



Utilities Employees Credit Union

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MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your and our rights and responsibilities concerning the accounts that Utilities Employees Credit Union (“Credit Union”) offers. In this Agreement, the words “you” and “yours” mean anyone who signs, or otherwise authenticates, an approved Membership Application, Signature Card, Account Application, ownership update document or a request for additional services (“Account Card”). The words “we”, “us”, and “our” mean the Credit Union. The word “account” means any one or more share or other deposit accounts or sub-accounts you have with the Credit Union.

Membership.

Employees, temporary and contract employees, and retirees of our partner companies are eligible for membership. The spouse or domestic partner (living in same household), children (including stepchildren and adopted children), grandchildren, parents and siblings of a member may also join the Credit Union. You may call or write the Credit Union office for a membership/account application or you may access an application on our website. Complete your membership online or return a membership/ account application along with a minimum \$5.00 initial deposit, which is the par value of a membership share. You authorize us to check your account, credit and employment history and obtain credit reports in connection with: any application for a deposit account; any application for credit or for the purpose of reviewing an extension of credit or increasing a credit line or limit; for the purpose of taking collection action; or for any other legitimate purposes associated with your accounts, including determining eligibility for additional Credit Union products or services. Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account.

Notice: Section 326 of the USA Patriot Act requires the Credit Union to obtain, verify and record information that identifies each person who opens an account. When you open an account we will ask you for your name, address, date of birth, driver’s license information and other information that will allow us to verify your identity. For accounts being opened on behalf of certain types of businesses, we will ask the individual opening the account to provide the name(s) of everyone who owns 25% or more of the company and to provide the name(s) of at least one person in control of the company.

Individual Accounts.

An individual account is an account owned by one member qualified for Credit Union membership. If the account owner dies, the interest passes, subject to applicable law and provisions of this agreement to the decedent's estate or In-Trust-For (ITF) beneficiary.

Joint Accounts. — A joint account is an account owned by two (2) or more persons, with rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). We reserve the right to require written consent of all owners for any change to or termination of an account.

Joint Account Ownership Agreement.

You authorize us to recognize any of the signatures or other authentications subscribed in the membership application, signature card, or in any of your other account applications or ownership update documents in the payment of funds or the transaction of any business for your account. The joint owners agree with each other and with us that all sums now paid in on shares by any or all joint owners and all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and are subject to the withdrawal or receipt of any of them. Payment to any joint owner or to the survivor or survivors shall be valid and discharge us from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time to time and acknowledge that all account information, including Individual Retirement Account and loan information, will be available to every individual on the account.

Any or all of the joint owners may pledge all or any part of the shares in the account as collateral security to a loan or loans from the Credit Union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by any joint owner, except by written notice in a manner acceptable to us and that notice shall not affect transactions theretofore made.

Savings Account Trust Designations.

An In-Trust-For (ITF) account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving ITF beneficiaries. Upon the death of the last

account owner, if there is more than one (1) surviving beneficiary, the account is payable to such beneficiaries in equal shares.

Deposit Insurance.

Your individual deposit accounts are insured, in aggregate, up to \$250,000. Your interests in joint deposit accounts are added together and insured up to \$250,000, separately from individual accounts. Your Individual Retirement Accounts (IRAs) are also separately insured for up to \$250,000. Insurance is provided by the National Credit Union Share Insurance Fund (NCUSIF) which is managed by the National Credit Union Administration (NCUA). For more information about NCUA insurance coverage of accounts, visit www.ncua.gov.

Deposits.

Funds may be deposited to any account in any manner approved by the Credit Union. You authorize us to supply missing endorsements of any owners if we choose. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We have the right to limit, refuse or return any deposit and a fee may be charged. We may withhold all or part of the proceeds of any deposit in accordance with our Funds Availability Policy. We may send any item for collection. Any deposit of, or payable in, a foreign currency will receive credit in U.S. dollars only after final collection and exchange. Any collection fees we incur may be charged to your account. All items or transfers credited to your account are provisional until we receive final payment. Deposits made after the deposit cutoff time and deposits made on a Saturday, Sunday or a federal holiday will be credited to your account on the next business day.

Returned Deposited Items.

Even if we have made funds available to you, we may charge back to your account the amount of a deposited item if it is later returned unpaid or charged back to us. We will not be liable for damages or losses to you as a result of checks drawn or other debits presented on the accounts, which are dishonored because of the charge back. We may charge a fee for a returned deposited item. Fees are set forth in the Fee Schedule.

Account Rates and Fees.

The Credit Union's payment of dividends and assessment of fees against your account are set forth in the Truth-In-Savings

disclosure and Fee Schedule, respectively. The Credit Union may change dividend rates and the fee schedule at any time, at our discretion. We will notify you of changes as required by law.

Withdrawals.

You may withdraw or transfer funds from your account(s) in any manner we permit. We may refuse any withdrawal or transfer request which you attempt by any method not specifically permitted; 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 to apply the frequency limitations. You authorize us to honor transactions initiated by a third party to whom you have given your account number or the MICR information appearing on the bottom of your check or deposit slip even if you do not authorize a particular transaction. We reserve the right to require at least seven days written notice before any withdrawal or transfer. See the Availability of Funds disclosure for information about when you can withdraw funds you deposit.

Automated Processing of Items.

We may disregard information on any draft or check, other than the signature of the drawer, the amount and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items. You agree to submit items to the Credit Union for payment or collection that adhere to general industry standards for encoding and magnetic ink.

Non-Sufficient Funds and Overdrafts.

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 for Non-Sufficient Funds (NSF). In either case, a Non-Sufficient Funds fee will be charged. A fee will be imposed for overdrafts created by checks (share drafts), ACH, Point-of-Sale, ATM withdrawals, or by electronic means. The amount of the NSF fee is set forth in the Fee Schedule. Transactions may not be processed in the order in which they occur. The order in which transactions are received and processed may impact the total amount of fees incurred by you.

The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. We do not have to notify you if your account does not have funds to cover checks, fees, electronic debits or other

posted items. The Credit Union has the right to charge any shares you own to cover negative balances, except as prohibited by law. If you do not pay the negative balance within a reasonable period of time after we notify you of the deficiency, we will close your account.

Overdraft Protection Plan.

If you have elected overdraft protection, we will honor checks and other items that overdraw the available account balance in your checking account by transferring funds from Share Savings, or a line of credit account, if applicable, to your checking account. If you elect to have transfers from a Share Savings Account, funds will be transferred in the amount necessary to clear the overdrawn item and service charge. If you elect to have transfers from a line of credit account, funds will be transferred in \$100 increments. If there is a service charge for overdraft transfers, the charge is set forth in the Fee Schedule. Transfers from a Share Savings Account will be governed by this agreement. Transfers from your line of credit account will be governed by the applicable loan agreement.

Postdated and Stale dated Items.

We may pay any check without regard to its date unless you notify us of a postdating. We will not honor a postdated check unless we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount and number of the check. You may make an oral notice, which lapses in fourteen (14) calendar days unless confirmed in writing. A written notice is effective for six (6) months and may be renewed in writing from time to time. We are under no obligation to pay a check or draft drawn on your account, which is presented more than six (6) months after its written date.

Stop Payment.

You can request us to stop payment of a preauthorized payment, check or draft drawn on your account. The stop payment request must be dated, signed or otherwise authenticated and must describe the account and specify the number, date, exact amount of the item, and the payee. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the item. We must receive the request in reasonable time to permit action on it. The stop payment request is ineffective, if at the time of the request, we have already cashed the item or if we have otherwise become legally obligated to pay the item. You may make an oral stop payment request, which lapses in fourteen (14) calendar days unless confirmed in writing. A written stop

payment request is effective for six (6) months and may be renewed in writing for additional six-month periods. You agree to indemnify and hold us harmless for any expense, cost or liability for refusing payment of any item on which a request has been made to stop payment or for payment of an item after a stop payment has expired. The Stop Payment Fee is set forth in the Fee Schedule.

Restrictive Legends.

We are not required to honor any restrictive legend or other limitation written or printed on checks or drafts unless we have agreed in writing to the restriction or limitation. Examples of restrictive legends are “void after 90 days”, “not valid for more than \$1000.00 or “two signatures required”.

Inactive Checking Accounts.

Active UECU checking accounts have one or more transactions per month. Checking accounts that are inactive for six (6) consecutive months may be closed and any remaining checking account funds transferred to a member’s share Share Savings Account. Any check cards associated with the account will be expired.

Dormant Accounts.

A deposit account is considered dormant if you have not initiated account activity (a deposit, withdrawal, check or transfer) for a period of one year. A dividend posting or dividend transfer does not constitute account activity. If your account meets the dormant criteria, and you do not have an active related account – such as a loan, mortgage, CD, or IRA -- a dormant fee may be charged. Account fees are set forth in the Fee Schedule. If a Share Savings Account is reduced to zero balance by dormant account fees, you will have 45 days to replenish the par value of one membership share. If you do not replenish par value, the account will be closed and membership terminated. If your account remains inactive for 24 months and has an aggregate deposit balance of less than \$1,000, the Credit Union may close the account and issue a check for the balance. A closed account check not cashed within six (6) months will be assessed an unclaimed funds fee. If your account remains inactive for three (3) years, or such other period as required by law, the balance, after deducting an escheat fee, will be transferred as abandoned property to the appropriate government entity. This is known as escheat. Account fees are set forth in the Fee Schedule.

ACH and Wire Transfers.

You may initiate or receive credits or debits to your account through Automated Clearing House (ACH) or wire transfer,

if we provide the service. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfers will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. We may charge an ACH Exception Fee if you provide third parties with incorrect account information related to an incoming ACH transfer. Account fees are set forth in the Fee Schedule. When you initiate a wire or ACH transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. You agree to be bound by Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the Commonwealth of Pennsylvania. You agree to be bound by Automated Clearing House Rules and Regulation J, as applicable, which govern ACH and wire transfer processing. You agree to initiate and receive only lawful ACH and wire transfer entries. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. You agree to make use of multi-factor authentication, challenge questions and answers, a verification callback and/or other identification procedures that we may implement from time to time in order to increase security. You agree that our security procedures are reasonable.

Transaction Limitations.

Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer of funds from an interest bearing account. Transfers from a savings account by preauthorized, automatic, telephone transfer, check, draft, or debit card (access methods vary by product) or similar order are limited to six per statement cycle. If your account exceeds these regulatory transfer limitations in one monthly statement period, your transfer may be rejected. If your account is an *Advantages Money Market Savings™* Account and you exceed these regulatory transfer limitations in any monthly statement period, you may be assessed a fee and your account may be subject to conversion into a non-interest bearing account.

We may refuse to allow a withdrawal in some situations and will advise you accordingly for example: (1) there is a dispute

between account owners; (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a Credit Union loan on time. You agree that checks made payable to a non-member are not properly payable over-the-counter and will not be cashed. Our policy is to not cash checks for non-members; however, we will exchange the check for a Teller Check

Statements.

We will send or make available to you, electronically or otherwise, a periodic statement showing transactions and activity on your account. You are responsible for examining each statement with reasonable promptness. If you believe there is an error, discrepancy or irregularity, you must notify us immediately. If you fail to discover and notify us of any error, discrepancy or irregularity within 60 days of when we first send or make the statement available, you cannot make a claim against us. In the case of a change of address, you are responsible for providing us with a current address. If you do not receive a periodic statement, you agree to notify us within fourteen (14) days of the time that you regularly receive a statement. For checking accounts, you understand that your original check, when paid, becomes property of the Credit Union and will not be returned to you but copies will be retained by us or by a payable-through financial institution and made available upon your request. You may be charged a fee for check copies. Account fees are set forth in the Fee Schedule.

Online Statements.

When you request *E-Statements*, you agree to receive your monthly or quarterly account statements electronically. We will notify you by e-mail when your statements are available for review. You are responsible for providing and maintaining your e-mail address and all information contained in the Account Profile records. You are responsible to view, print and/or save your statement document(s) for future reference. You agree that in addition to your member account statement we may also send you important notices and disclosures as required by law or regulation regarding your membership and accounts. These notices and disclosures may be sent separately or incorporated into the member newsletter that is made available at the time your statement is available for viewing. You may be charged a fee if you subsequently request a paper copy of your *E-Statement*. You have the right to change your election to receive *E-Statements*, unless an *E-Statement* is a requirement for a product or package of products.

Credit Union Lien and Security Interest.

The Credit Union shall have an automatic lien on your shares or share certificates for any sum due from you or for any loan endorsed by you, except as limited by state or federal law. In addition, unless prohibited by law, you pledge and grant to us a security interest in all shares, deposits, and dividends in all accounts you have with us now and in the future and we may use the funds from your accounts to pay any debt or amount now or hereafter owed us, except obligations secured by your principal residence. By not enforcing a lien, we do not waive our right to enforce it later.

Member Loss and Denial of Services.

It is the policy of the Credit Union to deny services, with the exception of a Share Savings Account, to any member who has an existing obligation in default. If the obligation is reaffirmed or otherwise voluntarily repaid in a manner acceptable to the Credit Union, then the member may again be eligible for such services.

Amendment.

We may amend account terms, agreements and Fee Schedules hereafter and may provide additional account terms, agreements and fees from time to time. We will notify you of any changes in account terms, rates or fees as required by law. We reserve the right to close your account(s) at any time, without prior notice, and return the account balance to you.

Notice of Name or Address Change.

You are responsible for notifying us of any address or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require notice of a change in address and any other notice from you to be provided in writing. If you fail to notify us of your new address and we cannot locate you, we may impose a service fee as set forth in our current Fee Schedule.

Consent to Contact.

You are required to provide an active telephone number by which we can reach you. You may, but are not required to, provide us with a cellular, Voice-over-Internet-Protocol (VoIP), or other telephone number which may require you to pay for receiving calls. If you choose to provide or by confirming your telephone number (including a mobile telephone number) for the *Advantages Online*™ service, you consent to receiving prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from UECU at the number. You consent to

receive these calls in connection with your use of our *Advantages Online*™ Home and Mobile Banking service and as required for our everyday business purposes including notices and alerts regarding your account or account activity, identity verification, enhanced security and to prevent fraud. Standard text messaging rates may apply based on your plan with your mobile phone carrier.

Illegal Activities.

You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities.

Negative Information Notice.

We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

Legal Process.

If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur in responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

Governing Law.

This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations and the laws and regulations of the Commonwealth of Pennsylvania, as amended from time to time.

AVAILABILITY OF FUNDS

General Policy.

The following policy describes the time period after which you may withdraw funds deposited to your account. Funds you deposit in your account at the Credit Union may not be available for immediate withdrawal. Once they are available, you can withdraw the funds at any time and we will use the funds to pay any checks or debits presented. 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.

Determining the availability of a deposit.

The length of any delay in availability is counted in business days from the day of your deposit. Every day except Saturday, Sunday, and a federal holiday is a business day. If you make a deposit before 2:00 p.m. Eastern Time in person at our office or we receive a deposit in the mail 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 the above-mentioned time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

Same-day availability.

Funds from the following deposits will be available on the day we receive the deposit:

- Cash deposits made in person
- Electronic direct deposits
- Checks drawn on Utilities Employees Credit Union (On-us checks)
- Travelers Checks
- U.S. Treasury checks that are made payable to the member
- State and local government checks, that are made payable to the member
- Cashier's, certified, and teller's checks that are made payable to the member
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders that are made payable to the member
- The first \$200 from other checks deposited (not applicable for deposit to savings account)

Next-day availability.

Funds from wire transfers will be made available on the first business day after the day of deposit.

Other check deposits.

Our policy is to make funds available as follows:

Checking Account Deposit

Other Checks – Funds will be available on the second business day after the day of the deposit. The first \$200 from a deposit of check(s) will be available on the same day of the deposit.

Savings Account Deposit

Other Checks – Funds will be available on the second business day after the day of the deposit.

Automated Teller Machine (ATM) Deposit.

\$200 from any deposits (cash or checks) made to a savings or checking account at an ATM will be available immediately. Remaining funds from the deposit will not be available until five business days after the day of deposit. The business day at an ATM generally changes at 2:00 p.m., but may change at other times posted at the ATM. Transactions made on a non-business day are considered to be made on the next business day.

Longer delays may apply.

Funds deposited by check may be delayed for a longer period under the following circumstances:

When we believe a check deposited will not be paid.

- Check(s) deposited totaling more than \$5000 on any one day.
- A re-deposited check that has previously been returned unpaid.
- There is an emergency, such as failure of communications or computer equipment.
- Deposits to accounts that have been repeatedly overdrawn in the last six months.

If you are a new depositor (when your account has been open 30 days or less).

The Credit Union will notify you if the availability to withdraw funds is delayed for any of the above reasons and we will tell you when the funds will be available. In these instances, funds will be available no later than the 7th business day after the day of deposit. In some circumstances, the first \$200 may not be available on the same day of your deposit to a checking account.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

The following information defines and explains the types of Electronic Funds Transfer (“EFT”) services that are currently available to members. It also explains your and our rights, duties and liabilities concerning these services, including your rights under the Electronic Funds Transfer Act. Please read this document carefully.

1. EFT Services.

Direct Deposit

If you specifically authorize us to electronically accept deposits, we will provide such services. You can arrange to have certain recurring or nonrecurring payments automatically deposited to your account. Examples of recurring payments include direct deposit of Social Security, other government payments and the direct deposit of your wages, salary or retirement benefits.

Withdrawals and Preauthorized Debits

You can arrange to have certain recurring or nonrecurring withdrawals and debits automatically paid from your account. An example of a nonrecurring withdrawal is a share withdrawal request. Examples of preauthorized debits include insurance premiums and utility payments initiated through an agreement with a third party.

Automated Telephone Transfers

You may access your personal account(s) by using your Personal Access Line (*PAL*[™]) Access Code and your account number to initiate transactions using a touch-tone telephone. You may use the (*PAL*[™]) system to:

- Make deposit and loan account balance inquiries.
- Transfer funds between your accounts.
- Transfer funds from your savings or checking account to pay on your line-of-credit or loan.
- Withdraw funds from your Share Savings Account, by check, to be mailed to you at your address of record or via ACH Deposit to a financial institution account designated by your ACH Deposit Authorization Agreement. Certain volume and dollar restrictions may apply to ACH transfers.

- Make inquiries concerning recent deposits to and withdrawals from your deposit accounts.
- Make inquiries concerning your loan history and recent loan payments.

PAL™ service is generally available 24 hours a day, seven days a week. This service may be interrupted for a short time each day for data processing. If your *PAL*™ withdrawal transaction is completed before 1:00 p.m., it will be processed on the same business day. If your *PAL*™ withdrawal transaction is completed after 1:00 p.m. or on a weekend or holiday, it will be processed on the next business day.

2. Online EFT Services

***Advantages Online*™ Home Banking.**

You may access your personal account(s) by using your *Advantages Online*™ Username and Password to initiate transactions using a compatible access device. You may use the *Advantages Online*™ Service to:

- View account balances on deposit and loan accounts
- Transfer funds between your deposit accounts.
- Transfer funds to or from a deposit account at a financial institution designated in your ACH Authorization Agreement or set up and verified within Home Banking. Certain volume and dollar restrictions may apply.
- Transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit.
- Withdraw funds from your deposit account, by check, to be mailed to you at your address of record.
- Make cross-account transfers. The cross account transfer service allows you to deposit funds into another of your membership accounts or into another member's account, such as a spouse or child's account. However, it does not allow you to access the destination account or account information unless you are the sole owner of that account. (This service excludes IRA and Certificate of Deposit accounts).
- View and print or download account transaction activity.

- Apply for a loan. (By submitting an online application, you authorize a credit report to be pulled automatically from a Credit Reporting Agency).
- Enroll in *Advantages Bill Pay™* which is an electronic bill payment service that allows you to access, view, and pay your monthly bills.
- Enroll in *E-Statements*, *Visa® E-Statements*, *Flex HELOC E-Statements*, *Tax E-Forms* or *E-Notifications* service.
- Electronically deposit checks using our e-Posit™ Online service.

***Advantages Online™* Mobile Banking.**

You may access your personal account(s) by using your *Advantages Online™* Username and Password to initiate transactions using a compatible mobile access device and the UECU Mobile Banking App. You may use the mobile banking service to:

- View account balances on deposit and loan accounts.
- Transfer funds between your deposit accounts.
- Transfer funds to or from a deposit account at a financial institution account designated by your ACH Authorization Agreement or set up in *Advantages Online™* Home Banking. Certain volume and dollar restrictions may apply.
- Transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit.
- Make cross-account transfers to deposit funds into another of your membership accounts or into another member's account that has an established link. It does not allow you to access the destination account or account information unless you are the sole owner of that account (This service excludes IRA and Certificate of Deposit accounts).
- View and print or download account transaction activity.
- Access, view, and pay your monthly bills via *Advantages Bill Pay™*, our electronic bill payment service.
- Electronically deposit checks using our e-Posit™ Mobile service.

Advantages Online™ Home Banking and *Advantages Online*™ Mobile Banking are generally available 24 hours a day, 7 days a week. This service may be interrupted for a short time each day for data processing. Generally, if your *Advantages Online*™ withdrawal transaction request is completed before 1:00 p.m., and a reasonable amount of time is available to verify and validate the withdrawal/transfer request, it will be processed the same business day. If your *Advantages Online*™ withdrawal transaction is completed after 1:00 p.m. or on a weekend or holiday, it will be processed on the next business day.

UECU does not presently charge a fee for the *Advantages Online*™ home or mobile banking service. We do reserve the right to do so in the future and will provide advance notice to all users through the system, in accordance with applicable regulations, if charges are assessed.

***Advantages Bill Pay*™.**

Advantages Bill Pay™ is an electronic bill payment service that allows you to access, view, and pay your monthly bills from UECU's secure website. You may access *Advantages Bill Pay*™ through your *Advantages Online*™ Username and Password. You may use this service to:

- Make bill payments from your checking account in amounts you designate on the days you request.
- Schedule one-time, variable or recurring monthly payments.
- Schedule payments up to a year in advance.
- Review, change or cancel pending payments.
- Access a full twelve months of payment history.

We will withdraw the designated funds from your checking account. Some payments may be delayed. The earliest available payment date is shown at the time you schedule a payment. If you do not use the *Advantages Bill Pay*™ service at least once in a six-month period, it will be cancelled. Payments to billers outside the United States or its territories are prohibited through the service. Refer to the *Advantages Bill Pay*™ homepage for fee information and additional terms and conditions associated with this service. Any fees associated with your deposit accounts will continue to apply. Refer to our current Fee Schedule.

3. Automated Teller Machine (ATM) and Point of Sale (POS)

Advantages Visa® Debit Card™.

You may use your *Advantages Visa® Debit Card™* and your Personal Identification Number (PIN) to initiate transactions at Automated Teller Machines (ATMs). You may use your card to (some of these services may not be available at all ATMs):

- a. Withdraw cash from your checking or savings account.
- b. Transfer funds from:
 - checking account to savings account.
 - savings account to checking account.
- c. Deposit funds to your checking account or savings account.
- d. Obtain balance information for your checking or savings account.
- e. Purchases:
 - You may use your *Advantages Visa® Debit Card™* for Point of Sale (POS) purchases at merchants and other locations where the Visa® symbol appears or to get cash from a merchant, if the merchant permits, or from a participating financial institution.
 - You may use your *Advantages Visa® Debit Card™* and your PIN for Point of Sale (POS) purchases at participating terminals/merchants or to get cash from a merchant, if the merchant permits, or from a participating financial institution.

Advantages Access Card™ (ATM) Card.

You may use your *Advantages Access Card™* and your Personal Identification Number (PIN) to initiate transactions at Automated Teller Machines (ATMs). You may use your card to (some of these services may not be available at all ATMs):

- a. Withdraw cash from your checking or savings account.
- b. Transfer funds from:
 - checking account to savings account.

- savings account to checking account.
- c. Deposit funds to your checking account or savings account.
 - d. Obtain balance information for your checking or savings account.
 - e. Purchases - You may use your Access Card and your PIN for Point of Sale (POS) purchases at participating terminals/merchants or to get cash from a merchant, if the merchant permits.

Third Party EFT Transfers.

You may authorize a third party to initiate electronic funds 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 payment network. The transaction will require you to provide the third party with your account number and credit union information. Thus, you should only provide your credit union and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

Point of Purchase (POP).

With this type of transaction, a check you write to a merchant for the purchase of goods and services is converted to an electronic transaction at the time of payment. You write out your check in the usual manner and give it to the merchant. The merchant will electronically read your check, mark it VOID and return it to you along with a special receipt detailing your now-electronic transaction. The merchant will request you to sign the receipt authorizing conversion of the check. Your monthly statement will describe your POP transactions including the check number and the merchant name. You may stop payment on a POP transaction if it has not already been paid and if you give us sufficient time to act on your request. You must also give us the dollar amount and the check number. If this information is not an exact match, we may not be able to stop the transaction. You will have to settle directly with the merchant about any disputes you have about goods and services for which you pay with a POP transaction.

Accounts Receivable Truncated Checks (ARC).

Some merchants or service providers that you pay on a regular basis, such as utilities and insurance companies, may convert the check you mail to them into an electronic debit from the account upon which the check was written. The debit will appear on your account statement with a check number and the payee's name. Your check will not be returned to you by the payee.

Electronic Returned Check or Draft Charge.

Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Electronic Check Conversion/ Electronic Returned Check Charge.

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills or initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by posted notice or notice sent to you) that the transfer may be processed electronically or if you sign a written authorization.

Bill Payer Services.

Many bill payment service providers will send a payment to a payee or payees as an electronic transaction. A payment authorized by you under a computer (or other electronic) bill-payment service is considered an electronic funds transfer unless the terms of the service explicitly state that all payments or all payments to a particular named payee will be solely by check or paper instrument. Your monthly statement will show your electronic bill payment transactions including the payee's name.

Telephone-Initiated (TEL) or Internet-Initiated (WEB) Transaction.

With this type of transaction you provide an authorization over the telephone or internet to a company or merchant to transmit a single ACH debit entry to your account to collect payment for goods or services. By providing your credit union information (routing and account number), you authorize the initiation of an ACH debit. Information relating to the transaction (i.e. company or merchant name, amount of transaction) will be provided to you on your monthly statement. You may stop payment on a TEL or WEB

transaction if it has not already been paid and if you give us a reasonable opportunity to act upon the stop payment order.

1. Terms and Conditions of Card Services.

The *Advantages Visa® Debit Card™*, *HSA Visa® Debit Card™* and *Advantages Access Card™*, (“Card”) means the access device that we issue to you to enable you to make various transactions by means of electronic funds transfer with respect to your checking and savings accounts. The Terms and Conditions of Card Services, (“Card Terms”) apply to all cardholders and to all transactions made with a Card. Upon receipt of a Card, you must sign the signature panel. When you sign the Card and each time you use the Card you agree to be legally bound by the Card Terms and the Electronic Funds Transfer Disclosure, as they may be amended or changed from time to time. We can change the Card Terms and impose fees or other charges at any time. If we do, we will mail you written notice thirty (30) days before the changes become effective. Your use of the Card after the effective date of any such amendments or changes shall constitute acceptance and agreement to such amendment or change. Our Account Agreements and Disclosures also apply to any transaction involving your deposit accounts.

Reporting a Lost or Stolen Card.

You are responsible for the possession and use of the Card and must notify us immediately in the event of loss, theft or possible unauthorized use of the Card by calling us at 1-800-288-6423 or 610-927-4000 in the Reading PA area, between 8:00 a.m. and 5:00 p.m. on any Monday – Friday business day (8:00 a.m. to 3:30 p.m. on Wednesday), or e-mail us during these times at Advantages@uecu.org. After hours, you must telephone us to report a lost or stolen card.

Use of Card.

The Card is our property and we may revoke all privileges connected with the Card at our discretion at any time without prior notice to you. The Card and its privileges are non-transferable by you. You will surrender the Card to us promptly upon demand. If the Card is issued for a joint account, you agree to be jointly and severally liable under the Card Terms and the Account Agreements and Disclosures. If your Card is lost, stolen or damaged, and you wish to obtain a replacement, we may impose a fee for each replacement Card issued. Refer to the current Fee Schedule for replacement card fees. You understand that we will not be responsible for anyone’s refusal to honor the Card. We will not be responsible for goods or services purchased through the use of your Card, except as may be provided by law. You agree that you will not

use your Card for any transaction that is illegal under applicable federal, state or local law.

Limitations on Use.

Payments to merchants for purchases and cash withdrawals from your deposit accounts will be charged to your accounts immediately. Payments to merchants may be made from your primary checking account or savings account with us, accessible by the Card. Purchases at merchants may be limited each day in aggregate. We may also limit the aggregate amount of cash you can withdraw during any day. Refer to the Transaction Limitations section of this disclosure for applicable limitations.

The available balance in the account(s) and the amount available under your overdraft protection line of credit or other overdraft protection plan, if applicable, further limits the maximum daily amount available for purchases or withdrawal.

Personal Identification Number.

Your Personal Identification Number (PIN), which you use with your *Advantages Visa® Debit Card™* or *Advantages Access Card™*, HSA *Visa® Debit Card™* is personal and confidential. You agree to take all necessary precautions that no one else learns your PIN. You will not disclose your PIN to anyone, write your PIN on, or keep it with your Card. Your PIN must be used to authenticate and validate your use of the Card, except use of the Card for purchases at participating *Visa®* merchants. You agree that if you give your PIN or Card to someone else to use, you are authorizing him or her to act on your behalf and will be responsible for any use of the Card by them.

Charges and Fees.

You agree to pay all charges or fees that may be imposed by us in connection with the Card as disclosed in our current Fee Schedule, as amended from time to time. Your account will be charged directly when and as such charges and fees are due and payable.

Disclosures.

You acknowledge that you have received an Electronic Funds Transfer Agreement and Disclosure, which explains your and our respective rights, duties and liabilities under the Electronic Funds Transfer Act. The use of your Card constitutes acceptance of the Terms and Conditions of Card Services and the Electronic Funds Transfer Agreement and Disclosure.

2. Transaction Limitations

ATM Withdrawals.

The *Advantages Access Card™* withdrawal limit is \$700 each day. The *Advantages Visa® Debit Card™* and HSA *Visa® Debit Card™* withdrawal limit is \$700 each day.

POS Purchases.

You may use your *Advantages Visa® Debit Card™* or HSA *Visa® Debit Card™* to make purchases up to \$2,000 each day. A hold may be placed on the funds available for purchases for the transaction request that has been submitted by the *Visa®* merchant for authorization. You may use your *Advantages Access Card™*, if linked to a Money Market Savings or checking account, to make purchases up to \$1000 each day at participating merchants.

PAL™ Transactions.

The Credit Union does reserve the right to limit the number and/or dollar amount of withdrawal requests per session or per business day. There is a limit on the number of access denials due to an improper Access Code. The number of attempts is not revealed for security purposes.

Advantages Online™ Home and Mobile Banking Transactions.

The Credit Union does reserve the right to limit the number and/or dollar amount of withdrawal requests per session or per business day or an aggregate amount or number of requests over a period of time. The withdrawal limitations are not revealed for security purposes. There is a limit on the number of access denials due to an improper Username or Password. The number of attempts is not revealed for security purposes. The Credit Union requires a current email address for access to the *Advantages Online™* service and we reserve the right to limit online access until your e-mail address is received and/or updated. "Money In" transfers originated by the Credit Union will have a 3 business day hold on amounts over \$2,500; new accounts will have a 3 business day hold placed on the full amount of the initial ACH deposit from an external account and a similar hold on any subsequent ACH deposit within the next 30 business days.

Savings Account Transfer Limitations.

During any monthly statement period, we ask that you not make more than six (6) withdrawals or transfers from your savings account to another share account or to a third party by means of a preauthorized or automatic transfer (including overdraft protection transfer), telephone order/ instruction,

check, draft or debit card (access methods vary by product). This includes transfers or withdrawals made by telephone, fax, and Internet instruction, except a transfer to pay on a UECU loan, or a withdrawal by check, mailed to you. These types of transfer from a savings account are limited by Federal regulation. If we do not limit these transactions, our cost to maintain reserve deposits at the Federal Reserve will increase. If your account exceeds these regulatory transfer limitations in one monthly statement period, your transfer may be rejected. If your account is an *Advantages Money Market Savings™* Account and you exceed these regulatory transfer limitations in any monthly statement period, you may be assessed a fee and your account may be subject to conversion into a non-interest bearing account. The abovementioned limit does not apply to transfers/withdrawals made at an ATM. There is also no limit on deposits into a savings account.

3. Fees and Charges.

There are certain charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

Advantages Visa® Debit Card, HSA Visa® Debit Card™ and Advantages Access Card™ Fees .

- Replacement card fee of \$5.00 per card.

Notice: A fee may be imposed on ATM and Visa® card transactions by a.) the automated teller machine (ATM) operator, if the member initiates a transfer from an ATM that is not operated by the institution issuing the card or other means of access and b.) by any national, regional or local network utilized to effect the transaction.

Foreign Transactions.

Purchases, cash withdrawals and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa® from a range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign

transactions, including purchases, cash advances, cash withdrawals and credits to your account. A fee of .8% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash advances, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

Advantages Online™ Fees.

No fees at present. We will notify you of any changes as required by applicable law.

Other Fees.

Any charges and fees such as Non-Sufficient Funds, Overdraft Transfer or Stop Payment fees applicable to our various deposit accounts generally shall apply to Electronic Transfers. Refer to our current Fee Schedule.

4. Consumer Liability for Unauthorized Transactions.

Tell us AT ONCE if you believe your access device has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your access device. Access device means a card, code, or other means of access to your account, or any combination thereof, that may be used to initiate electronic fund transfers. Telephoning is the best way of keeping your losses to a minimum. You could lose all the money in your account(s) plus, if applicable, the available balance in your overdraft protection account.

If you notify us within two business days after learning of the loss or theft of the access device, your liability shall not exceed the lesser of \$50 or the amount of unauthorized transfers that occur before notice to us. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device and we can prove we could have stopped someone from using your access device without your permission, if you had told us, you could lose as much as \$500.

If your statement shows any electronic funds transfer you did not make or authorize, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days, if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a

long trip or hospitalization) kept you from telling us, the time periods may be extended.

You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service or your access device you are responsible for any transactions they authorize or conduct on any of your accounts.

5. Business Days.

Our business days are Monday through Friday, excluding federal holidays.

6. Address and Telephone Numbers.

If you believe your access device has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you will tell us at once. The fastest way to notify us is to call 1-800-288-6423 or 610-927-4000 in the Reading PA area, between 8:00 a.m. and 5:00 p.m. on any Monday – Friday business day (8:00 a.m. to 3:30 p.m. on Wednesday), e-mail us during these times at Advantages@uecu.org or login to your account online via www.uecu.org and send us a secure message using the Messages tab in *Advantages Online*[™]. After hours, you must call to report a lost/stolen access device and you will be provided a toll free number to report your Lost/Stolen access device. You should also call the number above or send an email to the address above if you believe a transfer has been made using the information from your check without your permission.

7. Documentation of Transfers.

Periodic Statements.

Transactions generated by you through electronic methods including *Advantages Online* Home and Mobile Banking, *Advantages Visa® Debit Card*[™], *HSA Visa® Debit Card*[™], *Advantages Access Card*[™] and *PAL*[™] will appear on your monthly account statement.

Terminal Receipts.

You can get a printed receipt, unless the transaction amount is \$15 or less, for each automated teller machine transaction or purchase transaction or Visa® merchant transaction which you make, at the time of transaction.

Direct Deposits.

If you arrange to have electronic direct deposits made to your account at least once every sixty (60) days from the same

person or company, you can call us at 800-288-6423 (or 610-927-4000 in the Reading PA area) to find out whether or not the deposit was made or view your transaction history via our online banking service, *Advantages Online* at www.uecu.org.

8. How to Stop a Recurring Payment and Notice of Varying Amounts

Stop Payments.

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 800-288-6423 or write us at Utilities Employees Credit Union, P.O. Box 14864, Reading, PA 19612 in time for us to receive your request three (3) business days before the payment is scheduled to be made. If you call, we will also require you to put your request in writing and get it to us within 14 days after you call. An oral stop payment shall cease to be binding 14 days after it has been made. We will charge a fee for each stop payment order you give according to our current fee schedule. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Notice of Varying Amounts.

If these regular payments may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. If you wish to verify a preauthorized transfer, you may call us at the telephone number set forth in this disclosure.

9. Our Liability.

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 and according to your properly entered and transmitted instructions, we will be liable for your losses or damages as required by federal law. However, there are some exceptions. We will not be liable, for instance:

- a. If through no fault of ours, you do not have enough available funds in the account from which a payment or transfer is to be made or if we reverse a payment or transfer because of insufficient funds.

- b. If any payment or transfer would exceed the credit limit of any account.
- c. If the terminal where you are making the transfer or the electronic fund transfers system was not properly working and you knew about the breakdown when you started the transfer.
- d. If you used your card or access code in an incorrect manner.
- e. If the Automated Teller Machine where you are making the transfer does not have enough cash.
- f. If the money in the account from which a payment or transfer is to be made is subject to legal process, or other claim restricts the transaction.
- g. If the telephone, computer equipment or mobile access device you use to conduct audio response or online banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- h. If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions we have taken. Such circumstances include but are not limited to computer failure, telecommunications outages, fire, flood, and other natural disasters.
- i. Except as required by law, we shall not be liable for indirect, incidental or consequential damages arising out of use of Advantages Online™ or other electronic funds transfer services.
- j. Any other exceptions as established by the Credit Union.

10. Disclosure of Account Information.

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

- a. Where it is necessary for completing transfers or services.
- b. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- c. In order to comply with legal process, a government

agency or a court order.

- d. If you give us written permission or if you opt-in orally, electronically or in writing.
- e. As allowed in compliance with NCUA regulation 716, Privacy of Consumer Financial Information.

11. In Case of Errors or Questions.

If you think your statement is wrong or if you need more information about an electronic transfer listed on the statement, immediately telephone us at 800-288-6423 or 610-927-4000 in the Reading, PA area, email us at Advantages@uecu.org or write us at P.O. Box 14864, Reading, PA 19612-4864. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- a. Tell us your name and account number.
- b. Describe the error or the transfer you are unsure about, the date the transaction occurred, and explain as clearly as you can why you believe it is in error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question(s) in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (5 business days for an unauthorized *Advantages Visa® Debit Card™* point-of-sale transaction 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 forty-five (45) days (90 days if the transfer involved a new account*, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (5 business days for an unauthorized *Advantages Visa® Debit Card™* point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. (* Your account is considered a new account for the first 30 days after the first deposit is made).

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

12. Changes in Terms.

We may change the terms and conditions of our electronic fund services from time to time. We will notify you of changes by giving written notice of change at least 21 days prior to the effective date of the change, as required by law. However, if the change is made for security purposes we can make a change without giving prior notice.

13. ATM Safety Notice.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM).

- Do not write your Personal Identification Number (PIN) on your ATM Card.
- Be aware of your surroundings. At night, be sure the facility is well lighted.
- Consider having someone accompany you when the ATM is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash in the safety of your own car, home or other secure surrounding.
- 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.
- Do not accept assistance from anyone you do not know when using an ATM.
- Report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.

TRUTH-IN-SAVINGS DISCLOSURE

Savings and IRA Account Terms.

Account Type	Minimum Balance to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Dividend Rate *	Annual Percentage Yield (APY) *
Share Savings	\$5.00**	\$5.00**	_____ %	_____ %
Special Savings	none required	none required	SEE _____ %	SEE _____ %
IRA Savings	none required	\$0.1 - \$49,999.99 \$50,000 and over	ENCLOSED _____ % _____ %	ENCLOSED _____ % _____ %
Health Savings	none required	none required	RATE _____ %	RATE _____ %
Money Market Savings	none required	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 and over	SHEET _____ % _____ % _____ %	SHEET _____ % _____ % _____ %

* Dividend rate and APY may vary after the account is opened. Annual Percentage Yield assumes dividend remains on deposit. Withdrawals of dividend will reduce earnings. Current dividend rates will be quoted upon request at 1-800-288-6423 or 610-927-4000 (in Reading, PA area) or can be obtained at www.uecu.org.

** Par value of one voting membership share is \$5.00.

- **Dividends.**

Dividend Rate. The dividend rate and APY may change after the account is opened. Rates are subject to change at the Credit Union's discretion, without notice.

Compounding and crediting. Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are credited, you will receive accrued dividends. Balance computation method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. Accrual of dividends. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Nature of dividends. Dividends are paid from current income and available earnings, after required transfers to reserves.

- **Transaction Limitations.** Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer. Transfers from a savings account by preauthorized, automatic, or telephone transfer, check, draft, ACH or debit card (access methods vary by product) or similar order are limited to six per statement cycle. If your account exceeds these regulatory transfer limitations in any monthly statement period, you may be assessed a service fee and your transaction may be rejected. If your account is a Money Market Savings and

you exceed these regulatory transfer limitations in any monthly statement period, you may be assessed a service fee and your account may be subject to conversion into a non-interest bearing account.

- **All Savings Accounts:** A \$10.00 excess transaction fee will be assessed for each transfer, check, draft, ACH or debit card payment, above the regulatory limit of six, which posts to your account in a monthly statement cycle.
- **Money Market Savings Only.** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance. A \$10.00 service fee will be assessed if your account balance falls below \$2,500 on one or more days in a statement cycle.
- **IRA Savings Only.** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance.

Checking Account Terms.

Account Type	Minimum Balance to Open Account	Minimum Daily Balance to Avoid a Monthly Fee	Monthly Service Fee	Per Check Charge	Dividend Tiers	Dividend Rate †	Annual Percentage Yield (APY) †
Rewards Checking	\$ 25.00 or an electronic deposit	N/A	None	None	N/A	None	None
Rewards Checking PLUS	\$ 25.00 or an electronic deposit	\$ 500 [^]	\$10.00 [^]	None	\$.01 - \$9,999.99 \$10,000- \$49,999.99 \$50,000 and over	SEE ENCLOSED _____% _____% _____% RATE SHEET	SEE ENCLOSED _____% _____% _____% RATE SHEET

† No minimum balance is required to earn Dividends. The disclosed dividend rate and APY may vary after the account is open. Annual Percentage Yield assumes dividends remain on deposit. Withdrawals of dividend will reduce earnings. Current dividend rates will be quoted upon request at 1-800-288-6423 or 610-927-4000 (in Reading, PA area) or can be obtained at www.uecu.org.

- **Dividend Rate.** The dividend rate and APY may change after the account is opened. Rates are subject to change at the Credit Union's discretion, without notice.
- **Compounding and crediting.** Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are credited, you will receive accrued dividends.
- **Balance computation method.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

- **Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
- **Transaction Limitations.** Accounts are only transferable on the records of the Credit Union.
- **Rewards Checking PLUS Only.** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance.

^ Monthly service fee will not be charged if a minimum daily balance of \$500 is maintained or if a total of \$500 in electronic deposits is made to your Rewards Checking PLUS during the month.

Active UECU checking accounts have one or more transactions per month. A checking account that is inactive for six consecutive months will be closed and any remaining funds will be transferred to the member's Share Savings Account.