property kept in your box, including money. You specifically agree that you will not use your box for any dangerous or unlawful purpose. Any property left outside the box is solely at your risk.

You further agree not to use the box for any dangerous or unlawful purpose or for anything that can be considered a nuisance. You agree that we may turn over to any law enforcement or other

governmental agency any object, of yours, which we believe, in our sole discretion, to be prohibited by the terms of this lease and we will bear no liability for doing so. You forfeit all rights to any contents stored in the box that are not permitted by the terms of this lease. You hold us harmless of any loss or alleged loss or other liability for any actions we take, at our discretion, with respect to such prohibited contents. Violation of this provision shall be a breach of this agreement and shall result in immediate termination of the lease regardless of any other provisions herein.

Right of Access

We may restrict access to your box for any reason, including but not limited to, past due rent and fees, information we receive in court documents, and any unexpected circumstances (natural or man-made). The safe deposit vault will be open during Credit Union business hours except when access is prevented by reasons beyond our control or we deem it prudent to deny or limit access. The Credit Union’s business hours may change at any time without notice to you. If you want to open your box, you agree to observe the procedures the Credit Union sets.

At our discretion, we may allow a safe deposit box to be leased by such number of multiple individual tenants as we may in our sole discretion allow. If more than one person leases a box, the box is a joint box and all tenants are joint tenants with right of survivorship. If you are a business, joint safe deposit boxes are not permitted. If more than one person rents the box, each person has unrestricted authority to access the box, add and remove contents, add an agent, close the box and terminate the lease.

Upon the death of one joint tenant; all rights with respect to the safe deposit box are vested in the surviving tenant(s), unless otherwise provided by a specific court order or a specifically applicable law that limits such, and which expressly takes precedence over the rights of survivorship and agreements between the owners to such safe deposit box herein. If state law requires additional acts or documents, we will not release any contents in the box upon the death of a joint tenant until such acts are performed or documents are provided. Upon the death of a joint tenant, the legal representative of the deceased joint tenant’s estate is not permitted to have access to a joint safe deposit box if there are one or more surviving joint tenants without a court order. Only a surviving joint tenant may have access to a joint safe deposit box. Upon the death of the last surviving tenant, the legal representative of that lessee may remove all contents and terminate the lease of the safe deposit box, except as otherwise provided.

The Credit Union may refuse access to any owners pursuant to any court order, other legal notice, or when we otherwise deem it to be in our best interests to do so. In the event of any dispute (between owners or otherwise), or if legal proceedings are instituted relating to your box, this Agreement, or the parties to this lease, the Credit Union may deny access to the box until such proceedings are resolved to the Credit Union’s satisfaction, without any liability whatsoever for, relating to, or arising from the denial of access. You agree that access to the safe deposit box vault will only be permitted in the presence of our employee. We may require you, your deputy, Attorney-in-Fact (AIF),

or any appointed fiduciary to provide us with identification that is acceptable to us before allowing access to the box. Safe deposit boxes must not be left unlocked at any time. Your box may not be opened, or papers examined in the vault, but only in an area provided for such purposes. You agree that our employee will not be required to remove and replace the box; however, if an employee handles the liner (metal/plastic box) or any contents of the box as an accommodation to you, we and such employee will act as your agent and you will waive any right to recover from the Credit Union and such employee for any loss claimed to be caused by the handling of the box.

Exception of Access for a Single Owner Box

To assist with the administration of your estate and/or burial we may allow access to your box to persons whom we believe are acting in good faith to address these matters. We may allow such person(s) to remove any items in your box that appear to be any of the following: (1) any writing purporting to be a will of the decedent to the probate court having jurisdiction of the decedent's estate; (2) any writing purporting to be a deed to a burial plot or to give burial instructions to the person named in such order; and/or (3) any document purporting to be an insurance policy on the life of the decedent to the beneficiary named therein; but no other contents shall be removed. All other contents may only be accessed by a properly appointed personal representative or as directed by a court order or affidavit of small estate administration.

Adding or Removing a Lessee

A joint lessee may be added to a safe deposit box at any time as long as all lessees execute a new Safe Deposit Box Lease Agreement and Signature Card. A joint lessee may be removed only if we are provided with a certified copy of the lessee's death certificate or the lessee himself/herself executes a written document consenting to removal from the box. The document must be signed in the presence of a Credit Union representative or notarized. Otherwise, a joint lessee's name may not be removed.

Death of Primary Member

If the primary member of the account passes away, a joint lessee must establish membership with the Credit Union and execute a new Agreement. Death of the primary member may result in the current lease being terminated.

Name Change

In order to change the name of any lessee on this Agreement, we will need documentation to support the name change. Acceptable items are: marriage certificate, divorce decree, court order of name change, or certificate of naturalization. A Safe Deposit Box Name Change form must be completed and signed by the affected party.

Appointment of a Deputy

A deputy is an individual appointed by a renter of a safe deposit box to serve as the renter's agent. A deputy is supposed to perform duties for the benefit of the renter - not for his own personal purposes. We reserve the right to refuse to recognize the authority of a deputy at any time and to require that any appointment of a deputy be in a form satisfactory to us. We may also require that the deputy

provide acceptable identification before access will be granted. If we previously accepted the authority of a deputy, we reserve the right to stop accepting the deputy appointment at any time. If there is more than one owner of the safe deposit box, any appointment of a deputy must be authorized by all owners. Each owner may only appoint one deputy. A deputy will have authority to enter the box at any time, to add or remove any part or all its contents, to cancel this lease, and to surrender the box. The deputy will be deemed to have full authority to represent you in all respects except as such authority may be limited by applicable state laws. A deputy must not store personal assets or property in the box. The authority of a deputy will continue until revoked by, or the death of, the principal who appointed the deputy, whichever occurs first. We will not be liable for permitting access to a deputy until we have received notice of the fact of such revocation or death and in a form that is a satisfactory to us. You and your deputy agree to indemnify and save harmless the Credit Union from any and all claims made against us by reason of any act of any representative or deputy.

Appointment of a Power of Attorney

We reserve the right to refuse to recognize the authority of an Attorney in Fact ("AIF") at any time and to require that the AIF complete any forms we may require and provide acceptable identification before any access to the box will be permitted. If we previously accepted a power of attorney, we reserve the right to stop accepting the power of attorney at any time. If there is more than one lessee of the safe deposit box, we may require the authorization of all lessees before any appointment of an AIF is authorized. An AIF's authority in respect to the safe deposit box will only be limited as to the authority given in the Power of Attorney or applicable state law. An AIF must not store personal assets or property in the box. The authority of an AIF will continue until revoked by, or the death of, the principal who appointed the AIF, whichever occurs first. We will not be liable for permitting access to an AIF until we have received notice of the fact of such revocation or death and in a form that is a satisfactory to us. You and your AIF agree to indemnify and save harmless the Credit Union from any and all claims made against us by reason of any act of any representative or deputy. These provisions shall take precedence over any documents presented and shall not be superseded by any contrary laws, rules, or regulations.

Transferring Your Safe Deposit Box

You may transfer your safe deposit box account during the term of this lease to another branch, if the branch has boxes available for rent. You must request a transfer, return all keys to your current box, and move the contents of the box to the new location yourself. The new box may have a different annual rental rate and you would be responsible to pay the difference in advance. If the Credit Union decides to close or move the branch where your box is located or otherwise relocate your box to another Credit Union facility, the Credit Union may move the box, the contents, or both to a new location after giving you at least fifteen (15) days advance notice in writing. The Credit Union may decide not to offer or may not have the capacity to offer a box at an alternate location. If the Credit Union is not able to offer an alternate box, then you will be required to remove the

contents of your box within thirty (30) days from the date notice is provided. If you fail to remove your box's contents, then the Credit Union may drill the box and remove the contents. The Credit Union will then send notice to you to claim your contents within fifteen (15) days. If you then do not claim the contents, the Credit Union may dispose of the contents in such manner as the Credit Union deems reasonable. The Credit Union may also mail the contents of the box to your address of record but has no obligation to do so. Disposal or mailing, as provided herein, relieves the Credit Union of all obligations to you for the contents.

Changing the Agreement

You understand that the Credit Union may change the terms of this Agreement. The Credit Union will notify you beforehand if the change restricts your rights. The Credit Union will send any notices to the address in our core processing system. It will be up to you to notify the Credit Union if that address changes. Any notice by the Credit Union is deemed given when mailed. If a change would not restrict your rights - for example, an extension of safe deposit vault hours, the Credit Union will not send you a notice but will post a notice in the Credit Union.

Limited Liability

It is expressly agreed that this lease is not construed to establish any relationship of bailor and bailee between you and the Credit Union, and the Credit Union has no knowledge of and exercises no supervision over the deposit, examination, or removal of any property at any time contained in your safe deposit box. You assume all risks arising out of the deposited properties or securities in the safe deposit box, except that the Credit Union will be responsible for its own willful injury to the property or securities. The fact that property or securities may be missing shall not create an inference of negligence on the part of the Credit Union. Further, you expressly waive every presumption of law that any loss shall have occurred through the Credit Union's negligence and agree that the Credit Union shall not be liable for any loss sustained by you unless the loss was caused by some specific, clearly proven, and willful act of the Credit Union. The Credit Union shall not be liable for any act or admission of persons not employed by it, or for any loss or damage caused by the failure of the vault doors or locks to properly operate, or your failure to return and lock your safe deposit box. Further, you expressly agree that the Credit Union has no liability to you, your heirs or assigns with regard to the exercise of any rights under this agreement or applicable law, including but not limited to: (1) opening, removing, closing, selling the contents of a box, and/or the distribution of the proceeds of any sale of contents hereunder; (2) allowing any joint lessee or their authorized agent's use, deposit or removal of any items from the box where there is some event, agreement or other limitation to such access that is not actually known to the Credit Union; or (3) otherwise any action or inaction by the Credit Union where the Credit Union is acting in good faith.

Indemnity

If you ask the Credit Union to follow instructions that we believe might expose us to any claim, suit, loss, expense, liability, or damage, whether direct or indirect, we may refuse to follow your instructions and may require a bond or other protections.

Waiver

The Credit Union may waive any of these provisions; however, the waiver will apply only to that occasion and not any other(s).

Miscellaneous

In this Agreement, except as otherwise indicated, the singular includes the plural and masculine includes the feminine and the neutral. Further, this agreement or any claim or dispute arising hereunder shall be construed in accordance with and governed by the laws of the State of South Carolina. If any law or judicial ruling renders any term or condition of this Agreement unenforceable, the remaining terms and conditions shall remain in full force and effect. Except as specifically provided herein, changes to any term or condition of this Agreement can only be made with the express written consent of the Credit Union and must be documented on a form approved by us. This Agreement contains all terms, conditions, and understandings of the parties; however, the Credit Union may change any term or condition as provided herein.

Savings & Checking Rates | as of December 1, 2020

Primary Share and Secondary Share Savings Accounts (Type 1 & 2)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$250.00 - \$2,499.99	0.05%	0.050%
\$2,500.00 - \$9,999.99	0.10%	0.100%
\$10,000.00 or more	0.15%	0.150%
Kasasa Saver Share Savings Account (Type 8 & 9) *Rate paid only if all service requirements are met.		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 - \$100,000.00*	1.15%	1.14%
On portion of balance that exceeds \$100,000.00*	0.25%	0.25%
On all balances in share if account does not meet all service requires.	0.03%	0.03%
Christmas Club & Vacation Share Savings Accounts (Type 21 & 22)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 or more (Christmas Club, Type 21)	0.10%	0.100%
\$0.00 or more (Vacation Club, Type 22)	0.10%	0.100%
Health Savings Account (Type 40 & 41)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 or more	0.03%	0.030%
Traditional IRA & Roth IRA Share Savings Accounts (Types 30, 31, 32, & 33)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 to \$4,999.99	0.25%	0.250%
\$5,000.00 or more	0.50%	0.499%
Coverdell (Educational) IRA Share Savings Account (Type 34)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 or more	0.50%	0.499%
Money Markets Share Draft Account (Type 15)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$2,500.00 to \$9,999.99	0.10%	0.100%
\$10,000.00 to \$49,999.99	0.20%	0.200%
\$50,000.00 to \$99,999.99	0.30%	0.300%
\$100,000.00 to \$24,999.99	0.55%	0.549%
\$250,000.00 to \$499,999.99	0.65%	0.648%
\$500,000.00 or more	0.80%	0.797%
Aspire Checking Share Draft Account (Type 12)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$1,500.00 or more	0.05%	0.050%
Kasasa Cash Checking Share Draft Account (Type 16 & 18) *Rate paid only if all service requirements are met.		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
Up to \$15,000.00*	3.00%	2.960%
On portion of balance that exceeds \$15,000.00*	0.25%	0.250%
On all balances in share if account does not meet all service requirements.	0.05%	0.050%
Rewards & Rewards 50 Checking Share Draft Accounts (Types 13 & 14)		
Balance to Earn APY	Annual Percentage Yield	Dividend Rate
\$0.00 or more	0.05%	0.050%

Share Accounts Truth-in-Savings Disclosure

Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Dividend Period and Annual Percentage Yield for the account(s) are variable and may change at any time at the discretion of the Credit Union. The Annual Percentage Yield assumes that dividends earned remain in the account.

Compounding & Crediting

Dividends will be compounded and credited monthly to your account. The dividend period begins on the first calendar day of each calendar month and ends on the last calendar day of each calendar month. The dividend period is monthly. If your share account is being closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive the accrued but uncredited dividends.

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 principal balance in the account for each day of the period and dividing the figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on cash and non-cash deposits (for example: checks) on the business day you deposit such items to your account.

Par Value Requirements

The par value of a membership share (Primary Share), which must be fully paid to become a member, maintain membership, or to receive and maintain any accounts or services with us is \$10.00.

Balance Information

The minimum balance requirement to open a Primary Share is \$10.00; Kasasa Cash Checking, Kasasa Cash Back Checking, or Aspire Checking is \$100.00; and Money Market account is \$2,500.00; and for all other share accounts, there is no minimum opening deposit. For Money Market accounts, you must maintain an average daily balance of \$2,500.00 to avoid a service fee and for Aspire Checking, you must maintain an average daily balance of \$1,500.00 to avoid a service fee.

Fees & Charges

All fees and charges associated with your share accounts can be found on the Fee Schedule.

Transaction Limitations

Primary Share & Secondary Share: limited to three free over the counter withdrawals per month. Withdrawals in excess of three will result in a fee as outlined in the Fee Schedule. Christmas Club: fee is assessed, as disclosed on the Fee Schedule, for any withdrawals

done prior to October 31 (maturity date) of each year. Vacation Share Account: account is limited to two withdrawals per calendar year. Excessive withdrawals will result in a fee as outlined in the Fee Schedule. Money Market & Kasasa Saver accounts are limited to no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be closed and you will be assessed a fee as outlined in the Fee Schedule, if applicable. For Money Market accounts, the minimum withdrawal amount is \$500.00. The Kasasa Saver, Kasasa Cash Checking, and Kasasa Cash Back Checking accounts are limited to one each per primary account holder's social security number. If your share is pledged as security for any loan obligation with us, then you must pay off, or with our permission, renew the loan before any principal or dividends may be withdrawn or transferred that would cause the loan to be partially or fully unsecured. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds. The Credit Union's Board of Directors may limit the maximum dollar amount of shares one member may hold by resolution, which they may set or change from time to time. No member may withdrawal any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, co-borrower, co-signer, or guarantor, without the Credit Union's written permission. Some exclusions apply to funds deposited to an IRA share account. Refer to the Membership Agreement and Disclosures for other limitations and restrictions that may affect your accounts.

Limitations for IRA Savings Accounts

You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other Federal or State law governing any IRA or other Credit Union accounts. The Credit Union does not limit deposits; however, you are solely responsible to comply with any maximum contribution limits pursuant to applicable law in any single calendar year. Transfers to a Credit Union IRA are allowed subject to applicable law.

Kasasa Cash® Checking Account

This account is a tiered rate account. If your average daily balance is \$15,000.00 or below and your Kasasa Cash Checking account meets all the minimum service requirements during the qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$15,000.00 and your Kasasa Cash Checking account meets all of the minimum service requirements during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account will apply for the dividend period. Each dividend rate will apply only to

that portion of the account balance within each balance range. If you meet all minimum service requirements by the next business day after the end of the qualification cycle then domestic ATM fees, up to a maximum of \$25.00, will be refunded during the first week of the next qualification cycle. Dividends earned and ATM fees refunded on the Kasasa Cash Checking account will automatically be transferred to the Kasasa Saver Share account, if available, during the first week of the next qualification cycle. If you do not meet all of the minimum service requirements during this timeframe, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account. Transfers between accounts do not count as qualifying transactions. The maximum refund amount is \$25.00 per monthly qualification cycle.

Kasasa Cash Back® Account

This account allows you to earn cash back up to 3% of the first \$300.00 in posted monthly charges (purchases) for a maximum monthly cash back of \$9.00 if the minimum service requirements are met. If you meet all minimum service requirements during a monthly qualification cycle, your cash back credit (up to a maximum of \$9.00) will be credited to your account during the first week of the next monthly qualification cycle. In addition, if all minimum service requirements are met during a monthly qualification cycle then all domestic ATM fees (up to a maximum of 25.00) will be refunded during the first week of the next monthly qualification cycle.

Kasasa Cash Checking & Kasasa Cash Back Checking Minimum Service Requirements

The minimum service requirements include: 1) making 12 debit card point-of-sale purchases that are posted to your account during the monthly qualification cycle; 2) having one direct deposit to OR electronic auto debit (ACH) debit from your Kasasa Cash Checking account during the qualification cycle; and 3) are receiving your monthly statements electronically (e-statements).

Kasasa Monthly Qualification Cycle

The monthly qualification cycle begins at 12:01am on the last day of the month and ends at midnight on the second to last day of the following month.

Removal from Kasasa Program

Accounts that do not meet the minimum service requirements during the monthly qualification cycle for a period of six (6) consecutive months will no longer qualify for a Kasasa account and the account(s) will be converted as follows: Kasasa Cash Checking and Kasasa Cash Back Checking will convert to a Simply Checking account, which is assessed a monthly service fee as outlined on the Fee Schedule. Upon removal from the Kasasa program, you will not be eligible for a Kasasa account in the future; however, an exception may be made at the discretion of the branch manager.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period, thus Dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

Promotion Bonus Information

None currently.

Rates

The rates appearing with this Truth-in-Savings Disclosure are accurate as of the last dividend declaration date or as indicated on the Rate Schedule. If you have any questions or require current rate information on your accounts, please call our Member Service Center at 800-922-0446.

Kasasa Cash® and Kasasa Cash Back® are trademarks of Kasasa, registered in the U.S.A.

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Term Share Certificate Rates | as of December 1, 2020

Term Share Certificate Account				
Types	Term	Balance ¹ to Earn APY	Annual Percentage Yield	Dividend Rate
50	6 Months	\$500.00 or more	0.400%	0.399%
51, 58	12 Months	\$500.00 or more	0.600%	0.599%
52	18 Months	\$500.00 or more	0.650%	0.648%
53	24 Months	\$500.00 or more	0.800%	0.798%
54	30 Months	\$500.00 or more	0.800%	0.798%
55	36 Months	\$500.00 or more	0.900%	0.897%
56	48 Months	\$500.00 or more	1.000%	0.996%
Traditional, Roth, & Coverdell (Educational) IRA Term Share Certificate Account				
Types	Term	Balance ¹ to Earn APY	Annual Percentage Yield	Dividend Rate
60, 70, 80, 90	12 Months	\$500.00 or more	0.600%	0.598%
61, 71, 81, 91	18 Months	\$500.00 or more	0.650%	0.648%
62, 72, 82, 92	24 Months	\$500.00 or more	0.800%	0.797%
63, 73, 83, 93	30 Months	\$500.00 or more	0.800%	0.797%
64, 74, 84, 94	36 Months	\$500.00 or more	0.900%	0.896%
65, 75, 85, 95	48 Months	\$500.00 or more	1.000%	0.995%

¹Junior Share Certificate accounts can be opened with a minimum of \$250.00 and Save-to-Win 12-Month Certificates can be opened with a minimum of \$25.00.

Term Share Certificates Truth-in-Savings Disclosure



Rate Information

The Dividend Rate and Annual Percentage Yield on your account(s) are set forth herein. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For Fixed Rate Share Certificate and Fixed Rate IRA Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Variable Rate Share Certificate and Variable Rate IRA Certificate accounts, the Dividend Rate and Annual Percentage Yield are variable and may change each dividend period based on the determination of the Credit Union's Board of Directors. The Annual Percentage Yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Compounding & Crediting – Term Share Certificate Accounts

For all Term Share Certificate Accounts (does not include IRA Certificates) with a term of one year or more, Dividends will be compounded and credited quarterly to your account. The dividend period begins on the first calendar day of each period and ends on the last calendar day of each period. 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 March 31. For Term Share Certificate Accounts with a term less than one year, Dividends will be compounded and credited at maturity. If you close your Certificate account(s) before accrued dividends are credited, accrued dividends will not be paid.

Compounding & Crediting – IRA Term Share Certificate Accounts

For all Traditional IRA, Roth IRA, or Coverdell IRA Certificate Accounts, Dividends will be compounded and credited monthly to your account. The dividend period begins on the first calendar day of each of the dividend period and ends on the last calendar day of the dividend period. 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. If you close your IRA Certificate account(s) before accrued dividends are credited, accrued dividends will not be paid.

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 principal balance in the account for each day of the period and dividing the figure by the number of days in the period.

Accrual of Dividends

Dividends will begin to accrue on cash and non-cash deposits (for example: checks) on the business day you deposit such items to your account.

Balance Information

The minimum balance requirement to open each Certificate is \$500.00, except for the Junior Term Share Certificate, which is \$250.00 and Save-To-Win Certificates, which is \$25.00. Junior Term Share Certificates are limited to members under the age of 18 at account opening.

Fees & Charges

All fees and charges associated with your accounts can be found on the Fee Schedule.

Transaction Limitations

After a Certificate is opened, you may not make deposits into the account until the maturity date or during the 10-day grace period following the date of maturity except for Save-To-Win Certificates, which allow deposits at any time. Save-To-Win Certificates are limited to one per primary account holder's social security number. If your Certificate is pledged as security for any loan obligation with us, then you must pay off, or with our permission, renew the loan before any principal or dividends may be withdrawn or transferred that would cause the loan to be partially or fully unsecured. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds. The Credit Union's Board of Directors may limit the maximum dollar amount of shares one member may hold by resolution, which they may set or change from time to time. No member may withdrawal any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, co-borrower, co-signer, or guarantor, without the Credit Union's written permission. Some exclusions apply to funds deposited to an IRA Certificate. Refer to the Membership Agreement and Disclosures for other limitations and restrictions that may affect your accounts.

Limitations for IRA Certificate Accounts

Your opening deposit may not exceed the maximum allowed pursuant to applicable law in any single calendar year. You are solely responsible to comply with any maximum contribution limits pursuant to applicable law in any single calendar year. Transfers to a Credit Union IRA are allowed subject to applicable law. You are solely responsible for complying with any

requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other Federal or State law governing any IRA or other Credit Union accounts. You may not make withdrawals of dividends from your account before maturity unless at account opening you arrange for dividend payments. Consult your tax or legal advisor for any questions.

Maturity Date

Your account will mature at the end of the term, on the date stated on your Certificate, or the date indicated in any Renewal Notice we provide to you.

Early Withdrawal Penalty

A substantial penalty will be imposed for any withdrawals prior to the maturity date that may result in the loss of principal. For all Certificates, other than Save-To-Win Certificates, accounts with a stated term of one year or less shall forfeit an amount equal to up to 90 days dividends on the amount withdrawn, or the length of the term, whichever is less, whether earned or not. Accounts with a stated term of more than one year shall forfeit an amount equal to up to 180 days dividends on the amount withdrawn, or the length of the term, whichever is less, whether earned or not. The early withdrawal penalty for Save-To-Win Certificates is \$25.00 for the first early withdrawal. The certificate is required to be closed if a second early withdrawal is requested. No partial withdrawal will be permitted at any time that would result in a principal balance of less than the required minimum opening deposit.

Renewal Policies

Unless you instruct the credit union otherwise, your Certificate Account will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. However, the Credit Union reserves the right to give the owner written notice that the account will not be renewed. In the latter case, upon maturity, the account will be converted to a regular share account and receive earnings at the rate then paid on regular share deposits. The rate of earnings for any renewal terms, shall be at the rate the Credit Union is then offering on the same accounts in this class. If you instruct us not to renew your account, then no dividends will be paid after the stated maturity date. Upon renewal the rate then applicable to the term will be paid.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period, thus Dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

Promotion Bonus Information

None currently.

Transfer and Assignment

Ownership of an account is non transferable without the written consent of the credit union. The Credit Union may, before giving its consent, use any of the funds in this account to repay any debt due it from any named account owner. Your accounts may be pledged to secure your existing or future obligations owed to this Credit Union.

Rates

The rates appearing with this Truth-in-Savings Disclosure are accurate as of the date indicated on the Rate Schedule. If you have any questions or require current rate information on your accounts, please call our Member Service Center at 800-922-0446.

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Let's Connect

Sometimes you just want to speak with a human. We get it! Prior to Monday, February 1, please continue to contact your local AFCU branch with any questions you may have. Beginning Monday, February 1, please contact (800) 922-0446 to speak with a Spero Financial Member Service Representative **Monday – Thursday from 8:30 AM until 5:00 PM and Friday from 8:00 AM until 6:00 PM.**

A SITE JUST FOR YOU

Visit www.spero.financial/welcome-afcu for information and details about the transition to Spero Financial.

VISIT US

Beginning February 1, you will have access to our seven Upstate and Midland branches, as well as access to over 5,000 branches nationwide through our Shared-Banking network. For hours and driving directions, visit www.spero.financial/find-a-branch.



www.spero.financial/welcome-afcu





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