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AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS AND DISCLOSURES CONTAIN IMPORTANT MEMBERSHIP INFORMATION, NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES, ELECTRONIC SERVICES AGREEMENT AND DISCLOSURES, FUNDS AVAILABILITY POLICY, WIRE TRANSFER AGREEMENT, AND PRIVACY POLICY DISCLOSURE. PLEASE BE CERTAIN TO READ THESE AGREEMENTS AND DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Agreements And Disclosures (this “Agreement”), the references to “We,” “Us,” “Our” and “Credit Union” mean RIDGEDALE FEDERAL CREDIT UNION. The words “You” and “Your” mean each person applying for and/or using any of the services described herein. “Account” means any account or accounts established for You as set forth in this Agreement. The word “Card” means any VISA Debit Card issued to You by Us and any duplicates or renewals We may issue. Our Personal Computer Account Access System is hereinafter referred to as “Online Banking” and “E-Check” means any check which You authorize the payee to process electronically. For joint accounts, read singular pronouns in the plural.

THIS AGREEMENT IS APPLICABLE TO NEW AND EXISTING ACCOUNTS AND REPLACES ALL PRIOR AGREEMENTS REGARDING YOUR ACCOUNT, INCLUDING ANY VERBAL OR WRITTEN STATEMENTS OR REPRESENTATIONS. WHEN YOU SIGN AN ACCOUNT APPLICATION OR USE YOUR ACCOUNT, INCLUDING ANY ACCOUNT SERVICE, YOU AND ANYONE ELSE IDENTIFIED AS AN OWNER OR AUTHORIZED SIGNER ON YOUR ACCOUNT CONSENT TO THE TERMS OF THIS AGREEMENT. We regularly update this Agreement. You are responsible for ensuring that any authorized signer is familiar with this Agreement. If you keep your Account open after we change this Agreement or end a fee waiver, you agree to the changes.

RIDGEDALE FEDERAL CREDIT UNION MEMBERSHIP

To apply for membership with Ridgedale Federal Credit Union, You must complete, sign and return an application for membership.

Your signature on Your application for membership informs the Credit Union that You would like to join the Credit Union and that You agree to conform to the Credit Union’s Bylaws and Amendments.

Credit Union membership is granted to applicants within Ridgedale Federal Credit Union’s common bond as outlined in the Credit Union’s Charter.

Eligibility also includes spouses of persons who died while within the field of membership; Credit Union employees; persons retired as pensioners or annuitants from organizations within the Credit Union’s common bond; and organizations of such persons. By signing Your application for membership, You acknowledge receipt of this Agreement, including the terms and conditions which apply to Your Accounts.

FAMILY MEMBERSHIP

Credit Union members in good standing and whose status is currently within the Credit Union’s common bond (as outlined therein) may sponsor immediate family members and possibly other members of Your household for Credit Union membership. Eligible family members may include for instance: father, mother, brother, sister, son, daughter,

grandmother, grandfather and spouse (which may include anyone living in Your residence that You maintain a single economic unit with).

REQUIRED IRS AND BANK SECRECY ACT (BSA) INFORMATION

Federal law requires each individual becoming a member to certify under penalty of perjury that the Taxpayer Identification Number (TIN) furnished to Credit Union is the individual’s correct number and the individual is not subject to backup withholding. For an individual, your TIN is usually your Social Security Number. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required for backup withholding. Failure to provide a valid TIN and to complete and sign a membership application certifying your Social Security Number for this purpose could result in backup withholding being applied to all your interest earnings (dividends) at Credit Union. If you are not a U.S. citizen or U.S. resident alien, you must complete a Form W-8BEN verifying non-resident alien status. In addition, in compliance with the Currency and Foreign Transactions Act, also known as the Credit Union Secrecy Act (BSA), the U.S. government now requires that we ask you to supply certain information about your employment and other sources of income.

ACCOUNT AGREEMENT

YOU AGREE AND ACKNOWLEDGE THAT THIS AGREEMENT CONTROLS YOUR ACCOUNT(S) WITH RIDGEDALE FEDERAL CREDIT UNION, TOGETHER WITH ANY OTHER RELATED DOCUMENT SUCH AS OUR FUNDS AVAILABILITY POLICY AND ELECTRONIC SERVICES AGREEMENT AND/OR OTHER AGREEMENTS AND DISCLOSURES, ALL OF WHICH, TO THE EXTENT APPLICABLE, ARE INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

INDIVIDUAL ACCOUNTS. An individual Account is an Account owned by one person who has qualified for membership. If the Account owner dies, the interest passes, subject to applicable law, to the Account owner's estate or Payable on Death beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing Our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death and to any security interest or pledge granted by the Account owner and subject to our statutory lien rights.

JOINT ACCOUNTS. Your Account is governed by the New Jersey Multiple Party Deposit Account Act (N.J.S.A. 17:16I-1 et seq.). **All funds on deposit are owned by any of the joint owners with right of survivorship.** Ownership of Your joint Account cannot be changed by will. **Each owner of Your Account has a present right to payment from Your Account, which means We can release or pay any amount on deposit in Your Account to any owner.** When we accept a deposit, permit a withdrawal, or allow a payment on an Account, we can rely on the terms of this Agreement and the structure of the Account. We have no obligation to inquire about the source or ownership of the funds deposited or withdrawn from an Account. Each owner owns his/her net contribution to the Account. In the absence of proof of net contribution, and unless You have specifically otherwise agreed, each owner will own an equal share of Your Account. The Credit Union is not required to determine net contributions. The Credit Union may make payment from Your Account, including payment of the entire account balance: (a) pursuant to any statutory or common law right of set off, levy, attachment or other valid legal process or court order, relating to the interest of any one or more of the owners; and (b) on request to a trustee in bankruptcy, receiver in any state or federal insolvency proceeding, or other duly authorized insolvency representative of any one or more of the owners. Upon the death or incompetence of an owner to this Account: (a) where there is only one surviving owner, the entire Account will belong to the survivor; (b) where there are two or more surviving owners, each surviving owner will continue to own his/her proportionate share. The portion of the Account owned by the deceased owner will be shared equally by the survivors. The joint owners of the Accounts hereby agree with each other and with Us that all sums, whenever paid into the Account(s) by any or all of the joint owners to the credit of the joint owners with all accumulations thereon, are subject to the withdrawal or receipt of any owner. Payments made by Us to any owner or the survivor or survivors shall be valid and discharge Us from any liability for such payment pursuant to the New Jersey Multiple Party Deposit Account Act.

You authorize Us to recognize any of the signatures subscribed in Your application for membership for the payment of funds or the transaction of any business for the Accounts. All owners

are liable to Us for any overdrafts that may occur on Your Account, regardless of whether or not a benefit occurred, and checks cashed against any Account are subject to collectability from such Account if returned unpaid. Any owner may provide Us written notice to freeze funds on deposit and We may, at Our option, honor such written request. If We do, then the Account will remain frozen until We receive subsequent written notice signed by all owners of the Account as to a disposition of funds on deposit. Any or all of the joint owners may pledge all or any part of the shares in the Accounts as collateral security to a loan or loans and any funds on deposit may be utilized to satisfy any debt or garnishment of any owner of the Account. The right or authority of the Credit Union under this Agreement shall not be changed or terminated by said owners or any of them except by written notice to Us, which shall not affect transactions made prior to such notice. It is the responsibility of joint account owners to determine any legal effects of opening and maintaining a joint account.

CUSTODIAL ACCOUNTS. Any custodial Account You open with Us is subject to the New Jersey Uniform Transfers To Minors Act and it is Your responsibility to determine any legal effects related to this type of Account. You understand and agree that the gift of money to the minor named at the time You open such Account includes all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the New Jersey Uniform Transfers To Minors Act as it is now or hereafter amended. The age of delivery to custodian FBO minor shall be upon the age of 21 unless otherwise specified by the custodian under the New Jersey Uniform Transfers to Minors Act.

INFORMAL TRUST ACCOUNTS. If the Account Designation for Your Account is a Trust Account and you do not provided us with a formal trust agreement, Your Account is subject to the following terms and conditions, as applicable. It is Your responsibility to determine and understand any legal effects related to this type of Account. We require all Trust Accounts to name a beneficiary. For informal revocable and living trust Accounts, the individual establishing the Trust (the "Settlor") must be a member of the Credit Union and any withdrawal of Trust Account funds will be deemed a revocation of the Trust to the extent of any such withdrawal unless. The Settlor may change the beneficiary at any time by providing Us adequate proof of such change in a manner acceptable to the Credit Union.

If your account is an informal Trust Account, Your Account is governed by the New Jersey Multiple Party Deposit Account Act (N.J.S.A. 17:16I-1 et seq.). Ownership of Your Trust Account cannot be changed by will. A Trust Account belongs to the trustee(s) during the lifetime of the trustee(s), and belongs

to the beneficiary(ies) upon death of all trustees. You agree that all sums, whenever paid to the Trust Account, shall be held by the trustee(s) in trust for the beneficiary(ies) named, subject to the right of the trustee(s) to revoke the same in whole or in part by, and to the extent of, the withdrawal of sums from the Account. Where there are two or more trustees, each trustee has a right to payment from the Account. Where more than one trustee appears on the Account, withdrawals and the pledge of shares against loans may be made by any trustee acting alone (unless two signatures are required). Each trustee owns his/her net contribution. In the absence of proof of net contribution and unless the trustees have specifically otherwise agreed, each trustee will own an equal share of the Account during his/her lifetime. Upon the death of a trustee, the surviving trustee(s) will continue to own his/her proportionate share of the Account. The share owned by the deceased trustee will be shared equally by the surviving trustee(s). The Credit Union is not required to determine net contributions. Upon the death of the sole surviving trustee, the Account will be distributed by the Credit Union to the beneficiary(ies). Any beneficiary has rights to the Account: (a) if the beneficiary is a natural person, only if the beneficiary is alive and only if the Settlor is deceased; (b) if the beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and only if the Settlor is deceased. Where there are two or more beneficiaries, the Account shall be distributed by the Credit Union to the beneficiary(ies) who survive all the trustees. Unless otherwise specifically stated in the Account by the trustee(s), each surviving beneficiary will receive an equal share of the Account. If the sole remaining beneficiary dies (in the case of a natural person), or is no longer in operation as a validly constituted, registered and/or licensed entity under applicable state law (in the case of a charity or non-profit organization), the Trust is terminated. You understand and agree that We may make payment from Your account, including payment of the entire account balance: (a) pursuant to any statutory or common law right of set off, levy, garnishment, attachment or other valid legal process or court order, relating to the interest of any one or more of the Owners; and (b) on request to a trustee in bankruptcy, receiver in any state or federal insolvency proceeding, or other duly authorized insolvency representative of any one or more of the Owners.

ACCOUNTS IN THE NAME OF A TRUST/FORMAL TRUST ACCOUNTS. A formal trust Account is an Account established in the name of the trust pursuant to a separate trust agreement. The named trustee(s) of the formal trust Account have access to the funds in the Account. The trust agreement will stipulate how the funds are to be handled after the death of the trustee(s).

PAYABLE-ON-DEATH ACCOUNTS. Your Payable on Death ("P.O.D.") Account is governed by New Jersey Multiple Party Deposit Account Act (N.J.S.A. 17:16I-1 et seq.). Ownership of Your account cannot be changed by will. An Account with P.O.D. status belongs to You during Your lifetime and belongs to the beneficiary(ies) only upon the death of all Owners. The beneficiary(ies) have no present right of withdrawal. Where there are two or more owners, each owner has right to payment from Your account. Each owner owns

his/her net contribution. In the absence of proof of net contribution, and unless You have specifically otherwise agreed, each owner owns an equal share of Your account during the owner's lifetime. Upon the death of an owner, the surviving owner(s) will continue to own his/her proportionate share of the Account. The share owned by the deceased owner will be shared equally by the surviving owner(s). The Credit Union is not required to determine net contributions. Upon the death of the sole surviving owner, the Account will be paid to the P.O.D. beneficiary(s). Any beneficiary has rights to the Account: (a) if the beneficiary is a natural person, only if the beneficiary is alive and only if You and any joint owners are deceased; (b) if the beneficiary is a charity or other non-profit organization, only if the charity or non-profit organization is in operation as a validly constituted, registered and/or licensed entity under applicable state law, and You and any joint owners are deceased. Where there are two or more P.O.D. beneficiaries, the Account will be paid to the Beneficiary who survives all parties. Unless otherwise specifically stated in the account by the owner(s), each surviving P.O.D. beneficiary will be entitled to an equal share of the Account.

If none of the payable-on-death beneficiaries You named is alive (or in operation as a validly constituted, registered and/or licensed entity under applicable state law in the case of a charity or non-profit organization) at Your death, the funds will be paid to the party or parties as required by applicable law. It is the responsibility of all Account owners to determine any legal effects of opening and maintaining an Account with payable-on-death status.

DISPUTES REGARDING TRUST AND P.O.D. ACCOUNTS. We are not required to make a payment from any P.O.D. Account or any Trust Account to any person claiming an interest in any funds in the Account if:

- We have actual knowledge, or a good faith belief that there is a bona fide dispute between the signers, trustees, beneficiaries, payees, or other persons regarding their rights to the Account;
- We are otherwise uncertain as to who is entitled to receive the funds in the Account.

We may, at our sole option and without liability take any of the following actions with respect to any P.O.D. Account or any Trust Account:

- Continue to rely on current Account documents;
- Honor the competing claim upon receipt of satisfactory evidence to justify the claim;
- Freeze all or part of the funds in the Account until the dispute is satisfactorily resolved;
- Close the Account and distribute the funds to each claimant jointly, or payable individually to each claimant;
- Pay the funds into the appropriate court for resolution;
- Refuse to disburse any funds until such time as all claimants' consent in writing to a resolution of the

dispute or a court with jurisdiction authorizes or directs payment.

You are liable for all expenses and fees we incur including attorneys' fees, associated with resolving such disputes. We may charge such fees to your Account

FIDUCIARY ACCOUNTS. If Your Account is established as a fiduciary Account, You warrant that You are authorized to open a fiduciary Account and understand that such Accounts will only be opened by the Credit Union if the documentation presented by You to the Credit Union is in a manner acceptable to us, in our sole discretion. However, You agree that We will have no duty to inquire about the use or purpose of any transaction made by the fiduciary. In no event will the Credit Union be liable for the actions of the fiduciary or obligated to ensure that the fiduciary's actions are in accordance with any instructions that have been provided to them. It is Your responsibility to determine and understand any legal effects related to this type of Account.

AUTHORIZED SIGNERS. If You establish Your Account with authorized signers ("Authorized Signers"), or You subsequently appoint any Authorized Signers, You understand and agree that the Credit Union will not at any time be liable for the actions of such Authorized Signers or be obligated to ensure that their actions are in accordance with any instructions You have provided to them. Any appointment of an Authorized Signer, together with any subsequent revocation or change must be in writing and in a form acceptable to Us. It is Your responsibility to determine any legal effects related to Your appointing any Authorized Signers on Your Account. You agree to notify us in writing of any change in ownership or Authorized Signers of your Account or if an owner or Authorized Signer on the Account dies or becomes incompetent.

NOTICE OF RECEIPT OF ACH ITEMS. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving Your account and as permitted by law, We are not required to give You next day notice of receipt of an ACH item, and We will not do so. We will continue to notify You of the receipt of payments in the periodic statements We provide to You.

PROVISIONAL PAYMENT (ACH ORIGATION). Credits given by any Receiving Depository Financial Institution to the receiver with respect to any automated clearing house credit entries subject to Article 4A of the Uniform Commercial Code (UCC-4A), are provisional until the Receiving Depository Financial Institution has received final settlement through a Federal Reserve Bank, or has otherwise received payment as provided in §4A-403(a) of UCC-4A. If the Receiving Depository Financial Institution does not receive such final settlement or payment, then they shall be entitled to a refund from the receiver of the amount so credited, and We shall not be deemed to have paid the receiver the amount of such entry.

PROVISIONAL PAYMENT (ACH RECEIPT). Credit

given by Us to You with respect to any automated clearing house credit entry is provisional until We receive final settlement for such entry through a Federal Reserve Bank. If We do not receive final settlement, You are hereby notified and agree that We are entitled to a refund of the amount credited to You in connection with such entry, and the party making payment to You via such entry (i.e., the originator of the entry) shall not be deemed to have paid You the amount of such entry.

ARBITRATION. Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

NO CLASS ACTION OR JOINDER OF PARTIES. YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. UNLESS MUTUALLY AGREED TO BY YOU AND US, CLAIMS OF TWO OR MORE PERSONS MAY NOT BE JOINED, CONSOLIDATED, OR OTHERWISE BROUGHT TOGETHER IN THE SAME ARBITRATION (UNLESS THOSE PERSONS ARE JOINT ACCOUNT HOLDERS OR BENEFICIARIES ON YOUR ACCOUNT AND/OR RELATED ACCOUNTS, OR PARTIES TO A SINGLE TRANSACTION OR RELATED TRANSACTION), WHETHER OR NOT THE CLAIM MAY HAVE BEEN ASSIGNED.

WAIVER OF JURY TRIAL. YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL ONE, BUT THAT IT MAY BE WAIVED. EACH PARTY, AFTER CONSULTING WITH OR HAVING HAD THE OPPORTUNITY TO CONSULT, WITH COUNSEL OF ITS CHOICE, KNOWINGLY, VOLUNTARILY, AND INTENTIONALLY WAIVES ANY RIGHT EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN ANY LITIGATION BASED UPON OR ARISING OUT OF THIS AGREEMENT OR ANY RELATED INSTRUMENT OR ANY OF THE SERVICES OR TRANSACTIONS CONTEMPLATED BY THIS AGREEMENT OR ANY COURSE OF CONDUCT, DEALING, STATEMENTS (WHETHER ORAL OR WRITTEN), OR ACTION OR EITHER OF THEM. THESE PROVISIONS SHALL NOT BE DEEMED TO HAVE BEEN MODIFIED IN ANY RESPECT OR RELINQUISHED BY YOU OR THE CREDIT UNION, EXCEPT BY WRITTEN INSTRUMENT EXECUTED BY EACH PARTY TO THIS AGREEMENT.

GOVERNING LAW. This Agreement is governed by Our Bylaws, federal laws and regulations, the laws, including

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applicable principles of contract law, and regulations of the state of New Jersey, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in Morris County, New Jersey.

LEGAL PROCESS. Legal process includes any levy, garnishment or attachment, tax levy or withholding order, execution, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, or other similar order, and other legal process relating to Your Account.

We will accept and act on any legal process We believe to be valid, whether the process is served in person, by mail, by electronic notification, or at any banking location. You direct Us not to contest legal process. We may, but are not required to, notify You of the legal process. We will not provide You with notice if We believe the law prohibits Us from disclosing. If We incur any fees or expenses (including attorney's fees and expenses) due to responding to legal process related to Your Account, We may charge these costs to any Account You maintain with Us without notice to You. We have no liability with You if We accept and comply with legal process as provided by this Agreement or applicable law. We may hold and/or turn over funds or other property to the court or a creditor as directed by legal process, subject to other rights We may have in the funds or property. We will not pay interest on funds We hold during this time. During the time We are holding the funds, We may, without liability, return checks and other items as unpaid and refuse to permit withdrawals from your Account. If legal process applies to a time Account, We may charge You carry withdrawal fees or penalties for funds taken from such Account.

If legal process directs Us to disclose information about one or more Accounts that are reported on combined statements, We may release the entire combined statement. Similarly, if legal process is requested about one or more, but not all joint accountholders, We may release information about all joint accountholders.

INACTIVE OR DORMANT ACCOUNTS. Inactive Accounts (Accounts with no withdrawals or deposits within a one-year period) may be subject to an Inactive Account Fee and/or closed. If no activity occurs in Your account within the time period specified by applicable state law, the property in Your account may be subject to transfer to the appropriate state authority ("escheatment"). We have no liability if Your Account becomes dormant and is therefore subject to escheatment in accordance with applicable state law. Unless otherwise prohibited by law, we may charge to the Account our costs associated with the applicable state agency. Once funds have been turned over to the state, We have no further liability to You for such funds and if You choose to reclaim such funds, You must apply to the appropriate state agency.

LIEN IMPRESSMENT AND SET-OFF. You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We

have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint owners.

CREDIT REPORTING NOTICE. To verify your eligibility or continued eligibility for membership, any Account(s), service(s), or loan products; increases or decreases in services and/or credit limits, now and in the future; or as needed to comply with any applicable law, regulation or governmental agency requirements including but not limited to escheatment/abandoned property, privacy, or other issues that may affect Your rights, or pursuant to any reasonable actions we take to ensure Our compliance with such laws, regulations or governmental agency requirements (all of which are deemed permissible purposes by You and Us) you authorize Us to make inquiry to determine Your employment history and to obtain information concerning any Accounts with other institutions and Your credit history, including consumer credit reports.

This authority applies to any Account, Account-related service, loans or other financial products You request or which We may offer or make available to You. We may also report information concerning your Account(s) and credit to others where consistent with Our Privacy Policy. You agree that We may use information from consumer credit reports to identify other products and services that We offer that may be of interest to You.

Upon request, We will give you the name and address of each agency from which We obtain a credit report regarding your Account. We agree not to disclose Account information to third parties except when:

- It is necessary to complete a transaction.
- The third party seeks to verify the existence or condition of your Account in accordance with applicable law.
- Such disclosure complies with the law or a government agency or court order.
- You give us written permission.

We may report information about Your loan, savings or Accounts to credit reporting agencies. Late payments, missed payments, or other defaults on your Accounts may be reflected in your credit report.

MINIMUM BALANCE REQUIREMENTS, FEES AND SERVICE CHARGES. You agree to pay Us any applicable fees or charges, and are responsible for any minimum balance requirements and deposit requirements called for in this Agreement or other agreements and disclosures governing your Account provided to You when You opened Your Account. In any case and with proper notice to You, fees, charges, balance requirements and deposit requirements may be changed by Us from time to time.

SUSPENSION OF SERVICES. We have the right to suspend
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the benefit of any Credit Union service at any time for reasonable cause. At Our discretion, We also have the right to pay any share draft presented for payment from Your Account after Your Account is closed or suspended and to recover such amount paid from You.

Account services are available to those members in good standing with the Credit Union. We reserve the right to cancel or suspend services to a member who is not in good standing, which includes members that have: (a) a delinquent loan; (b) a primary share Account balance below the \$5.00 minimum; (c) an unresolved deposited returned check; (d) any unpaid and uncollected fees; or (e) a negative balance on an Account.

See also, the section titled **TERMINATION OF ACCOUNTS** below.

ASSIGNABILITY. We have the right to assign this Agreement without notice to You. Your Account is for Your use only or the use of Your co-owners. You cannot transfer, assign, grant, or negotiate Your Account.

AGREEMENTS AND DISCLOSURES. This Agreement and any other agreements and disclosures provided to You at the time You opened Your Account and referred to throughout this Agreement contain: (a) a list of fees and charges applicable to Your Account; (b) the dividends and applicable Annual Percentage Yield (APY); (c) how dividends are credited or compounded; and (d) other pertinent information related to Your Account.

STOP PAYMENTS. You may ask Us orally to stop payment on a share draft. For any such request to remain valid, however, You must also supply Us with a written request within 14 days after You make any such oral request. Stop payment requests are also subject to the terms and conditions of the Order For Stop Payment form related to any such request. Your request must be given to Us in a timely manner so that We have a reasonable opportunity to act on Your request. A written stop payment request is effective for six months. If at the end of six months, You request Us to continue the stop payment order, that request will be treated as a new request. We are not liable if We pay a share draft which You have requested Us to stop payment on as long as We act in good faith and exercise ordinary care.

In any event, any damages that We might otherwise be liable for shall not exceed the amount of the involved share draft. We will not be liable for any special, incidental, or consequential loss or damages. If We do pay a share draft for which You have requested stop payment and as a result any other item is returned unpaid by Us due to nonsufficient funds, We are not liable for any consequences resulting from such action. If Your Account is a joint Account, any owner of the Account may request a stop payment. If You ask Us to stop payment on a pre-authorized transfer, Your request will be processed under the provisions of Our Electronic Fund Transfer Agreement with You.

We are not required to act on any stop payment order on any certified check, cashier's check, teller's check, or any other

check, draft, or payment guaranteed by Us. If we allow such stop payment order, You agree to execute a declaration of loss and claim for reimbursement form together with any other documentation, indemnity or bond We may require, such as an affidavit. Regardless of the type of documentation presented to Us, the request must be in a form acceptable to the Credit Union and given to Us in a timely manner so that We have a reasonable opportunity to act on such request. Such declaration of loss and claim for reimbursement will not become effective until the later of: (a) the issuance date of the check; or (b) the date We receive the declaration of loss and claim for reimbursement together with any other required documentation, indemnity or bond.

SHARE DRAFTS AND OTHER ACCOUNT ACCESS DEVICES. Any share draft or other Account access device which does not meet Our standards for acceptance may be rejected by Us, whether such standards are established by law, regulation or Our own policy.

POSTDATED, STALE OR OVERDRAFT SHARE DRAFTS. You understand that postdating a share draft will have no effect on whether or not it is honored prior to or after the date of any such share draft. A stale share draft is any share draft received by Us that is dated six months or more prior to the date of receipt. We may pay or refuse to pay any postdated, stale or overdraft share draft, or other item presented for payment on Your Account without any liability.

SHARE DRAFT SAFEKEEPING. Share draft safekeeping is automatic on Your Account and Your cancelled share drafts will not be returned to You. You understand that cancelled share drafts retained by Us are later destroyed after a reasonable period of time. If You subsequently request a copy of a share draft and We are unable to supply it, then We shall not be liable for any damage You may sustain in excess of the face amount of the involved share draft.

PERIODIC STATEMENTS. You will receive a monthly or quarterly statement depending on your Account type. We may choose to provide You with a statement on an annual basis, when there have been no transactions within the past 365 days. A periodic statement is a record of transactions and activity on Your Account during the statement period. Periodic statements are mailed, delivered electronically, or delivered according to the delivery preference of the primary Account. The periodic statements are made available to You on the date they are sent to You, or made available through online banking, if so elected. If mailed, We will send it to the last known address shown in Our records. If You have requested to receive Your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in Our records.

When the Account has an Account owner and a joint owner, We will make available only one periodic statement to the Account owner of the Account.

As an Account owner, You are responsible for and obligated to:

- Promptly examine each statement upon receiving it.
- Notify Us immediately of any errors or irregularities

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such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on Your Account, erroneous payments or transactions, or other discrepancies reflected on Your statement

- We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.
- Notify Us within thirty-three (33) days of the statement mailing date to report any errors or irregularities. We will not be responsible for Your loss if it is not reported in a reasonable time of receiving Your statement.

Our retention of checks does not alter or waive Your obligation to fully examine Your statements or the time limit for notifying Us of any errors. The statement will be considered correct for all purposes and We will not be liable for any payment made or charge to Your Account unless You notify us in writing within thirty-three (33) days of the statement mailing date notifying Us of any errors.

If you fail to receive a periodic statement, You agree to notify Us within fourteen (14) days of the time You regularly receive a statement.

If any discrepancy noted is the result of an electronic fund transfer, then the provisions of Our Electronic Fund Transfer Agreement with You will control resolution of the matter.

AMENDMENTS. This Agreement may be amended by Us at any time, in which case We will provide You with a notice of amendment as required by law or regulation.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing with Your signature if You move or otherwise have a change of address. If you do not provide notice of your change address, we may send notices, statements, and other correspondence to you at the address maintained in Our records and You agree to indemnify and hold us harmless for doing so. In the event We are unable to locate You, You agree to pay all fees associated with maintaining an invalid address in Our records and any costs and locator fees incurred in Our locating efforts.

WAIVERS. You agree and understand that Our failure or delay to exercise any right, remedy, power, or privilege available to Us pursuant to this Agreement shall not affect or disallow Our future exercise of that right, remedy, power or privilege.

ELECTRONIC COMMUNICATIONS. By applying for membership in the Credit Union, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any savings, checking, and/or term Account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other Accounts You may maintain with Us including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as “transactional or relationship messages.”

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We may obtain for You in the future. We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If You have furnished Us with any e-mail address(es), You understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If You have or subsequently enter into any separate consent to receive electronic documentation form, any communications covered by such disclosure and consent shall be subject to the terms and conditions set forth in that disclosure and consent. We may contact you in order to assist you with the completion of any application you begin, to address any technical problems associated with your Account or any product or service you request, or to send you notices regarding your Account, approval for any products or services for which you apply, payment reminders, or collection efforts.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that We shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and internet charges. If you do not want to receive cellular phone calls and SMS text messages about your Account, you can unsubscribe by contacting us.

TERMINATION OF ACCOUNTS. We may terminate your Account at any time without notice (unless required by applicable law) to you or may require you to close your Account and apply for a new Account if:

- You are not carrying out your obligations to Us;
- You have been convicted of a criminal offense conducted through Us;
- You neglect or refuse to comply with Our bylaws, amendments, contractual agreements, terms of service, and or policies;
- You defraud, or attempt to defraud, Us;
- Your actions cause a loss to Us;
- You voluntarily withdraw your membership through nonparticipation;
- You fail to meet the minimum balance requirements as provided in the Account Disclosures below;
- You engage in acts of physical or verbal abuse, threats, or harassment of employees, Our related parties, or other members or vendors;
- You engage in willful destruction of Our property;
- There is a dispute as to the ownership of the Account or of the funds in the Account;
- There is a dispute as to the ownership of the Account or of the funds in the Account;

- There has been any misrepresentation or any other abuse of any of your Accounts;
- You excessively overdraw your Account(s);
- We determine reasonably deem it necessary to prevent a loss to us; or
- We determine continued maintenance of the Account exposes Us to risk, including risk of financial loss.

We may also close your Account for any other reason not prohibited by applicable law We reasonably deem it necessary to prevent a loss to us.

We may close, at any time, any time Account you have with Us at maturity without written notice to You.

You may terminate an individual Account by giving written notice. We may require You to give us seven days advance written notice of Your intent to terminate Your Account. We reserve the right to require the consent of all owners to terminate a joint Account. We are not responsible for payment of any checking draft, withdrawal, or other item after Your Account is terminated; however, if We pay an item after termination, You agree to reimburse us immediately.

We may, in our sole discretion, to the extent permissible under applicable law, decline, delay, cancel, and reverse Your Payment Orders, transactions, instructions, or place restrictions on any of Your Accounts.

If an Account is closed and We later reopen it, the Account is subject to this Agreement and the fees applicable to such Account.

If We receive a deposit after your Account is closed, We may, at our option and without any liability to You, either return the deposit or reopen the Account and deposit the amount.

If We receive a withdrawal after Your Account is closed, We may refuse the withdrawal request and return the check or other item. We are not liable for any losses or damages that may result from refusing the withdrawal or dishonoring the check or item.

When Your Account is closed, We may continue to process and pay transactions while We process Your Account closure. When We complete our processing, We may close Your Account even if Your Account has a balance and You still have transactions pending.

If Your Account earned interest before it closed, Your funds stop earning interest when you ask Us to close Your Account.

FREEZING YOUR ACCOUNT AND DELAYED TRANSACTIONS. If at any time we believe Your Account may be subject to irregular, unauthorized, fraudulent, or illegal activity, we may freeze some or all of the funds in Your Account or in other Accounts You maintain with Us, without any liability to You, until such time We can complete our investigation. If We do freeze such Accounts, We will provide notice to you as soon as reasonably possible unless We believe that such notice could result in a security risk or is prohibited by applicable law.

SAMPLE OF YOUR SIGNATURE. To determine the authenticity of Your signature, we may refer to your Account card or other document upon which Your signature appears. We may use an automated process to do this comparison. If We cannot accurately verify Your signature on a check by comparing it with a check or an Account card, You are responsible for any losses that may result from Our inability to use that check to verify Your signature.

DISCLAIMER OF WARRANTIES. To the fullest extent permitted by law, We make no warranties of any kind for the products and service offered, either express or implied, including, but not limited to, implied warranties of merchantability or fitness for a particular purpose. We do not warrant that products and services will be uninterrupted or error free. Defects and error brought to Our attention by You will be corrected at Our discretion.

LIMITS ON LIABILITY AND OBLIGATIONS. We and Our officers, directors, responsible employees, and third-party service providers are not liable for any consequential (including without limitation, loss of data, files, profit or goodwill or the costs of procurement of substitute goods or service) damages, indirect damages, incidental damages, special damages or punitive damages. This is true whether these damages occur in an action under contract, or from negligence or any other theory, arising out of, or in connection with, this Agreement, a product or service, or the inability to use a product or service. In addition to reasons such as scheduled system maintenance, damages could arise from circumstances beyond Our control, even if We advise You of the possibility of such damages. These circumstances could include (but are not limited to):

- Power outages.
- System failures.
- Fires.
- Floods.
- Natural disasters.
- Extreme weather.
- Cyber-attacks, including Denial of Service (DoS).

We will not be obligated to honor, in whole or in part, any transaction or instruction that:

- Is not in accordance with any term or condition of this Agreement or any other agreement that applies to the relevant financial service or eligible Account.
- We have reason to believe may not be authorized by You or any other person whose authorization We believe necessary.
- We have reason to believe involves funds or other property subject to a hold, dispute, restriction or legal process we believe prevents the transaction or instruction.
- Would violate any applicable provision of any risk control program of the Federal Reserve, the Office of the Comptroller of the Currency, National Credit Union Association or any applicable rule or regulation of any other federal or state regulatory authority.
- Is not in accordance with any other requirement of our

policies, procedures or practices.

- We have other reasonable cause not to honor for Our or Your protection.

INDEMNIFICATION. Except where We are liable under the terms of this Agreement or another agreement governing the applicable Account or products and service, You agree to indemnify, defend, and hold Us, Our affiliates, officers, directors, employees, consultants, agents, service providers, and licensors harmless from any and all third-party claims, liability, damages, and costs (including but not limited to reasonable attorney's fees) arising from:

- A third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other content or materials You submit to Us;
- Any fraud, manipulation, or other breach of this Agreement or the applicable product or service;
- Your violation of any other applicable laws or rights of a third party, including but not limited to rights of privacy, publicity, or other property rights; and
- The provision of the Account or product or service or use of the service by You or any third party.

RECORDING AND MONITORING

COMMUNICATIONS. We may monitor and record communications between You and Us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect Your Accounts or other products and services. Except as otherwise prohibited by applicable law, You agree We may monitor and record such communications without Your approval or further notice to You.

SEVERABILITY. If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

ENFORCEMENT. You are liable to Us for any loss, cost or expense We incur resulting from your failure to follow this Agreement. You authorize Us to deduct any such loss, costs or expenses from your Account without prior notice to You. If we bring a legal action to collect any amount due under or to enforce this Agreement, We shall be entitled, subject to applicable law, to payment of reasonable attorneys' fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

SPECIFIC TERMS APPLICABLE TO YOUR SHARE ACCOUNT

Rate Information. Your Account may be subject to a variable rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which, We have included with and made a part of this Disclosure. The dividend rate and APY may change periodically, but not more frequently than monthly, based on the determination of Our Board of Directors.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. You must maintain a minimum average daily balance of at least \$5.00 in Your Account during each dividend period to obtain the disclosed APY.

which, We have included with and made a part of this Disclosure. The dividend rate and APY may change periodically, but not more frequently than monthly, based on the determination of Our Board of Directors.

Minimum Balance Requirements. The minimum balance required to open this Account is \$5.00. You must maintain a minimum average daily balance of at least \$5.00 in Your Account during each dividend period to obtain the disclosed APY.

Minimum Withdrawal. In order to avoid potential fees, the minimum amount you may withdraw from Your Club Account is \$200.00.

SPECIFIC TERMS APPLICABLE TO YOUR CLUB ACCOUNT

Rate Information. This Account may be subject to a variable rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement

SPECIFIC TERMS APPLICABLE TO YOUR SHARE DRAFT ACCOUNT

Rate Information. This Account may be subject to a variable rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which, We have included with and made a part of this Disclosure. The dividend rate and APY may change periodically, but not more frequently than monthly, based on the determination of Our Board of Directors.

Minimum Balance Requirements. The minimum balance required to open this Account is \$50.00. You must maintain an average daily balance at least equal to \$500.00 during each dividend period to obtain the disclosed APY.

SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

Tiered Rate Information. This Account is subject to a Tiered variable rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which, We have included with and made a part of this Disclosure. The dividend rate and APY may change periodically, but not more frequently than monthly, based on the determination of Our Board of Directors.

Minimum Balance Requirements. The minimum balance required to open this Account is \$500.00. You must maintain an average daily balance at least equal to \$500.00 during each dividend period to obtain the disclosed APY.

SPECIFIC TERMS APPLICABLE TO YOUR CERTIFICATE ACCOUNT

Rate Information. This Account may be subject to a fixed rate. For the current dividend rate and corresponding APY, refer to the accompanying Certificate of Deposit which, We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$500.00. You must maintain a minimum average daily balance of at least \$500.00 in Your Account during each dividend period to obtain the disclosed APY.

Specific terms applicable to your Certificate Account. Other terms applicable to your Certificate Account will be provided in the accompanying Certificate of Deposit which, We have included with and made a part of this Disclosure. To the extent terms in the Certificate of Deposit conflicted with the terms contained herein, the terms in the Certificate of Deposit will control.

OTHER TERMS AND ACCOUNT DISCLOSURES

Member in Good Standing. The Account services described in this Agreement are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan.
- a primary Share Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and uncollected Credit Union fees.
- a negative balance on an Account.

Minimum Balance Requirements. To be a member and maintain Accounts with Us You must purchase one share in the

Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your primary Share Account drops below one share (\$5.00) for a period of 60 consecutive days, We may, at Our option, close Your Account.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Accrual on Cash and Noncash Deposits. For all dividend-bearing Accounts, dividends will begin to accrue:

- For cash items, dividends begin to accrue on the business day You deposit cash deposits items into Your Account.
- For non-cash items (e.g., checks), on the business day that You deposit noncash items into Your Account.

Dividends will not be paid on items which are subsequently returned NSF.

Compounding and Crediting. For all dividend-bearing Accounts, dividends will be earned monthly for each month on which Your balance exceeds the minimum balance requirement for Your Account. For all dividend-bearing Accounts, the dividend period is monthly, and dividends will be compounded monthly and credited to Your Account monthly. If you close Your account before interest is credited, You will not receive the accrued interest.

Balance Computation Method. For all dividend-bearing Accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

Additional Transaction Limitations. For all Accounts (except Share Draft Accounts and Certificate Accounts), during any calendar month, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

For all Accounts, the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

NONSUFFICIENT FUNDS AND OVERDRAFT

Nonsufficient Funds Returns. Any share draft or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected

funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Overdraft Balance Calculation. When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final Account balance takes into account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the “Deposit of Items” and “Collection and Processing of Items” sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day’s final balance) is sometimes referred to as Your “actual balance.”

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and Credit Union fees and charges. The result of this calculation at any given point in time is called Your “available balance.”

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has a negative available balance is an overdraft, subject to an overdraft charge.

You will not be charged an overdraft fee if Your Account has a sufficient available balance at the time We authorized the payment.

Overdraft. Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. An overdraft occurs when You do not have enough money in your Account to cover a transaction, but We pay it any way. If there are insufficient funds in Your Account at the time of a transaction, we may charge you a NSF fee. In the event of an overdraft of your Account, we may pay the overdraft in our sole discretion, and we may charge You a NSF fee for the overdraft. Your Account may be subject to a NSF fee for each overdraft regardless of whether we pay or return the overdraft. We may charge a NSF fee each time an

overdraft is submitted or resubmitted for payment; therefore, you may be assessed more than one NSF fee as a result of a returned ACH transaction, or any other transaction presented to your Account and resubmission(s) of the ACH transaction, or any other transaction presented to your Account. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

We currently do not offer standard overdraft coverage. This means that if You do not have enough available money in your Account to cover a transaction when it is presented to Us for authorization and payment:

- We **Will** return Your checks and other returnable items, such as ACH payments, as unpaid.
- We **Will Not** authorize certain transactions such as cashed checks, recurring debit card transactions or bill pay transactions into overdraft.
- We **Will Not** authorize ATM and everyday (one-time) debit card transactions (such as one-time debit card and ATM card purchases) into overdraft.

However, at Our sole discretion, we **May** authorize and pay checks and other transactions using Your Account number, and automatic bill payments (such as recurring debit card and ACH transactions) into overdraft and charge You a fee. We pay overdrafts at Our discretion, which means We **do not guarantee** that We will always authorize and pay any type of transaction. If We **do not** authorize and pay an overdraft, Your transaction will be declined.

Our fees for overdrafts are provided on Our Fee Schedule. There is no limit on the total fees we can charge you for overdrawing Your Account. We do have an overdraft protection plan which allows You to link a savings account or line of credit, which may be less expensive than Our standard fees. See the paragraphs below, or to learn more, ask Us about this plan.

Linked Account Overdraft Protection. We do have overdraft transfer from a linked savings account or line of credit available. This option can be used for any type of overdraft and permits transfers from another linked savings account or line of credit You hold with Us to Your checking Account, provided your linked savings account or line of credit has sufficient available funds to cover the overdraft transaction. If Your linked savings account or line of credit does not have sufficient funds to cover the overdraft transactions, you will be charged the standard NSF fee. If You wish to sign up for the service, please contact Us for more information as additional terms and fees may apply. Specifically, if You sign up for this service, We will charge a fee for each transfer from Your linked savings account or line of credit.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with this Agreement.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND REGULATION E AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA DEBIT CARD, AND OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM (“ONLINE BANKING”), EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY (“E-CHECK”).

VISA DEBIT CARD, ONLINE BANKING AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our Online Banking Personal Computer Account Access System; and (c) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Online Banking System, E-Check or other electronic device. You understand that Your Card and any code, username and password, PIN, or other authorized means of accessing Your Account (each an “Access Code”) are issued by Us and are not transferable. The use of Your Card, PIN and any other Account Access Code is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and other Account Code; (b) that We may follow all instructions given to Machines; (c) not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and wagering where such practices are in violation of applicable state and federal law; and (d) that each withdrawal by You or by any authorized user of Your Card or PIN may be charged to Your share or share draft Account, as appropriate, and will be treated as though it were a share withdrawal except that: (1) We may charge withdrawals to Your share Account in any order We determine; and (2) We cannot honor stop payment requests on ATM and POS withdrawals.

We may, but are under no obligation to do so, process an Electronic Fund Transfer that exceeds the balance in Your share and/or share draft Account. In the event that any such transfer occurs, You agree to immediately pay Us the overdrawn amount and to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day. We count a transaction on the date that we post it to your Account. This date may be different from the date You authorize or transfer the transaction, which means a transaction made during one statement cycle may not be counted until a later statement cycle.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with ATM Card and VISA Debit Card transactions and separate Access Code to be used in conjunction with Online

Banking transactions. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your share Account or Your share draft Account to cover such transactions.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and federal holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at Credit Union locations may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

YOUR RESPONSIBILITY. You bear the risk of conducting transactions including transfers and bill payment through the Credit Union. We will not be liable to You for failure to make a requested transfer. If the transaction is made using Your applicable Access Code, the transfer will be treated as Your authorized transaction. You agree to keep Your Access Codes secure and strictly confidential, instruct each authorized user with whom you give Your Access Codes that he or she is not to disclose it to any unauthorized person, and immediately notify Us and select or request a new Access Codes if You believe any of your Access Codes may have become known by an unauthorized person. **The Credit Union will not be liable to You for any unauthorized payment or transfer made using any of Your Access Codes that occurs before You have notified Us of unauthorized use, and We have had a reasonable opportunity to act.** We have the right to suspend or cancel any of Your Access Codes even without receiving such notice from You, if we suspect that Your information is being used in an unauthorized, fraudulent, or illegal way.

You agree that We may send notices and other communications, including passcode confirmations, to the current address or email address shown in Our records, whether or not that address includes a designation for delivery to the attention of a particular individual. You further agree that We will not be responsible or liable to You in any way if information is intercepted by an unauthorized person, either in transit or at Your home or place of business.

TYPES AND LIMITATIONS OF SERVICES

Updated September 2023

VISA DEBIT CARD TRANSACTIONS. You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate, to deposit cash and checks to Your share and share draft Account(s). You may use Your Card in conjunction with Your PIN in any of Our network of ATMs and such other machines or facilities as We may designate to make the following transactions: (a) withdraw cash from Your share and share draft Account(s); (b) transfer funds between Your share and share draft Account(s); and (c) make balance inquiries on Your share and share draft Account(s) with Us. You may also use Your Card in conjunction with Your PIN or Signature to purchase goods and services (“POS”) at any business establishment where the Card is accepted.

ATM withdrawals may not exceed \$500.00 per business day (share, share draft and line of credit combined) provided there are available funds in Your Account, whereas POS withdrawals may not exceed \$1,000.00 per business day (share, share draft and line of credit combined) provided there are available funds in Your Account.

ONLINE BANKING TRANSACTIONS. At the present time, You may use Online Banking in conjunction with Your Access Code, an internet connection and a personal computer, web enabled smart phone or other web enabled device for the following services: (a) transfer funds between Your share and share draft Accounts; (b) make loan payments from Your share and share draft Accounts to Your loan Accounts with Us; (c) obtain balance, deposit and withdrawal information on Your share and share draft Accounts; and (d) miscellaneous inquiries on Credit Union services that affect Your Account. Online Banking operates 24 hours every day. If You attempt to use the system and are told that the system is not available, please try again later when service is restored. Your use of Online Banking is also subject to separate terms and conditions.

E-CHECK TRANSACTIONS. You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from Your check (“E-Check”) to: (a) pay for purchases; or (b) pay bills.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account Code will remain Our property and any such Card or other Account Access Code We may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or Access Code and to discontinue its use immediately upon Our request. You will be required to return any Account Access Codes to Us immediately upon the closing of Your Account.

NOTIFICATION OF PRE-AUTHORIZED DEPOSITS. If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the Federal government or other payor), You can call Us at (862) 778-8160 to find out whether or not the deposit has been made.

RIGHT TO STOP PRE-AUTHORIZED PAYMENTS. If You want to stop any pre-authorized payments, call Us at the telephone number shown in this Agreement, or write Us at the

address shown in this Agreement in time for Us to receive Your stop payment request three business days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to Us within 14 days after You call. To be sure that a third party does not bill You again for the “stopped” payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

To ensure that recurring preauthorized charges established and authorized by You are not interrupted in the event that Your Card or other Access Code is reissued, We may, but are under no obligation to do so, enroll Your account in automatic account information update services that communicate new Card/Access Code information to the service providers with whom You have established preauthorized recurring charges, the purpose of which is to ensure charges You authorize continue without interruption.

NOTICE OF VARYING AMOUNTS. If regular pre-authorized payments may vary in amount, the person You are going to pay will tell You, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that You set.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT. If You order Us to place a stop payment on one of Your pre-authorized payments three business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

TRANSACTION SLIPS. You can get a receipt at the time You make any transaction to or from Your Account (except Online Banking, telephonic and mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, except with respect to dormant accounts, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and Online Banking information after Your Account is established. Additional fee schedules are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS. If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) Your Account does not

contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; (i) You exceed any limits on Your Account; and (j) the VISA network does not allow the transaction to proceed due to anti-fraud or similar consumer protections employed by that network.

LIABILITY FOR UNAUTHORIZED USE. Telephone Us at once at (973) 947-1000 or write to Us at 124 South Ridgedale Ave., East Hanover, New Jersey 07936, if You believe (a) Your Card or PIN have been lost or stolen; (b) an electronic fund transfer has been made without Your permission using information from Your check (c) someone has transferred or may transfer money from Your Account without Your permission; or (d) Your Account may have been accessed without Your authority. 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 applicable). If You tell Us within two business days after You learn of the loss or theft of Your Card or PIN, You can lose no more than \$50.00 if someone uses Your Card or PIN without Your permission. If You fail to tell Us within two business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped the unauthorized use of Your Card or PIN without Your permission if You had told Us, then You could lose as much as \$500.00. Additionally, if Your periodic statement shows transactions that You did not make or authorize, You will tell Us at once. If You fail to tell Us within sixty (60) days after We mail You the periodic statement, You could lose the money You lost after the sixty (60) days if We can prove We could have stopped someone from taking Your money if You had given Us notice in time. If a valid reason (such as a long trip or hospital stay) keeps You from giving Us notice, We may, in our sole discretion extend the time periods. **Exception:** You will have no liability for unauthorized use for Your VISA Debit Card as long as You report the loss or theft of Your VISA Debit Card within two business days. **These exceptions do not apply to: (a) transactions that originate at an ATM; or (b) transactions that originate from Your negligence; or (c) transactions that originate from Your fraudulent use of Your VISA Debit Card; or (d) transactions processed through non-VISA networks without cardholder PIN validation.**

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS. Telephone Us at (973) 947-1000, or write to Us at 124 South Ridgedale Ave., East Hanover, New Jersey 07936 as soon as You can, if You think Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error

appeared.

- (1) Tell Us Your name and Account number.
- (2) Describe the error or the transfer You are unsure about and explain as clearly as You can why You believe it is an error or why You need more information.
- (3) Tell Us the dollar amount of the suspected error.

If You tell Us orally, We may require that You send Us Your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 days to investigate Your complaint or question. If We decide to do this, We will credit Your account within 10 business days for the amount You think is in error, so that You will have the use of the money during the time it takes Us to complete Our investigation. 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 credit Your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, We may take up to 90 days to investigate Your complaint or question. For new accounts, We may take up to 20 business days to credit Your account for the amount You think is in error.

We will tell You the results within 3 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.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at the telephone number shown in this Agreement. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at 124 South Ridgedale Ave., East Hanover, New Jersey 07936. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. Dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 0.80% of the final settlement amount.

DISCLOSURE OF ACCOUNT INFORMATION. We may disclose information to third parties about Your Account or transfers You make: (1) when it is necessary to complete an electronic transaction; or (2) in order to verify the existence and conditions of Your Account for a third party such as a credit

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bureau or merchant; or (3) in order to comply with a government agency or court order, or any legal process; or (4) if You give Us written permission.

TERMINATION. You may terminate this Agreement at any time by notifying us in writing and stopping your use of your Card, PIN and Access Code. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying You orally or in writing. If We terminate this Agreement, We may notify any participating merchants making preauthorized debits or credits to any of your Accounts that this Agreement has been terminated and that We

will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or Access code for any service under this Agreement. Whether You or the Credit Union terminate this Agreement, the termination shall not affect Your obligations under this Agreement made prior to termination.

CHANGE IN TERMS. We may, in our sole discretion change the terms and charges for the services shown in this Disclosure and may amend this Disclosure from time to time upon proper notice to You.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT RIDGEDALE FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THIS AGREEMENT THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability To Withdraw Funds. Our general policy is to make funds from Your cash and check deposits available to You on the business day We receive Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Once they are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written.

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 business day We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first \$225.00 of Your deposits, however, may be available on the 1st business day after We receive Your deposit.

If We are not going to make all of the funds from Your deposit available on the business day We receive Your deposit, We will notify You at the time You make Your deposit. 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 will be 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.

- You deposit checks totaling more than \$5,525.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn Your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal immediately but delay Your availability to withdraw a corresponding amount of funds that You have on deposit in another account with Us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of check that You deposited.

ATM Deposits. For deposits made at Automated Teller Machines (ATMs) owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the 2nd business day following the day of deposit. For deposits made at Automated Teller Machines (ATMs) not owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our

machines.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the business day We receive Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over \$5,525.00 will be available on the 9th business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first \$5,525.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 10th business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in this Agreement for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR IN PERSON, FACSIMILE OR EMAIL REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

Authorization to Accept Payment Orders. The Credit Union is authorized to accept and/or execute "Payment Orders," as that term is defined in Article 4A of the Uniform Commercial Code issued by You, or your Authorized Person(s) (as defined below). Transfers processed through the Automated Clearing House (ACH) are covered by a separate agreement.

We are authorized to charge Your Account for the payment of a Payment Order. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

You and the party(ies) named in Your application for membership and any Authorized Signers are the "Authorized Person(s)" who may issue Payment Orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Wire Transfer Agreement, for the purpose of confirming Payment Orders for the initiation of Payment Orders which have been transmitted to Us under this Wire Transfer Agreement for any Account designated in Your application for membership. For confirmation purposes, We may call any party designated in Your application for membership. If more than one Authorized Person is named, any

one of them may issue Payment Orders on any designated Account.

Rejection of Online Banking. The most secure method for the issuance of Payment Orders and the method recommended by the Credit Union is via Online Banking. If You elect to send Payment Orders using a method other than Online Banking (such as facsimile or email), You acknowledge and agree that the commercially reasonable security procedure offered by the Credit Union is the security procedure used in conjunction with Online Banking and that the Credit Union has offered Online Banking to You, but You have elected not to utilize Online Banking.

Execution and Acceptance of Payment Orders. The Credit Union is hereby authorized to honor, execute, and accept each and every Payment Order received by it in the name of You as sender. If the Credit Union elects to accept Payment Orders issued by You, the Credit Union shall use reasonable efforts to comply with the Payment Order in paying the proceeds to the beneficiary, if the Credit Union is also the beneficiary's Credit Union, or in executing the Payment Order if the Credit Union is not also the beneficiary's the Credit Union. You shall issue the Payment Order to the Credit Union in a timely manner sufficient to allow the Credit Union to ensure that payment is made to the beneficiary on the payment date.

Provisional Payment; Delayed Availability of Funds; Settlement. Any credit the Credit Union gives for a wire transfer is provisional until the Credit Union receives final payment for the amount of the wire transfer. If the Credit Union

does not receive final payment for the wire transfer, You are obligated to pay the Credit Union for the amount of the transfer. The Credit Union reserves the right to delay the availability of funds for deposit without prior notice if, in its sole discretion, the Credit Union deems itself to be at financial or legal risk for any or all services performed under this Wire Transfer Agreement or otherwise. The Credit Union is not obligated by this Agreement to honor, execute, or accept any Payment Order. If the Credit Union elects to accept Payment Orders issued by You, You agree to settle for all Payment Orders issued by You. Settlement shall be made by You to the Credit Union in any manner specified by the Credit Union. You shall maintain sufficient collected funds in your Account to settle for the Payment Order at the time that the Payment Order is issued. The Credit Union may, in its sole discretion, transfer funds from Your Account in excess of the collected balance and thereby create an overdraft. In this event, You shall promptly reimburse the Credit Union upon demand in the amount of the overdraft together with any interest fees or charges which would otherwise be charged to You as a result of an overdrawn account based upon the Credit Union's account rules and pricing schedules. If the Credit Union elects to pay Your Account in the overdraft on any one or more occasions, it shall not be considered a waiver of the Credit Union's rights to refuse to do so at any other time nor shall it be an agreement by the Credit Union to pay checks or other items in the overdraft. In any case, if You fail to pay in accordance with this Agreement, the Credit Union shall be entitled to request cancellation of the Payment Order, or to undertake any other legal means to collect the amount of the Payment Order, including exercise of right of offset against any funds in any of Your Account with the Credit Union. The Credit Union may process Payment Orders in any order convenient to the Credit Union and the Credit Union may charge items, including settlement for Payment Orders, in any order or sequence selected by the Credit Union.

Issuance of Payment Orders. A Payment Order is considered accepted by the Credit Union when the Credit Union executes it. You may issue Payment Orders in person, by email, or by fax. Payment Orders may only be executed on a "Business Day" which is Monday through Friday, excluding federal holidays. Payment Orders received before the cut-off time established by the Credit Union will be processed on the same Business Day. Payment Orders received on a non-Business Day or after the cut-off time on a Business Day will be treated as being received on the next Business Day. The current funds transfer cut-off time is 3:00pm local EST. The cut-off time is subject to change from time to time at the sole discretion of the Credit Union. The funds transfer cut-off time may be obtained by contacting the Credit Union. The Credit Union will only accept a Payment Order if the individual making the request provides the Credit Union with the information as required by the Credit Union. No instructions or other restrictions limiting the Credit Union's acceptance of Your Payment Order request shall be effective against the Credit Union unless the Credit Union agrees in writing prior to the sending of such Payment Order that the Credit Union will follow such instructions. However, the Credit Union may, in its sole discretion, elect to act consistently with such instructions or other restrictions which it believes in good faith were made by You. The Credit

Union may execute Payment Orders and communicate requested cancellation or amendment of Payment Order through any intermediary financial institution, funds transfer system, third party service provider, or third party communication it elects in its sole discretion. The Credit Union may also, at its sole discretion, select the order in which to execute multiple pending Payment Orders. You acknowledge that the Credit Union shall have no obligation to ascertain the identity of the beneficiary or the beneficiary's financial institution and shall have the right to reject any Payment Order that does not identify the account number and address of the beneficiary and the identifying number of the beneficiary's financial institution. You further acknowledge that the Credit Union is not responsible for detecting any error contained in any Payment Order sent by the You to the Credit Union.

Return of the Credit Union's Payment Order Request. If the Credit Union receives notice that a Payment Order transmitted by the Credit Union has been rejected or returned by another party, the Credit Union will notify You of such rejection or return including the reason given for rejection by telephone, electronic message, or U.S. mail. The Credit Union will have no further obligation to transmit the rejected or returned transfer if the Credit Union complied with this Wire Transfer Agreement with respect to the original Payment Order. This section applies if the Payment Order is returned to the Credit Union for any reason, including, as a result of You requesting cancellation of the Payment Order or a correspondent or other third party rejecting or returning the Payment Order. If the Payment Order amount has not been paid to the recipient and the Credit Union has received, in full, the Payment Order amount, then the Credit Union will refund to You the face amount of the Payment Order less the Credit Union's fees and expenses as well as any fees, expenses and taxes of the Credit Union's correspondent or other third party and any US or foreign government agencies, as the case may be. In no event shall the Credit Union be under any obligation to make any refund to You on account of a Payment Order when the funds have not been returned in full to the Credit Union.

Repetitive Instructions. The Credit Union will transfer funds on a repetitive basis to Your other accounts or third-party accounts as described in written instructions to the Credit Union by You. The transfers will be considered repetitive if they are to be affected at least monthly with the original written instructions remaining constant except for the date and dollar amount of the transfer involved.

Errors in Payment Orders. You agree that the Credit Union shall have no obligation to discover errors in Payment Orders and shall not be liable to You for errors made by You, including but not limited to errors made in identifying the beneficiary, or an intermediary or beneficiary's the Credit Union, or for errors in the amount of the Payment Order. The Credit Union shall likewise have no duty to discover and shall not be liable for duplicate Payment Orders issued by You. In the event that You makes an error or issue a duplicate Payment Order, You shall indemnify, defend all claims, and hold the Credit Union harmless from any loss, damages, or expenses, including but not limited to attorneys'

fees, incurred by the Credit Union as the result of completion of the funds transfer.

Use of Account Numbers. You understand and agree that the payment of a wire transfer request may be made by Us, or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person different from the named beneficiary based upon the beneficiary's identifying or account number provided by You, or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us. You shall indemnify and hold Us harmless from and against any loss, liability, expense or damage that the We may incur as a result of such inconsistency, including, without limitation, attorneys' fees and expenses of litigation. You agree that We shall not be responsible for any delay arising out of the Our attempt to reconcile inconsistencies between name and account number.

Amendments and Cancellations. Once You provide the Credit Union with a Payment Order, You cannot cancel or amend the Payment Order. If You request such cancellation or amendment, the Credit Union may, in its sole discretion, use reasonable efforts to assist You in attempting to so cancel or amend the Payment Order, however, the Credit Union has no duty to do so and the Credit Union makes no representation or warranty as to its ability to do so. The Credit Union shall not be liable for any losses arising in connection with any failure to cancel or amend any Payment Order after the Payment Order is provided to the Credit Union.

You acknowledge and agree that after a Payment Order has been accepted by the beneficiary, the Credit Union's return of such funds must be authorized by the beneficiary and the Credit Union has no responsibility to procure the return of such funds. If You ask the Credit Union to recover funds which the Credit Union has already transferred, the Credit Union shall be under no obligation to do so. The Credit Union may take such action as it deems reasonable under the circumstances, including, for example, sending a request to reverse the transfer to any financial institution that received such funds. In no event, however, shall the Credit Union be deemed to have guaranteed or otherwise assured the recovery of any portion of the amount transferred, nor to have accepted responsibility for any amount transferred.

Rejection of Payment Order. If the Credit Union rejects or fails to execute any Payment Order, the Credit Union will make reasonable efforts to notify You by phone or email of such

rejection no later than the Business Day such Payment Order would otherwise have been transmitted by the Credit Union, however, such notice may not be provided until the next Business Day under certain circumstances (e.g., due to the failure to meet request delivery deadlines, etc.). The Credit Union shall have no liability to You or any third party by reason of the fact that such notice is not given at an earlier time than that provided for herein.

Security Procedures. You agree that We (i) reserve the right to change Our security procedures from time to time; and (ii) Your continued use of the services following notice of such changes shall constitute the Your acceptance of any new security procedure as commercially reasonable.

You and We will follow the security procedures below (the "Security Procedures") to detect unauthorized Payment Orders prior to executing such Payment Orders, unless You elect to refuse some or all of the Security Procedures by executing and delivering a written waiver to Us (and accepted by Us). The Security Procedures are designed solely for the purpose of verifying the authenticity and authorization of Payment Orders and not for the detection of errors. You represent and warrant that You have: (i) reviewed these Security Procedures with Us and any security consultant or attorney used by You; (ii) that the Security Procedures are a satisfactory method of verifying the authenticity and authorization of the Payment Order; (iii) that the Security Procedures are commercially reasonable in light of the transactions being performed by You; and (iv) that You have been apprised of the risk of unauthorized transactions that could be completed through the use of falsified Security Procedures. In connection with any Payment Order, You shall be responsible for Your compliance with this Wire Transfer Agreement. You are solely responsible for maintaining Your own internal security and agree to use the utmost care in selecting any individual given access to use the service. You shall not disclose any information regarding the Security Procedures that an unauthorized user would find helpful to obtain access to or utilize these services.

If a Payment Order received by the Us purports to have been transmitted or authorized by You or Your Authorized Person and either (i) We have acted in good faith and in compliance with the Security Procedures with respect to such Payment Order, or (ii) We have not acted in compliance with the Security Procedures with respect to such Payment Order but can otherwise prove such Payment Order was originated by You or Your Authorized Person, such Payment Order shall be deemed effective as Your Payment Order, You shall be obligated to pay the amount of such Payment Order, and We shall not be liable for the amount of any unauthorized transfer that is purported to be originated by You or Your Authorized Person. We are entitled to conclusively rely upon any Payment Order given in compliance with the Security Procedures.

We will process a Payment Order from You or Your Authorized Person only after complying with Our Security Procedures. You acknowledge and agree that the purpose of the Security Procedures set forth below is to protect You from unauthorized account access, identity theft, and/or fraud. However, You understand that some risk of unauthorized account access, identity theft, and/or fraud does remain. You agree that Our

Security Procedures as set forth below are commercially reasonable security procedures.

In Person. Upon receipt of a Payment Order in person from You or Your Authorized Person, We will ask You or Your Authorized Person (as applicable) to provide a valid photo ID.

Facsimile Payment Orders. Upon receipt of a Payment Order from You or Your Authorized Person via facsimile, We will call You or Your Authorized Person (as applicable) at the telephone number You provided to us in writing at the time you opened your Account, to verify the instructions You have given to Us.¹ We may also require that You or the Authorized Person send us an email confirming details of the transaction.

Email Payment Orders. Upon receipt of a Payment Order from You or Your Authorized Person via email, We will call You or Your Authorized Person (as applicable) at the telephone number You provided to us in writing at the time you opened your Account, to verify the instructions You or Your Authorized Person have given Us.²

We, in Our sole discretion, may refuse to abide by any instructions from You or Your Authorized Person in the event: (a) We have a good faith belief that the instructions are not authentic; (b) the instructions are incomplete; (c) Your or Your Authorized Person identity cannot be verified in the sole and absolute discretion of Us; or (d) there are insufficient collected funds in the account to cover the instructions.

System Security. For Payment Orders sent to Us via email, You agree that You are responsible for the installation, maintenance, and operation of Your computer and browser software, including without limitation, maintaining current software upgrades and applying critical security patches. You agree that You are fully responsible if any unauthorized third party gains access to your PC, email or systems. You shall be responsible for internal and external intrusion testing of Your network system, as well as systemic or operational risk contingency planning with regard to Your network system. You are also responsible for maintenance and connectivity of telecommunication with Your ISP (internet service provider). Additionally, up-to-date anti-virus, anti-spyware, and anti-malware programs and firewalls shall be maintained on all of Your systems.

You are responsible for taking and maintaining security precautions to protect Your computer, data, and system. You agree that We are not responsible for any electronic virus, spyware, or malware that You may encounter using the services described herein. We encourage You to routinely scan Your PC and diskettes using any up-to-date, reliable virus, spyware, and malware protection product to detect and remove any virus, spyware, and malware found. You are responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to Your operating systems, and for protecting, securing, and backing up any data and information stored in or on Your operating systems. We are not responsible for any errors or failures resulting from

defects in or malfunctions of any software installed on Your operating systems or accessed through an internet connection.

The risk of error, failure, or non-performance of Your computers and software is Your risk and includes the risk that You do not operate the computer or software properly. We make no warranty to You regarding Your computers or software, including any warranty of merchantability or fitness for a particular purpose. We are not responsible for any errors or failures from any malfunction of Your computer or the software nor are we responsible for any electronic virus or viruses that You may encounter. We are not responsible for any computer virus related problems that may be associated with the use of the services described herein. We have no liability to You for any damage or other loss, direct or consequential, which You may suffer or incur by reason of Your use of Your computers or software.

Compliance with Laws. You agree to comply with all applicable laws, rules, procedures, and regulations with respect to the use of Your Accounts at the Credit Union and Your use of the service described in this Wire Transfer Agreement. This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Wire Transfer Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Wire Transfer Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Wire Transfer Agreement, this Wire Transfer Agreement shall be governed by the laws of the state of New Jersey.

The Credit Union will comply with regulations issued by OFAC. It shall be Your responsibility to obtain information regarding such OFAC regulations. (This information may be obtained directly from the OFAC Compliance Hotline at 800-540-OFAC or from OFAC's home page site at www.ustreas.gov/ofac). If any Payment Order is to a person or entity listed on OFAC's list of Specially Designated Nationals and Blocked Persons, by law the Credit Union shall not complete the transfer and shall "block" the funds until such time that OFAC issues a written release to the Credit Union. You agree that the Credit Union is excused from the performance of any action to debit or credit an account or transfer funds otherwise required by this Wire Transfer Agreement to the extent that such action is inconsistent with United States law, including the obligations of the Credit Union under OFAC or any program administered by the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN).

Unauthorized Transactions and Other Errors. All Payment Orders initiated by You or Your Authorized Person will be reflected on Your monthly or periodic account statements provided by the Credit Union or on the notice of funds transfer provided to You. You shall notify the Credit Union of any

¹ We will not allow You to request the call-back to be directed to a number not listed in Our records. Only those numbers in Our records will be called to protect against unauthorized access. We may, in our sole discretion, refuse a call-back to any number that was recently changed.

² We will not allow You to request the call-back to be directed to a number not listed in Our records. Only those numbers in Our records will be called to protect against unauthorized access. We may, in our sole discretion, refuse a call-back to any number that was recently changed.

discrepancy between the Payment Order and the related funds transfer, or of any unauthorized transaction or other error on the next Business Day following receipt of any advice, or within the earlier of: (i) ten (10) days of receipt of an account statement from the Credit Union ; and (ii) five (5) days of a notice of funds transfer provided to You, which time limits You agree are reasonable. If notification of an unauthorized transaction or other error is communicated orally, it shall be confirmed promptly in writing.

Indemnification. You shall indemnify and hold Us and Our affiliates and Our respective officers, directors, employees and agents harmless from and against any and all costs, losses, claims, causes of action, damages, expenses (including reasonable attorneys' fees and other legal expenses), liabilities and other losses arising or resulting from any claim of any person with respect to a Payment Order or Our performance under this Wire Transfer Agreement (including without limitation, any claim of any person that We are responsible for any act or omission of You or any other person), the acts or omissions of You, or from the provision of invalid or inaccurate data by You, including without limitation (a) a breach by You of any provision of this Wire Transfer Agreement; (b) Our debiting or crediting of the account of any person or entity as requested by You; and (c) the failure to act or the delay of any other financial institution other than the Credit Union. Such liability includes, but is not limited to, instances when You effect one or more wire transfers to Your detriment, or when unauthorized transactions are effected. This Section shall survive termination of this Wire Transfer Agreement, or the termination of the services provided under this Wire Transfer Agreement.

Limitation of Liability. The Credit Union shall be responsible only for performing the funds transfer services expressly described in this Wire Transfer Agreement and shall be liable only for its own gross negligence or willful misconduct unless applicable law imposes a higher standard of care. The Credit Union shall not be liable for acts or omission by You (including, without limitation, errors in the amount, accuracy, or timeliness of transmittal of any Payment Order received from You or Your Authorized Person) or any other person or entity, including without limitation, any funds transfer systems, any receiving financial institution, any transmission or communications facility, any intermediary or correspondent financial institution and beneficiary, none of which shall be deemed the Credit Union 's agent. The Credit Union is not responsible for verifying ownership of an intended recipient's account or for detecting an error by You in a Payment Order. Without limitation, the Credit Union shall be excused from delaying or failing to act if caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, emergency conditions, strikes or other circumstances beyond the Credit Union 's control.

Except as otherwise required by applicable law, the Credit Union shall not be liable for any loss or liability arising from (a) any inaccuracy or failure to act on the part of any person not within the Credit Union's reasonable control, including but not limited to the failure of any other financial institutions(s) to provide accurate or timely information to the Credit Union or

You, (b) the failure of other financial institutions to accept Payment Orders, (c) Your negligence, wrongful act or breach of this Wire Transfer Agreement, or (d) any ambiguity or inaccuracy in any instruction given to the Credit Union by You or Your Authorized Person.

IN NO EVENT SHALL WE BE LIABLE FOR SPECIAL, CONSEQUENTIAL, PUNITIVE, OR INDIRECT LOSSES OR DAMAGES (INCLUDING WITHOUT LIMITATION, LOST PROFITS OR GOODWILL, ATTORNEYS FEES, OR THE COSTS OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES) suffered or incurred by you in connection with the transactions contemplated by this Agreement, including without limitation subsequent wrongful dishonor resulting from our acts or omissions, regardless of whether We knew or should have known such losses or damages might be incurred. We shall not be responsible for Your attorneys' fees.

Account. You will maintain with the Credit Union at least one Account for the purpose of providing collected funds, for deposit of received funds, and to satisfy all Payment Orders, and pay and deduct service charges in connection with the use of the service.

Right to Setoff. You hereby acknowledge and agree that the Credit Union shall have the right of offset against any and all fees, returns, and refunds owed the Credit Union by You under this Agreement.

International Payment Orders. Fund transfers to beneficiaries outside of the United States may be paid to the beneficiary in the foreign currency of the country to which the funds are transferred. It is the responsibility of You to notify the beneficiary that the funds originated in U.S. dollars may be paid to the beneficiary in the currency of the country to which the funds are transferred at the Credit Union's buying rate of exchange for funds transfers.

Your Cooperation. In the event that the Credit Union is entitled under the law governing mistake and restitution to recover from any beneficiary all or any part of a funds transfer made to such beneficiary hereunder, You shall upon the Credit Union 's request but without expense to the Credit Union testify in any legal proceedings and otherwise take any action necessary to assist or enable the Credit Union to recover from such beneficiary. You hereby consent to the Credit Union's disclosure to government authorities of information concerning the You and transactions under this Wire Transfer Agreement that the Credit Union believes to be appropriate or necessary to fulfill legal recordkeeping and reporting requirements.

Prohibited Transactions. You agree not to use or attempt to use the services (a) to engage in any illegal purpose or activity or to violate any applicable law, rule or regulation, (b) to breach any contract or agreement by which You are bound, or (c) to engage in any internet or online gambling transaction, whether or not gambling is legal in any applicable jurisdiction, (d) to engage in any activity or business that would result in You being or becoming a "money service business" as defined in the Bank Secrecy Act and its implementing regulations, or (e) to

engage in any transaction or activity that is not specifically authorized and permitted by this Wire Transfer Agreement. You acknowledge and agree that the Credit Union has no obligation to monitor Your use of the services for transactions and activity that is impermissible or prohibited under the terms of this Wire Transfer Agreement; provided, however, that the Credit Union reserves the right to decline to execute any transaction or activity that the Credit Union believes violates the terms of this Wire Transfer Agreement.

Amendments. The Credit Union may amend this Wire Transfer Agreement from time to time upon written notice to the You. In the event that performance of services under this Wire Transfer Agreement would result in a violation of any present or future statute, regulation or governmental policy to which the Credit Union is subject, then this Wire Transfer Agreement shall be amended to the extent necessary to comply with such statute, regulation or policy. Alternatively, the Credit Union may terminate this Wire Transfer Agreement if it deems such action necessary or appropriate under the circumstances. The Credit Union shall have no liability to the You as a result of any such violation, amendment, or termination.

Payment for Services. You shall pay the Credit Union the charges for the services provided in connection with this Agreement, as set forth in the Credit Union's Fee Schedule. All fees and services are subject to change at any time and Your continued use following a change in the fees constitutes acceptance of such fees. The Credit Union may deduct all fees due from any of Your Accounts at the Credit Union.

Termination. You may terminate this Wire Transfer Agreement at any time. Such termination shall be effective on the second Business Day following the day of the Credit Union's receipt of written notice of such termination or such later date as is specified in that notice. The Credit Union reserves the right to terminate this Wire Transfer Agreement immediately upon providing written notice of such termination to You.

Non-Assignment. You may not assign this Wire Transfer Agreement or any of the rights or duties hereunder to any person without the Credit Union's prior written consent.

Waiver. The Credit Union may waive enforcement of any provision of this Wire Transfer Agreement. Any such waiver shall not affect the Credit Union's rights with respect to any other transaction or modify the terms of this Agreement.

Binding Agreement; Benefit. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and

no other person shall have any right against the Credit Union or You hereunder.

Headings. Headings are used for reference purposes only and shall not be deemed part of this Wire Transfer Agreement.

Severability. In the event that any provision of this Wire Transfer Agreement shall be determined to be invalid, illegal, or unenforceable to any extent, the remainder of this Wire Transfer Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

Notices, Instructions, Etc. Except as stated herein, any written notice or other written communication required or permitted to be given under this Wire Transfer Agreement shall be delivered or sent by US mail, if to You, at Your address on the books of the Credit Union and if to the Credit Union, at the following address:

124 South Ridgedale Avenue
East Hanover, NJ 07936-3190

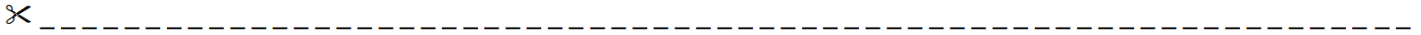
unless another address is substituted by notice delivered or sent as provided herein. Except as otherwise stated herein, any such notice shall be deemed given when received.

Governing Law. This Wire Transfer Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Wire Transfer Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Wire Transfer Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state of New Jersey.

PRIVACY POLICY DISCLOSURE

Revised 07/13

FACTS	WHAT DOES RIDGEDALE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.	
What?	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and transaction history 	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers’ personal information, the reasons Ridgedale Federal Credit Union chooses to share, and whether You can limit this sharing.	
Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates everyday business purposes - information about Your transactions and experiences	NO	WE DO NOT SHARE
For Our non-affiliates’ everyday business purposes - information about Your creditworthiness	YES	YES
For Our affiliates to market to You	NO	WE DO NOT SHARE
For non-affiliates to market to You	YES	YES
To limit Our sharing	<ul style="list-style-type: none"> • Call (973) 947-1000 and follow the prompts, • You may also mail the form below. <p>Please note:</p> <p>If You are a <i>new</i> member, We can begin sharing Your information 30 days from the date We sent this notice. When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.</p> <p>However, You can contact Us at any time to limit Our sharing.</p>	
Questions?	Call (973) 947-1000	



Mail-in Form

Mark any/all You want to limit:

- Do not share information about my creditworthiness with Your affiliates for their everyday business purposes.
- Do not allow Your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name		Mail to: Ridgedale Federal Credit Union 124 South Ridgedale Avenue East Hanover, New Jersey 07936
Address		
City, State ZIP		
<i>Account Number(s)</i>		

What We do

How does Ridgedale Federal Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Ridgedale Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> · open an account or apply for a loan · pay Your bills or use Your credit or debit card · show Your government-issued ID <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> · sharing for affiliates' everyday business purposes - information about Your creditworthiness · affiliates from using Your information to market to You · sharing for non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> · <i>Ridgedale Federal Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> · <i>Non-affiliates We share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> · <i>Our joint marketing partners include insurance companies.</i>