TABLE OF CONTENTS

TERMS AND CONDITIONS OF YOUR ACCOUNT ...............................................1

Important Information About Procedures for Opening a New Account .......... 1

Agreement ........................................................................................................ 1

Bylaws ............................................................................................................. 1

Liability ......................................................................................................... 1

Accounts ........................................................................................................ 2

Withdrawals ................................................................................................... 2

Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees 2

Ownership of Account and Beneficiary Designation ...................................... 2

Business, Organization and Association Accounts ........................................ 3

Stop Payments ............................................................................................... 3

Telephone Transfers ....................................................................................... 3

Amendments and Termination ....................................................................... 3

Notices .......................................................................................................... 3

Statements ..................................................................................................... 3

Account Transfer ............................................................................................ 3

Direct Deposits ............................................................................................... 3

Temporary Account Agreement ..................................................................... 4

Right to Repayment of Indebtedness .............................................................. 4

The Credit Union’s Right to Setoff ................................................................. 4

Agency (Power of Attorney) Designation ....................................................... 4

Restrictive Legends or Indorsements ............................................................. 4

Pledges ........................................................................................................... 4

Check Processing ........................................................................................... 4

Check Cashing ................................................................................................ 4

Indorsements .................................................................................................. 4

Death or Incompetence .................................................................................. 4

Fiduciary Accounts ........................................................................................ 5

Credit Verification .......................................................................................... 5

Legal Actions Affecting Your Account ........................................................... 5

Account Security ............................................................................................ 5

Telephonic Instructions .................................................................................. 5

Monitoring and Recording Telephone Calls and Consent to Receive Communications 5

Claim of Loss .................................................................................................. 5

Early Withdrawal Penalties .......................................................................... 5

Address or Name Changes ............................................................................ 5

Resolving Account Disputes ......................................................................... 5

Waiver of Notices ............................................................................................ 5

ACH and Wire Transfers ................................................................................. 5

Facsimile Signatures ....................................................................................... 5

Power of Attorney ........................................................................................ 5

Stale-Dated Checks ....................................................................................... 6

NCUA Insurance ............................................................................................. 6

Unclaimed Property ....................................................................................... 6

Cash Transaction Reporting .......................................................................... 6

Backup Withholding/TIN Certification .......................................................... 6

Lost, Destroyed, or Stolen Certified, Cashier’s, or Teller’s Checks ............... 6

Changing Account Products ......................................................................... 6

Transactions by Mail ....................................................................................... 6

Check Storage and Copies ............................................................................ 6

Truncation, Substitute Checks, and Other Check Images ............................. 6

Remotely Created Checks ............................................................................. 6

Unlawful Internet Gambling Notice ............................................................... 6

International ACH Transactions ................................................................. 6

Membership Eligibility .................................................................................. 6

Accounts to Minors ....................................................................................... 6

Share Draft ..................................................................................................... 6

Transaction Limitations ............................................................................... 7

Dormant and Inactive Accounts .................................................................. 7

Account or Service Termination ................................................................. 7

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES 7

YOUR ABILITY TO WITHDRAW FUNDS .................................................... 10

Common Features ......................................................................................... 10

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Page 1 of 10
we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, or indorse in our presence. Upon receipt of notice that an item has been returned, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALs -

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

Postdated checks - A postdated check is one which bears a date later than the date on which it is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the check, number, date and amount of any check we have paid without your consent.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt to make on forms not approved by us or from any method we do not specifically permit. We may also limit the number of withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

If we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account category.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility for any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to pay us for any amount you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfer Act. You agree to pay us for any amount you incur as a result of your decision to withdraw funds in the form of cash.

Understanding and Avoiding overdraft and nonsufficient funds (NSF) fees - Generally - The information in this section is being provided to help you understand what happens if your account is overdrafted. Understanding the concepts of overdrafts and nonsufficient fund (NSF) is important, and you should avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft account will typically result in you being charged an overdraft fee or an NSF fee. Overdraft fees are calculated on the actual amount of money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining whether available balance applies - If an electronic fund transfer is received “available balance” method to determine whether your account is overdrafted, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes into account the changes permitted in your account, but does not reflect changes from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.”

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how many times circumstances or circumstances similar to those below have occurred in the past. Even if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide to pay (or cover) the transaction, you agree that you will pay us an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time an item or payment is not presented for payment. If the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments we set up will help you to know what other transactions might still post against your account. For information about the processing of these different payment types, see the “Payment order of items” subsection below.

Balance information - Keeping track of your balance is very important. You can view your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for more information. As a general rule, the amount of funds in your account available for withdrawal is another important concept that can help you avoid being assessed fees or charges...

The temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is swiped. The amount of the temporary hold will be more than the actual amount of your purchase. Some common transactions where this occurs involves purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold will remain on your account, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. The temporary hold may be an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft policy.

The payment order of items - 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. The payment order can affect the number of items overdrafted or returned unpaid and the...
amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Our policy is to pay items in the order that they are received. 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. There is no policy that is favorable in every instance. If the items, whether or not fees are paid, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. 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 overdraft and NSF fees are disclosed elsewhere. By paying items in the order that they are received, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if the item is presented before you had time to notify us you want us to service the item. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse service or stop payment on any or all of our 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 - Such an account is owned by one party.

Joint-owned Account - Both parties are owners. Neither party has the right to transfer title to the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. By giving to us in writing or by another type of record (Generally, a "record" is information available to you in time to give us a reasonable opportunity to act on it before our stop-payment cutoff date) notice that you want us to stop-payment order must precisely identify the number, date, and amount of the item, to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate. The proceeds of the deceased party's account pass to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to surviving party or parties equally in proportion to net contributions, unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate. At the death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to surviving party or parties equally in proportion to net contributions, unless there is clear and convincing evidence of a different intent.

MULTIPLE-OWNER ACCOUNTS - When a stop-payment order expires. When a stop-payment order expires.

You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care). We will be entitled to any limitation of liability under our ordinary care. If you have not notified us of the relevant facts, you will have to share the loss with us.

STATEMENTS - Your duty to report other errors or problems - In addition to your duty to review your statement and report to us any errors or problems you observe, you must examine your statement and report to us within 60 days of when the statement is first sent or made available to you. If you have not reported an error or problem to us within 60 days of receiving your statement, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. If you fail to report your error or problem to us within 60 days of receiving your statement, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours.

ACCOUNT Transfer - This account may not be transferred or assigned without our prior written consent.
prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transfer his or her interest in this Account. However, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, unless the amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises out of a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of any right to repayment.

THE CREDIT UNION'S RIGHT TO SETOFF - The Credit Union has the right of "setoff." This means that the Credit Union may charge any of your accounts (including matured and unmatured time accounts) for any debts or liabilities you owe the Credit Union; whether due or not. This includes both secured and unsecured debts and you owe individually or together with someone else. If there is more than one owner of your account, this includes the debts and liabilities of any of you without regard to your contribution to the funds then on deposit in the account. The Credit Union may consider this Agreement as your consent to the Credit Union's exercise of its right of setoff should any law require your consent. The Credit Union may exercise its right of setoff any time for any reason, without notice, and without regard to your contribution to the funds then on deposit in the account.

Restriction of Lien and Right of Setoff - The Credit Union's right of setoff shall not apply to any account you hold in a representative capacity or to any of your tax-deferred retirement accounts (for example, IRA accounts) that you may now or hereafter maintain with the Credit Union.

AGENCY (Power of Attorney) DESIGNATION (Single-Party Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions executed by an agent until: (a) we have received a properly executed written designation of an agent's termination (with notice to us of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

RESTRICTIVE LEGENDS OR INDORESEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, 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 or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee or signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it, except for membership shares, for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary by being enforceable.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. If using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. You can determine if identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORESEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1/2" of the "trailing edge" of the check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/2" of that edge.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCAPACITATION - 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 your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) 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.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons acting in a fiduciary capacity under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or any order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability

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to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided shall not necessarily include any additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY -

Duty to protect account information and methods of access - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM, card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services applicable to your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss.

Blank checks - You must also take precaution in safeguarding your blank checks. Blank checks are an additional source of identification, in addition to the use of reasonably security procedures. The positive pay service can help detect and prevent check fraud, and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a “remotely created check.” Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is issued by a financial institution (you or the account owner), and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you have authorized. For instance, a swindler may use your bank account as a quasi checking account by using a number of low-dollar-amount checks, each of which is properly payable. Even if you have truly authorized the check, you may not have authorized it in the total amount issued.

Blank checks - You must also take precaution in safeguarding your blank checks. Blank checks are an additional source of identification, in addition to the use of reasonably security procedures. The positive pay service can help detect and prevent check fraud, and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a “remotely created check.” Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is issued by a financial institution (you or the account owner), and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you have authorized. For instance, a swindler may use your bank account as a quasi checking account by using a number of low-dollar-amount checks, each of which is properly payable. Even if you have truly authorized the check, you may not have authorized it in the total amount issued.

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

Blank checks - You must also take precaution in safeguarding your blank checks. Blank checks are an additional source of identification, in addition to the use of reasonably security procedures. The positive pay service can help detect and prevent check fraud, and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

Your consent is limited to your account, and as authorized by applicable law and regulations.

Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a pager, a cellular phone, a service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney, for all checks, drafts, or other orders, for the payment of money that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature(s) being used are not genuine.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature(s) being used are not genuine.

AGENCY OF ATTORNEY - You may wish to appoint an attorney to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the attorney are for your benefit.) This may be done by allowing your attorney to sign in that capacity on the signature card or by separate form, such as a power of attorney, for all checks, drafts, or other orders, for the payment of money that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature(s) being used are not genuine.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney, for all checks, drafts, or other orders, for the payment of money that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature(s) being used are not genuine.

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STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

NCUA INSURANCE - Funds in your account(s) with us are insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Share insurance for a person’s self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may call us or contact the NCUA for more information. You can visit the NCUA website at www.ncua.gov and click on the Share Insurance link. The link includes detailed contact information as well as a share insurance estimator.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be submitted to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the laws require all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the required report is not provided, we may not be able to complete the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of $10 or more in a year, and to include your taxpayer identification number (TIN) on the report. If you do not provide us with a Social Security number or other TIN, we may withhold and pay to the IRS a percentage of your interest payments. We will not have to withhold interest payments when you open your account, however, we may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted, converted, or processed by electronic means in connection with unlawful Internet gambling.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any internationalACH transaction (IAT) that they receive against the specially designated nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

MEMBERSHIP ELIGIBILITY - To join the Credit Union you must meet the membership requirements, including the purchase and maintenance of at least one share in the share draft account if applicable. It is further agreed that:

ACCOUNTS TO MINORS - We reserve the right to limit the services that are available to minors. For any account established by or for a minor, the minor account owner must have a joint account owner who is a parent or legal guardian of the minor, as approved by us, who shall be jointly and severally liable to us. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. We may make payments of funds directly to the minor without regard to his or her minority. We have no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The minor account owner’s tax identification number will not be required. We will not accept joint account nominees for a minor unless the minor reaches the age of majority under state law. However, when the minor reaches majority, they may open new accounts without regard to any restrictions on, or ownership and access arrangements of existing accounts.

SHARE DRAFTS - If establishing a share draft account, the Credit Union is authorized to pay share drafts signed by you and to charge such payments against the shares in the share draft account if applicable. It is further agreed that:

a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.

b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in the account. The Credit Union, may, however, pay such draft(s) and transfer shares to this account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw share.
c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitations on the time of payment) appearing on the share draft.

d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise.

e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.

f) The Credit Union may refuse to accept any check or share draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and the Credit Union shall not have any liability for refusing payments.

**TRANSACTION LIMITATIONS -**

a) Withdrawal Restrictions: We will pay checks or drafts, permit withdrawals, and make transfers from the available balance in your account. The availability of funds in your account may be delayed as described in our funds availability policy disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers when you have an insufficient available balance in your account if you have established an overdraft protection plan or, if you do not have a plan with us, in accordance with our overdraft payment policy.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court had ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

b) Cash Transactions: We may require up to 72-hour prior notice for large cash withdrawals (the definition of which shall be within the Credit Union’s sole discretion). The Credit Union can refuse an order to withdraw funds in cash or to cash an item if we believe there is a possible risk of fraud or if your account is in a delinquent status. You may be required to provide identification, proof of ownership, and be reasonable in your requests for withdrawals and amounts. We may also refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (a) there is a dispute between account owners (unless a court had ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

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**DORMANT AND INACTIVE ACCOUNTS** - if you have not made any transactions within the period of time specified in the Fee Schedule, we may classify your account as dormant. Unless specifically prohibited by law, we may charge a fee (as set forth on the schedule) for maintaining your dormant account. You authorize us to transfer funds from your available savings, checking or money market accounts to cover the monthly service fee, if necessary. 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. See Unclaimed Property section.

**ACCOUNT OR SERVICE TERMINATION** - The Credit Union bylaws authorize credit union management to suspend or terminate your account or services. The Credit Union may terminate your account or services; remove a joint owner from your account; or remove services from any owner at any time without notice to you or require you to cease use of the member card. You authorize us to terminate your account if: (1) there is a request to change the owners or authorized users; (2) there is a fraud/forgery or unauthorized use committed or reported; (3) there is a dispute as to the ownership of any account or sum of deposit; (4) there are any share drafts that are lost or stolen; (5) there are returned unpaid items not covered by an overdraft plan agreement with us or any abuse of any such plan; (6) there is any misrepresentation regarding any account(s) or service(s); (7) 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; (8) we believe you have been negligent in protecting any devices, codes, usernames or passwords; (9) we deem it necessary to protect the credit union from any risks, losses or threats, or otherwise deem it to be in the best interests of the Credit Union, our members or our employees; (10) 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; (11) 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 use; (12) you refuse or fail to cooperate as provided in this Agreement; (13) you have no activity on a zero-balance account for 6 months; (14) you violate any Credit Union policy, procedure or standard or any law, regulation or rule; (15) you participate or facilitate any transaction(s) for another person who is prohibited from making transactions with us pursuant to applicable laws or Credit Union policy/procedure; (16) you make unauthorized posting(s), deface or remove notices or signs on Credit Union premises and/or social media sites without Credit Union authorization; (17) you misappropriate Credit Union funds, property or any material proprietary to the Credit Union; (18) you deliberately or repeatedly violate security procedures or safety rules; (19) you possess, use or are under the influence of illicit drugs on Credit Union premises; (20) you engage in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers; (21) you engage in threatening, abusive, disruptive, harassing, or illegal behavior during any transactions with us pursuant to applicable laws, employees, members, volunteers, vendors or visitors; (22) you suffer from an injury that may cause or aggravate any physical or mental disability or illness, (23) you suffer from an injury that may cause or aggravate any physical or mental disability or illness, (24) you possess, use or are under the influence of illicit drugs on Credit Union premises; (20) you engage in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers; (21) you engage in threatening, abusive, disruptive, harassing, or illegal behavior during any transactions with us pursuant to applicable laws, employees, members, volunteers, vendors or visitors; (22) you suffer from an injury that may cause or aggravate any physical or mental disability or illness, (23) if the balance in your share savings account(s) falls below the $5.00 and you do not increase the balance to at least that amount within 30 days of the reduction, you may be terminated from membership immediately.

**ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. 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.

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. For example, you may authorize to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point-of-sale). A merchant may post a sign and print the notice on a receipt. In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account 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 may make arrangements for certain direct deposits to be accepted into your checking or share savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or share savings account(s).
- 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 or draft charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Please also see Limitations on frequency of transfers section regarding limitations that apply to savings accounts.

**Phone Banking Transfers** - types of transfers - You may access your account by telephone 24 hours a day at (531) 600-6797 using your personal identification number, a phone, your account numbers, and your account type number, to:

- transfer funds from checking to share savings account(s)
- transfer funds from share savings to checking
- transfer funds from share savings to share savings
- make payments from checking to loans with us
- make payments from share savings to loans with us
- get information about:
  - the account balance of checking, share savings, term share certificate, line of credit or IRAs and loans
  - get transaction history about checking, share savings, term share certificate, line of credit or IRAs and loans

You may also access your account through the ATM or VISA Debit Card. Please also see Limitations on frequency of transfers section regarding limitations that apply to telephone transfers.

**ATM Transfers** - types of transfers - You may access your account(s) by ATM using your Visa® Debit Card and personal identification number (PIN), to:

- deposit funds to checking or share savings account(s)
- withdrawal cash from checking or share savings account(s)
- transfer funds from share savings to checking
- transfer funds from share savings to share savings
- make payments from checking to loans with us
- make payments from share savings to loans with us
- get information about:
  - the account balance of your checking or share savings account(s)

Some of these services may not be available at all terminals. Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM transfers.

**ATM OR ATM/VISA DEBIT CARD AGREEMENT**

**General Provisions**

The following general provisions apply to the First Nebraska Credit Union (FNUC) member cardholder, any joint owner on accounts accessible by use of an ATM or ATM/VISA Debit Card, as further described herein and a joint owner borrower whether such person receives a Card. The terms “We”, “me”, “my” or “our” refers to each person signing the ATM or VISA Card application.

The application accompanying this Agreement must be signed by all joint owners or an FNUC joint borrower, as applicable. If such persons do not sign, issuance of a Card will be restricted to the Member Owner.

All Persons signing the accompanying ATM or ATM/Debit Card Application consent to all provisions of the ATM or ATM/Debit Card Agreement and acknowledge having received a copy of this Agreement.

If we understand that only the member under whose FNUC membership account number the Card is issued (Member Owner) may designate those other persons who may receive a Card associated with the Member Owner’s Accounts. We understand and agree that: Any person receiving a Card and a Personal Identification Number (Cardholder) will have access to the Member Owner’s Accounts (Regular Shares, Checking, Overdraft Protection) hereafter Accounts, although such person may not be a joint owner;
An FNCU borrower, if receiving a Card, will have access to the Member Owner’s Accounts; Use of the Card and PIN will allow each Cardholder to transact business on First Nebraska Credit Union (FNCU) Automated Teller Machines (ATM) or other designated ATMs used. Use of the Card and/or PIN will permit the Cardholder to make purchases at point of sale terminals or locations, excluding the ATM only card; I/We appoint the designated individuals I have authorized to receive a Card, as an agent authorized to utilize such Accounts when such persons are not an FNCU member, joint owner, or joint borrower. The use of the Card and all transactions related to such use are subject to all of the terms and provisions of present or future share and loan accounts as well as all other FNCU policies. I/We authorize FNCU to make deductions from my account for all Card transactions, including those authorized by another. Subsequent laws or regulations or provisions incorporated into this Agreement by reference. In the event of a conflict between this Agreement and other agreements or policies in matters pertaining to the use of the Card, the terms and conditions of this Agreement shall control my/our relationship with FNCU. I/We hereby authorize FNCU to use any information that FNCU shall have the right to establish additional terms and conditions for issue of the Card, all of which shall be binding upon any Cardholder following written notice provided to the Member Owner mailed to the last known address FNCU has for such Member Owner. I/We shall be liable with respect to all authorized and unauthorized transactions in accordance with this Agreement and applicable laws and regulations. FNCU is authorized to obtain any information to include a credit report concerning persons signing the Application as deemed necessary by it, solely in its discretion in order to determine my/our eligibility for a Card, and for review of continued eligibility for a Card. FNCU will determine which Card will be issued. I/We understand and agree that preauthorized transactions or recurring payments to a merchant or financial institution are my responsibility and will be charged to my account until I cancel the transaction with the merchant or financial institution. I/We agree to make a good-faith effort to resolve any dispute regarding goods or services obtained from any merchant. I/We agree, that FNCU shall not be liable for any claim we have against a merchant arising from the use of the Card for point of sale transactions. This agreement, and all related matters, shall be governed by and interpreted in accordance with the laws of the United States and the commonwealth of Nebraska.

FNCU Member Owner Provisions

The following provisions apply to the FNCU Member Owner signing the Applications: I authorize the persons whom I have designated on the Application as Cardholders. I understand that any person using a Card under this Agreement may obtain ATM cash advances from my Overdraft Protection Account (if I have such an account), and that any such advances obtained are governed by the terms of my FNCU Agreement and Disclosure.

Cardholder Provisions

The following provisions apply to each person receiving a Card and/or PIN: I agree that the issuance of a Card and/or PIN is solely for my individual use. I agree that the Card and/or PIN will not be divulged, given, or made available to any other person under any circumstance. I understand that the FNCU Member Owner may revoke any Cardholder’s privilege to have access to the FNCU Member Owner’s Account(s) using the Card by notifying FNCU. Further, FNCU has no obligation to inform me that my access has been terminated. I understand that the termination of the Card, whether at my request or by FNCU, may not terminate my PIN. The Member Owner may request the PIN be canceled or request a new PIN be assigned by notifying FNCU in writing. Any Cardholder may cancel the Card by notifying FNCU by telephone or writing to FNCU. I waive any right to stop payment on any point-of-sale authorization that is originated by use of the Card and/or the PIN. A withdrawal or authorized point of sale transaction will be paid even if it overdraws my Account or exceeds the FNCU credit limit, if applicable. The order of posting any debits, charges, deposits or credits to any Account shall be established at FNCU’s discretion. FNCU may change from time to time. I agree to report to FNCU immediately the loss or theft of the Card and/or PIN or any unauthorized transactions, which have occurred. I understand and agree FNCU is not responsible for the refusal by any merchant or financial institution to honor the Card. I agree all point of sale adjustments will be made by credit to the Account by a properly executed credit voucher issued by the appropriate merchant. I agree that the Card is the property of FNCU and I will surrender it to FNCU upon request at any time and for any reason. I understand that the Card can be imposed at any location at the ATM or at a merchant. I further agree, that FNCU shall have no liability should a Card be seized due to malfunction or failure of equipment or computer programs, or for security purposes. I understand that FNCU may revoke the use of the Card and/or PIN if any FNCU accounts related to the Card’s use are maintained in a manner that, in FNCU’s sole discretion, it deems improper. I agree that illegal use of the Card will be deemed an act of default and/or breach of contract and the Card and other related services may be terminated at FNCU’s discretion. I/We further agree, should illegal use occur, to waive any right to sue FNCU for all illegal use or any action directly or indirectly related to it and additionally agree to indemnify and hold FNCU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

Joint Account Tenant Provision

The following provisions apply to joint owners on the Member Owner’s Accounts and a joint borrower on the Member Owner’s Account, who will not receive a Card and whose Accounts are accessible by use of a Card and/or PIN: A joint owner of a Member Owner’s share Accounts who is not to receive a Card agrees that each person being issued a Card under the member number will have access to the Member Owner’s and joint borrower’s FNCU account, even though the Cardholder is not otherwise a joint borrower on the Member Owner’s FNCU account. Some of these services may not be available at all terminals.

Types of Visa® Debit Card Point-of-Sale Transactions - You may access your checking or your Savings and Overdraft Protection account(s) to purchase goods (in person, online, by phone, or using a mobile app), to 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. Please also see Limitations on frequency of transfers section regarding limitations that apply to debit card transactions.

Currency Conversion and International Transactions. When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date or a rate that reflects the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

On-Line Banking Transfers - types of transfers - You may access your account(s) by computer, tablet, or smartphone through the internet by logging onto our website at www.firstnebraska.org or using our mobile app. You will use your user name, password, email and security question answers, to:

- transfer funds from checking to share savings
- transfer funds from share savings to checking
- transfer funds from line of credit to checking or share savings
- transfer funds from share savings or checking to loan payments
- make payments from share savings or checking to loan payments with us
- get information about:
  - get balance information about checking, share savings, term share certificate, line of credit or IRAs and loans
  - get transaction history about checking, share savings, term share certificate, line of credit or IRAs and loans
  - Bill Payer - types of transfers -

You may access this service by computer at www.firstnebraska.org and using your user name, password and account number(s).

You may access this service to make payments from your checking account(s) to any participating bill payer receiver

Please also see Limitations on frequency of transfers section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any calendar month, you may not make more than six withdrawals or transfers from a savings account to another credit union account of yours or to a third party by using an automated teller machine or point-of-sale terminal.
- If you have arranged to have direct deposits made to your checking or your Savings and Overdraft Protection account(s), you may not get a receipt if the amount of the transfer is $15 or less.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

You will get a monthly account statement from us for your checking accounts. You will get a monthly statement from us for your checking accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will receive a statement from us for your share savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.
PREAUTHORIZED PAYMENTS
• Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

  Call or write us at the telephone number or address listed in this brochure in time for us to receive your request. Within 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

• Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 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.)

• Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

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

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) if we determine there was an error after we hear from you. We will do so even if you have not yet returned the receipt to us. You are responsible for protecting your ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your card or PIN over the telephone.

Additional Limit on Liability for Visa® Debit Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call your card or write to the address listed in this brochure if you believe a transfer has been made using the information from your card or draft. 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) if, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) if you have an overdraft line and the transfer would go over the credit limit.
(3) if the automated teller machine where you are making the transfer does not have enough cash.
(4) if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
(5) if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
(6) There may be other exceptions stated in our agreement with you.

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or
(4) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account if you do not tell us, and we can prove we could have stopped someone from making the transfer if you had told us. 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) if, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) if you have an overdraft line and the transfer would go over the credit limit.
(3) if the automated teller machine where you are making the transfer does not have enough cash.
(4) if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
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(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or
(4) if you give us written permission.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) if we determine there was an error after we hear from you. We will do so even if you have not yet returned the receipt to us. You are responsible for protecting your ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your card or PIN over the telephone.

Additional Limit on Liability for Visa® Debit Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®. Visa is a registered trademark of Visa International Service Association.

More DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER 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. Don’t leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don’t lend your ATM 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 ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your ATM 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 ATM 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. Don’t accept assistance from anyone you don’t 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. Don’t 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 the local law enforcement officials immediately.

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In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

(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 why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

Page 9 of 10
YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

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 Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 6:00 P.M. 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 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposits, however, will be available on the first business day after the day we receive your deposit. 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.

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposits, however, will be available on the first business day after the day we receive your deposit.

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

If you need the funds from a deposit right away, you should ask us when the funds will be available. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposits, however, will be available on the first business day after the day we receive your deposit.

If you make a deposit at an ATM before 6:00 P.M. 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 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totaling more than $5,525 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days after your account opens.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,525 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,525 will be available on the tenth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,525 will not be available until the second business day after the day of your deposit.

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

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will be available on the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

COMMON FEATURES

Bylaw requirements: To become a member, you must complete the purchase of at least one share with your initial deposit or through your first direct deposit/payroll deduction, of at least $5.00, to your share savings account. The par value of each share will be $5.00. If the balance in your share savings account(s) falls below $5.00 and you do not increase the balance to at least that amount within 30 days of the reduction, you may be terminated from membership immediately.

The credit union by-laws authorize credit union management to suspend or terminate services immediately to a member who have caused the credit union a loss from any account relationship, violated board policy, or been abusive to credit union staff.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a 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. Please refer to our separate rate sheet for current dividend rate and annual percentage yield information.

FIRST NEBRASKA CREDIT UNION
10655 BEDFORD AVENUE
OMAHA, NEBRASKA 68134-3613
(402) 492-9100

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**Facts**

**What does First Nebraska Credit Union (F.N.C.U.) 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 Account Balances
- Payment history and Credit Card or other debt
- Credit history and Credit Scores

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons First Nebraska Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does F.N.C.U. Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**To limit our sharing**

- Call 800-882-0244 or visit us online at firstnebraska.org

**Please note:**

If you are 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.

However, you can contact us at any time to limit our sharing.

**Questions?**

- Call 800-882-0244 or go to firstnebraska.org
<table>
<thead>
<tr>
<th>Who we are</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is providing this notice?</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we do</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does F.N.C.U. protect my personal information?</strong></td>
</tr>
</tbody>
</table>
| **How does F.N.C.U. collect my personal information?** | We collect your personal information, for example, when you  
- Open an account or Give us your contact information  
- Apply for a loan or Make deposits or withdrawals from your account  
- Provide account information  
We also collect your personal information from others, such as credit bureaus, affiliates 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. |

<table>
<thead>
<tr>
<th>Definitions</th>
</tr>
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</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- First Nebraska Credit Union has no affiliates. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- FNCU does not share with nonaffiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners may include insurance companies and other financial service providers. |
## FEE SCHEDULE

### CARD SERVICES

<table>
<thead>
<tr>
<th>Service</th>
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<tbody>
<tr>
<td>ATM Card Initial Access (Savings Account Only)</td>
<td>$6.00</td>
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<tr>
<td>Replacement ATM/Visa Debit Card</td>
<td>$6.00</td>
</tr>
<tr>
<td>ATM Withdrawal Daily Dollar Limit</td>
<td>$400.00 per day</td>
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### SHARE ACCOUNTS

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<tr>
<td>Money Market Transaction Limits</td>
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</tr>
<tr>
<td>Money Market Checking – (6) free per month</td>
<td>$5.00 per additional trans</td>
</tr>
<tr>
<td>Advantage Plus – (6) free per month</td>
<td>$10.00 per additional trans</td>
</tr>
<tr>
<td>Super Saver – (4) free per month</td>
<td>$2.00 per additional trans</td>
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### ATM Deposit Disclosure

If you make a deposit at an ATM, $100.00 of that deposit is available the same day. The remainder of the deposit is not available for 5 business days.

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### ATM Deposit Disclosure

Access to over 87,000 surcharge-free ATMs through the Allpoint and MoneyPass networks. Visit our website at firstnebraska.org for information.

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### CREDIT UNION SERVICES

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</thead>
<tbody>
<tr>
<td>Stop Payments</td>
<td></td>
</tr>
<tr>
<td>ACH Debit (One-time or Permanent)</td>
<td>$32.00</td>
</tr>
<tr>
<td>Check</td>
<td>$32.00</td>
</tr>
<tr>
<td>Bill Pay Check (Available on check payments only)</td>
<td>$32.00</td>
</tr>
<tr>
<td>Official Teller Check (UCC 3-312 Requires 90 day waiting period)</td>
<td>$32.00</td>
</tr>
</tbody>
</table>

### NONSUFFICIENT FUNDS FEES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSF ACH Debit (electronic debit)</td>
<td>$32.00</td>
</tr>
<tr>
<td>NSF ATM Withdrawal</td>
<td>$32.00</td>
</tr>
<tr>
<td>NSF Debit Card Purchase</td>
<td>$32.00</td>
</tr>
<tr>
<td>NSF Check</td>
<td>$32.00</td>
</tr>
<tr>
<td>Deposited Checks Returned Unpaid</td>
<td>$32.00</td>
</tr>
<tr>
<td>Check Placed for Collection</td>
<td>$32.00 per item</td>
</tr>
</tbody>
</table>

### WIRE SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic – Incoming</td>
<td>$15.00</td>
</tr>
<tr>
<td>Domestic – Outgoing</td>
<td>$25.00</td>
</tr>
<tr>
<td>Foreign – Incoming/Outgoing</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

### MISCELLANEOUS SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Processing (Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)</td>
<td>$75.00</td>
</tr>
</tbody>
</table>

*For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of $2.50 will be assessed. Other bank, credit union, and ATM operators’ surcharges may apply. The ATM Transaction fee is waived for Premier Checking account holders.*
### MINIMUM BALANCE RATE YIELD

**PRIMARY AND SECONDARY SAVINGS**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00 - $999.99</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$1,000.00 - $4,999.99</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$5,000.00 - $9,999.99</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$10,000.00 - OVER</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

**SELECT CHECKING**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00 - OVER</td>
<td>0.02%</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

**SECURE CHECKING**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000.00 - OVER</td>
<td>0.02%</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

**PREMIER CHECKING**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500.00 - OVER (Standard dividend)</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$2,500.00 - $10,000.00 (Premier Plus dividend rate**)</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>$10,000.01 - OVER (Premier Plus dividend rate**)</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

**MONEY MARKET CHECKING**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500.00 - $9,999.99</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$10,000.00 - OVER</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
</tbody>
</table>

**ADVANTAGE PLUS MONEY MARKET SAVINGS**

*Requires a Secure or Premier Checking Account*

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500.00 - $9,999.99</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$10,000.00 - $24,999.99</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>$25,000.00 - OVER</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
</tbody>
</table>

**SUPERSAVER MONEY MARKET SAVINGS**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000.00 - $9,999.99</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$10,000.00 - $24,999.99</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>$25,000.00 - OVER</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
</tbody>
</table>

**PEEWEE SAVINGS**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5.00 - OVER</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

**VACATION, CHRISTMAS CLUB, ESCROW SAVINGS**

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00 - OVER</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

**IRA SAVINGS (NO MINIMUM BALANCE)**

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRADITIONAL/ROTH/COVERDELL</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>RMD Post 70 1/2</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

### CERTIFICATE TERM MINIMUM BALANCE RATE YIELD

**REWARDS SHARE / IRA TERM CERTIFICATES**

<table>
<thead>
<tr>
<th>Certificate Term</th>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month</td>
<td>$500.00</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>9 Month</td>
<td>$500.00</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>12 Month</td>
<td>$500.00</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>18 Month</td>
<td>$500.00</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
<tr>
<td>24 Month</td>
<td>$500.00</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>36 Month</td>
<td>$500.00</td>
<td>0.45%</td>
<td>0.45%</td>
</tr>
<tr>
<td>48 Month</td>
<td>$500.00</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
<tr>
<td>60 Month</td>
<td>$500.00</td>
<td>0.60%</td>
<td>0.60%</td>
</tr>
</tbody>
</table>

*Rewards Certificate Rates require a Checking Account relationship

**REGULAR SHARE / IRA TERM CERTIFICATES**

<table>
<thead>
<tr>
<th>Certificate Term</th>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month</td>
<td>$500.00</td>
<td>0.15%</td>
<td>0.15%</td>
</tr>
<tr>
<td>9 Month</td>
<td>$500.00</td>
<td>0.15%</td>
<td>0.15%</td>
</tr>
<tr>
<td>12 Month</td>
<td>$500.00</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
<tr>
<td>18 Month</td>
<td>$500.00</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>24 Month</td>
<td>$500.00</td>
<td>0.35%</td>
<td>0.35%</td>
</tr>
<tr>
<td>36 Month</td>
<td>$500.00</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>48 Month</td>
<td>$500.00</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>60 Month</td>
<td>$500.00</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
</tbody>
</table>

**SPECIAL TERM CERTIFICATES**

*See above matching term for minimum balance requirements.*

<table>
<thead>
<tr>
<th>Certificate Term</th>
<th>Minimum Balance</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Month Initial Term Promo Rate</td>
<td>$500.00</td>
<td>0.35%</td>
<td>0.35%</td>
</tr>
<tr>
<td>24 Month Initial Term Promo Rate</td>
<td>$500.00</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

*APY-Annual Percentage Yield. Savings, Club, Checking and IRA Accounts, the APY results if principal and dividends remain on deposit for one year at the stated dividend rate. For certificates, the APY results if principal and dividends remain on deposit until maturity. APY is accurate as of the last dividend declaration date. Dividends are compounded using the average daily balance method. Savings, Club and IRA Account dividends accrue through the last day of each quarterly period and are posted to the account the last day of the quarter. Share Draft Checking Account dividends accrue through the last day of each monthly period and are posted to the account the last day of each month. Certificate dividends will be credited quarterly based on the date the account is opened. Certificates automatically renew for the same term as the previous term, at the rate in effect on the maturity date. Promo rate automatically renews at the standard rate in effect on the maturity date. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividend rates vary at FNCU’s discretion and are subject to change at any time without notice. Fees or other conditions could reduce APY. IRAs are subject to IRS regulation. See firstnebraska.org for more information. **To earn the higher Premier Plus dividend rate, the account must post and settle at least 35 eligible debit card transactions, be enrolled in eStatements and have direct deposit. If all criteria are met during the statement cycle, the account will earn the Premier Plus dividend rate listed above. If all criteria are not met, the account will earn the standard dividend rate listed above. Eligible transactions include all approved PIN or signature-based purchases. ATM transaction are not eligible.**