

HEALTH SAVINGS ACCOUNT (HSA)

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash (i.e. checks) or cash items into your account.

TRANSACTION LIMITATIONS. In order to comply with federal tax law, HSA debit cards may not be utilized for transactions at merchant types that may allow overdrafts to the HSA. These merchant types include service stations (pay at the pump fuel purchases), airlines, hospitality companies (e.g. hotels and motels), car rental agencies and entertainment companies (e.g. cruise lines, ticket brokers, theme parks).

COMMON FEATURES OF ALL ACCOUNTS

BYLAW REQUIREMENTS. You must complete payment of one share in your Prime Share account as a condition of admission to membership, currently \$1.

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 from any other share/share account as defined in Regulation D.

NATURE OF DIVIDENDS. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. This disclosure further explains the dividend feature of your non-share certificate account(s).

NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

ELECTRONIC FUNDS TRANSFER Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling are indicated below (some may not apply to your account). Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

DIRECT DEPOSITS. You may make arrangements for certain direct deposits to be accepted into your Checking or Prime Share account(s).

PREAUTHORIZED WITHDRAWALS. You may make arrangements to pay certain recurring bills from your Checking or eShare account(s). Before starting direct deposits or preauthorized withdrawals, call the Credit Union to verify your electronic account number.

ATM TRANSFERS. You may access your account(s) by ATM using your Debit/ATM or ATM card and personal identification number (PIN) to:

- transfer funds from Prime Share account(s) to checking with a Debit/ATM or ATM card;
- transfer funds from checking to Prime Share account(s) with a Debit/ATM or ATM card;
- make deposits to Prime Share and checking account(s) with a Debit/ATM or ATM card;
- get cash withdrawals from checking account(s) with a Debit/ATM or ATM card;
- get cash withdrawals from Prime Share account(s) with a Debit/ATM or ATM card; and
- get information about:
 - the account balance of your checking accounts with a Debit/ATM or ATM card; and
 - the account balance of your Prime Share accounts with a Debit/ATM or ATM card

Some of these services may not be available at all terminals.

TYPES OF DEBIT CARD TRANSACTIONS. You may access your Checking account(s) to purchase goods (in person), pay for services (in person), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that can be done with a credit card (that participating merchants will accept with a credit card).

CARD OWNERSHIP. All ATM/Debit cards and PINs we provide are the property of the Credit Union. If this agreement is terminated, you agree to surrender the card(s) to us.

LIMITATIONS OF EFT. There is no limitation on the number or dollar amount of deposits or payment transactions or transfers between accounts you may make at an automated teller machine during its 24-hour operating cycle. To protect against possible losses, however, there are limitations on how much cash you can obtain from the machines during a single cycle. Regardless of the number of cards we may issue to you, your ATM card will only allow you to withdraw up to \$500 from the ATMs during the portion of a cycle that they are "online" to our computer, but, of course, not in excess of the verified balance in the account(s), reduced by the amount of cash withdrawn during the "online" part of that cycle. The ATMs dispense cash in differing multiples and minimum amounts depending on the brand of the machine.

In cases where an ATM card has been authorized for obtaining cash advances from the ATMs on a line-of-credit or credit card loan account, the maximums mentioned above include such cash advances.

POINT-OF-SALE SERVICES. Your Debit/ATM card may be used to purchase goods and services from Participating Merchants. Some Participating Merchants may permit you to receive cash back as part of a purchase. Purchases made with your card, including any purchases when you receive cash, are referred to as Point-of-Sale transactions and will cause your Checking account or Health Savings Account (HSA) to be debited for the amount of the purchases. Your Checking account and/or Health Savings Account (HSA) are the only accounts that may be used for Point-of-Sale transactions. This means you may not access your other share accounts at Point-of-Sale Terminals.

Point-of-Sale transactions are handled electronically and may be transmitted immediately. By performing these Point-of-Sale transactions, you agree that we may place a hold on the funds in your account as soon as we receive notice that you have performed a Point-of-Sale transaction. Your account actually will be debited for the amount of the transaction shortly after this time. If you become indebted to us in any manner due to a Point-of-Sale transaction, or any other EFT transactions, we may use the funds in your account(s) at any time and without notice to you to pay off the debt (i.e., we may use our Set Off rights against your account).

If your account is a joint account, and one or more joint owners are indebted to us in any manner due to a Point-of-Sale transaction, we may use the funds in the joint account to pay the debt at any time and without notice to you or the joint owner. If we make a Set Off against your account, you agree to release us from all liability arising out of the Set Off. In addition to these Set Off rights, you also authorize us to draw on any line-of-credit you have attached to any of your accounts to pay any debt you may owe us as a result of a Point-of-Sale transaction.

CHARGES FOR ELECTRONIC FUNDS TRANSFER. We do not charge for direct deposits to any type of account. We do not charge for preauthorized withdrawals from any type of account. Except as indicated elsewhere, we do not charge for electronic funds transfers.

UNLAWFUL INTERNET GAMBLING. I/We understand that unlawful internet gambling is prohibited in conjunction with any membership account and all payment systems relating to accounts such as, but not limited to: automated clearing house (ACH) systems, card systems, check collection systems, money transmitting businesses and wire transfer systems. I/We understand that the Credit Union will block transactions that are deemed unlawful internet gambling. I/We understand that the Credit Union will not be liable to any party when preventing or prohibiting the acceptance of its products and services in connection with a transaction or otherwise refuses to honor a transaction when the transaction is a restricted transaction, the Credit Union reasonably believes the transaction to be restricted, or the Credit Union is a participant in a designated payment system and blocks or otherwise prevents the transaction in reliance on the policies and procedures of the designated payment system in an effort to comply with Regulation GG.

RIGHT TO DOCUMENTATION

TERMINAL TRANSFERS. You can get a receipt at the time you make any transaction.

PERIODIC STATEMENTS. You will get a monthly account statement from us for your Checking account.

You will get a monthly account statement from us for your Prime Share accounts unless there are no electronic fund transfers (EFT) in a particular month. In any case, you will get a statement at least annually.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

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

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

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated, you should notify:

Department of Insurance and Financial Services
P.O. Box 30220
Lansing, MI 48909-7720

Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line-of-credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If you believe your card and/or code has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed on this brochure.

ERROR RESOLUTION

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.

Tell us your name and account number (if any). 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.

Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) 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 point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

POINT-OF-SALE AND FOREIGN COUNTRY EFT TRANSACTION ERRORS OR QUESTIONS. If your notice of error involves an electronic funds transfer resulting from a Point-of-Sale transaction at a Participating Merchant or an EFT made other than in the United States or Puerto Rico, we may take up to 20 business days to investigate the matter and tell you the results of our investigation, or, if we need more time to complete our investigation, we will credit your account within 20 business days for the amount you think is in error and take up to 90 days to investigate your complaint or question.

4Front Credit Union
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More detailed information is available upon request.

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all checking accounts. Our policy is to make funds from your deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds 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 closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the same day we receive 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. However, the first \$200 of your deposits will be available on the same day we receive notification of your deposit.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, 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 will need the funds from a deposit right away, you should ask us when the funds are available.

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; or
- you deposit checks totaling more than \$5,000 on any one day;
- you redeposit a check that has been returned unpaid;
- you have overdrawn your account repeatedly in the last six months; or
- there is an emergency, such as failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, 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 your account is open. Funds from electronic direct deposits to an account will be available on the business day we receive the deposit. Funds from deposits of cash and wire transfers will be available on the business day that we receive the deposit. Funds from the first \$5,000 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 business day that we receive the deposit if the deposit meets the following requirement: The check must be payable to the member. The excess over \$5,000 will be available on the ninth business day after the day of deposit. Funds from all other check/draft deposits will be available on the seventh business day after the day of deposit.

RESPONSIBILITY FOR OVERDRAFT. If you obtain cash from an ATM which creates an overdraft in your regular share account, the overdraft amount of it to us, you also authorize us, in such a case, to apply from any other shares you may have in the Credit Union such amount as may be necessary to pay such overdraft amount. If the overdraft is created in your checking account, (1) a transfer will be made from your other share created in your checking account, (2) an advance on your overdraft line-of-credit loan account with us will be made to cover the overdraft, and you will repay that advance in accordance with the terms and conditions of your line-of-credit plan.

CREDITING OF DEPOSITS AND PAYMENTS. Deposits or payments made at an ATM, whether in cash, by check, or money order, are subject to verification and the posting of such deposits and payments to share, checking or loan accounts may be delayed until they can be collected from the machine, verified and entered into our accounting system. Further delay may occur if the transaction is made on or immediately prior to a Saturday, Sunday or holiday on which we are closed. If you place a check or money order in the machine as a deposit or payment, it is subject to collection in accordance with your account agreement with us and our funds availability policy.

DEPOSITS AT AUTOMATED TELLER MACHINES WE DO NOT OWN OR OPERATE. Funds from any deposits (cash or checks) made at automated teller machines we do not own or operate will not be available until the second business day after the day of your deposit.

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www.4frontcu.com



This brochure contains the rules which govern your personal account(s) with us. Please read this brochure carefully. If you sign your signature card or continue to have an account with us, you agree to these rules, our by-laws and any by-law amendments. You agree to pay the fees we charge, and you give us the right to collect any fees, as earned, directly from the account balance. You will receive a separate schedule of rates, qualifying balances, and fees, if they are not included in this brochure.

This agreement is subject to applicable federal laws and the laws of the state of Michigan (except to the extent that this agreement can and does vary such rules) and the body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this brochure is to: (1) summarize the existing rules applicable to the more common transactions; (2) establish rules to govern transactions or events which the law does not regulate; (3) establish rules for certain events or transactions which the law already regulates but permits variation by agreement; and (4) give your funds availability, electronic fund transfers and/or truth-in-savings policy disclosures. We may permit some variations from this standard agreement, but any variations must be agreed to in writing either on our signature card for the account or in some other written form.

As used in this brochure, the words “we,” “our,” and “us” mean the Credit Union and the words “you” and “your” mean the owner(s) of the account and any “agent” appointed by, or on behalf of, the owner(s) to sign on the account in a representative capacity.

LIABILITY. Each of you agrees for yourself (and the person or person you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees. You agree that at our option we may suspend your membership if you violate the terms of this agreement.

DEPOSITS. Any items, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. We are not responsible for transactions received after our “daily cut-off time” on a business day we are open, or received on a day in which we are not open for business. These will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

WITHDRAWALS. Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing their signature on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge against your account a check, even though payment was made before the date of the check. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account as explained in our by-laws. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our by-laws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty.

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 some forms of ownership on any or all of our accounts.

INDIVIDUAL ACCOUNT – is owned by one person.

JOINT ACCOUNT - WITH SURVIVORSHIP (And Not as Tenants in Common) – is owned by two or more persons. Each of you intends that upon your death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

REVOCABLE TRUST ACCOUNT – If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this type of account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time.

CORPORATE, PARTNERSHIP, AND OTHER ORGANIZATIONAL ACCOUNTS – We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

PLEDGES. Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor or trust account beneficiary becomes effective. For example, if one joint tenant pledges the deposit evidenced by this agreement for a debt (i.e. uses it to secure a debt) and then dies, (1) the surviving joint tenant’s rights in this account do not take effect until the debt has been satisfied and (2) the debt may be satisfied with the funds in this account.

COURTESY PAY. May provide certain account holders in “good standing” with the ability to overdraw their personal checking account up to \$500. If the account has been maintained in good standing, defined as (a) Making regular deposits sufficient to cover transactions; (b) Maintaining a positive account balance for at least one day every thirty days or less, and; (c) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient funds and/or Courtesy Pay charges). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees for the same item. This non-contractual courtesy of paying overdrafts requires no account holder action. It is not a loan. No additional agreements need to be signed, and it costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this “courtesy,” we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non-Sufficient Funds and/or Courtesy Pay charge for each item that overdraws the account. Unless you have applied for and received an overdraft line of credit, we do not have to pay your overdrafts. However, if you do not have an overdraft line of credit, or do not want us to overdraw your account under any circumstances even as a courtesy to clear an item that you have written, you must tell us not to do so. You understand that it may be a crime to write a check you know will not be paid. If your account receives a monthly direct deposit benefit check, such as Social Security or VA Disability, from the United States government and you do not want us to use funds in that account to pay an overdraft, you must tell us. If you do not tell us, you consent to allowing us to apply those funds to repay your overdrafts. Our Fee Schedule states the fee charged for paying your overdrafts.

FEES FOR OVERDRAWING ACCOUNTS. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft, or item. You may consult the Funds Availability Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

STOP-PAYMENTS. A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it before our stop-payment cut-off time. A stop-payment order must precisely identify the number, date, amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item and by any other person, even though such person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question.

TELEPHONE AND ONLINE TRANSFERS. A telephone transfer, whether person to person or via telephone banking, in addition to transfers via online banking, from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. We restrict the number of transfers from a savings account to another account, or third parties, to a maximum of six per month. Other account transfer restrictions are described elsewhere in this document.

AMENDMENTS AND TERMINATION. We may change our by-laws and any term of this agreement. Rules governing changes in interest or dividend rates have been provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in this Credit Union terminates. You agree to keep us informed about your current contact information at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS. You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized payments or alterations, you must promptly notify us of the relevant facts. If you fail to complete either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we exercised ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items forged or altered by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but that such time will not, in any circumstance, exceed a total of 30 days from when the statement is first made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we make the statement available, you cannot assert a claim against us on any items in that statement and the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

DIRECT DEPOSITS. If in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on items you write unless we have agreed to the restriction in writing signed by an officer of the Credit Union. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.”

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 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(s) on the signature card or that are filed separately with us and contain the required number of signatures for this purpose.

RIGHT TO REPAYMENT OF INDEBTEDNESS. You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ for legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note. Our right to repayment does not apply to this account if: (a) it is a Health Savings Account (HSA), an Individual Retirement Account (IRA) or other tax-deferred retirement account, or (b) the debtor’s right of withdrawal arises only in 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 our right to repayment.

AGENTS. An agent is someone who you authorize to have access to this account on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign on the space as an authorized signer on the signature card, or by separate form (such as a power of attorney). An agent is not an owner of the account. We may refuse to accept an agent, or an agency account.

FAIR AND ACCURATE CREDIT TRANSACTIONS (FACT) ACT DISCLOSURE.

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.

TRUTH-IN-SAVINGS DISCLOSURE

SHARE ACCOUNTS

4FRONT PRIME SHARE

MINIMUM BALANCE REQUIREMENTS. A \$1 minimum balance is required.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. You may make as many withdrawals and/or transfers as you like during a given month.

PAR VALUE OF A SHARE. The par value of a share in this account is \$1.

MONEY MARKET SHARE

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. Your average daily balance must be \$1,000 or greater in order to earn dividends. Dividends will not be paid if the balance drops below \$1,000. If you close your account before dividends are paid, you will receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. The minimum amount you may withdraw is \$500. During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, or automatic transfer, or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union, as required by federal government Regulation D.

ESHARE

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to these accounts.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. You may make as many withdrawals and/or transfers as you like during a given month.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. You may not make any withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order, or instruction or similar to a third party.

DESIGNATED SHARE

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to these accounts.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. During any month, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, or automatic transfer, or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union, as required by federal government Regulation D.

CHRISTMAS CLUB

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. If you close your account before dividends are paid, you will not receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. You are allowed to make two withdrawals during the year and can close the account at any time. The third withdrawal during the year closes the account and remaining funds are paid to your Prime Share.

SHARE CERTIFICATE, IRA CERTIFICATE & JUMBO SHARE CERTIFICATE MINIMUM BALANCE REQUIREMENTS

A product-specific minimum deposit and corresponding minimum daily balance is required each day to obtain the disclosed annual percentage yield. These minimum deposits/balances are as follows:

Share Certificates & IRA Share Certificates (6, 12, 18, 24, 36, 48, and 60 months)
Minimum deposit and balance: \$1,000

Jumbo Share Certificates (12, 24, 36, 48, and 60 months)
Minimum deposit and balance: \$100,000

RATE INFORMATION. The dividend rate on your account with the corresponding annual percentage yield is on a separate rate schedule that is available upon request. You will be paid this rate until first maturity.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. Alternately, you may choose to have dividend paid to you or another account rather than credited to this account. This frequency matches the crediting frequency for this account which is stated above. If you close your account before dividends are paid, you will receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash (i.e. checks) or cash items into your account.

TRANSACTION LIMITATIONS. No deposits are allowed to share certificates except during the seven day grace period which follows the maturity of an automatically renewing account. Days included in this definition are Monday through Saturday that the Credit Union is open for business. No partial withdrawals of principal are allowed from your account before maturity except for IRA Share Certificates where the account owner has reached the age of 70 ½. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw dividends credited in the term before maturity of that term. You can withdraw dividends anytime during the term of crediting after it is credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have the dividends paid to you or to another account in lieu of having your dividends credited to this account. A penalty may be imposed for withdrawals before maturity. The penalty imposed will equal 30 days interest for 6 and 12 month share certificates and 90 days interest for 18, 24, 36, 48, and 60 month share certificates on the amount withdrawn subject to penalty. There are certain circumstances, such as the death or incompetence of an owner, or at age 70 ½ for IRA Share Certificates where we may waive or reduce this penalty.

WITHDRAWAL IN DIVIDEND PRIOR TO MATURITY. The annual percentage yield is based on an assumption that dividend will remain in the account until maturity. A withdrawal will reduce earnings.

AUTOMATICALLY RENEWABLE ACCOUNT. This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. If you prevent renewal, your account will be placed in a dividend-bearing account. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new share certificates on the maturity date which have the same term, minimum balance (if any) and other features as the original share certificate.

DRAFT ACCOUNTS

4FRONT CHECKING

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

COMPOUNDING AND CREDITING. This account pays no dividends.

TRANSACTION LIMITATIONS. Unlimited check writing and debit/ATM transactions.

MONEY MARKET CHECKING

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

RATE INFORMATION. The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING. Dividends will be compounded and credited to your account every month. Your Money Market Checking average daily balance must be \$1,000 or greater in order to earn dividends. Dividends will not be paid if the balance drops below \$1,000. If you close your account before dividends are paid, you will receive the accrued dividends.

DAILY BALANCE COMPUTATION METHOD. Dividends are calculated by the average daily balance method. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

TRANSACTION LIMITATIONS. You may make as many withdrawals and/or transfers as you like during a given month.