

First Community Credit Union
Truth in Savings Disclosure

Effective Date: November 1, 2020

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| 1702 Park Avenue Beloit, WI 53511 608-362-9077 | 5390 E Williams Drive Drive Roscoe, IL 61073 815-904-7024 | 6079 E. Riverside Blvd. Rockford, IL 61114 815-316-3052 | 2701 N. Pontiac Drive Janesville, WI 53545 608-758-4530 | 140 W. 7 th Street Monroe, WI 53566 608-329-7800 |
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This disclosure statement contains information regarding terms, fees, dividend rates and annual percentage yields (APYs) for the savings and checking accounts offered by First Community Credit Union ("FIRSTCCU"). Dividend rates and annual percentage yields are correct as of the effective date noted at the top of this disclosure. For current dividend rate and APY information, please contact FIRSTCCU at any of the telephone numbers listed above.

THE FOLLOWING DISCLOSURES APPLY TO ALL ACCOUNTS INCLUDED ON THIS STATEMENT:

Accrual of Dividends: Dividends begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends will begin to accrue on the business day you deposit noncash items into your account. A withdrawal of funds will affect the dividend accrual. Accrued dividends will not be paid if an account has been closed prior to the crediting of dividends.

National Credit Union Share Insurance Fund: Member accounts at this credit union are federally insured by the National Credit Union Share Insurance Fund.

Bylaw Requirements: As a condition of membership, you must maintain \$5 in a Statement Share Account. This is equal to the par value of one share in FIRSTCCU. If we determine you are eligible to maintain an account with the credit union, you authorize FIRSTCCU to check your account, credit and employment history, and obtain a credit report to verify your eligibility for any account or service you may request now and in the future. FIRSTCCU reserves the right, at any time, to require members to give 30 days prior written notice of the intention to withdraw the whole or any part of amounts paid in by them except for those amounts paid into checking accounts.

Inactive account is defined as an account with a balance of less than \$500 with no deposits or withdrawals for 12 consecutive months and no other credit union service.

Dormant account is defined as any account with an invalid address on file for 6 months or longer with no activity regardless of the balance of such account.

____ Statement Share (Savings) and Club Accounts

Rate Information: This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time, refer to our most recent rate sheet for current rate.

Compounding and Crediting: Dividends will be compounded quarterly and credited quarterly. For this account type, the dividend period is quarterly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. If you close your Statement Savings or Club Account before dividends are credited, you will not receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum deposit required to open this account is \$5. A balance of at least \$5 must remain in the Statement Savings account for you to qualify for membership in FIRSTCCU. You must maintain a minimum average daily balance of \$250 in your account to obtain the disclosed APY. A \$2.50 per month paper statement fee will apply to this account. Please see fee schedule for additional information.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day the minimum balance requirement is met.

Transaction Limitations: You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account will be subject to a fee of \$3 per transaction that exceeds the established limit.

____ Youth Savings Accounts Include: Young Saver (0–7 years), Teen Saver (8–15 years), Graduate Saver (16–21 years)

Rate Information: The dividend rate on these accounts is variable and paid on balances up to \$9,999.99. Balances \$10,000 and over will be paid at 0.10%. This is a variable rate account meaning the declared dividend rate and annual percentage yield (APY) can change at any time. Please refer to our most recent rate sheet for current rates.

Compounding and Crediting: Dividends will be compounded quarterly and credited quarterly. For this account type, the dividend period is quarterly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates.

Transaction Limitations: The Youth Accounts are tiered by age, not to exceed the age of 21. Once the individual turns 21, the Graduate Saver account will automatically convert into a Statement Share (Savings) account in which those terms and conditions, including fees, will apply. Please refer to the Statement Share (Savings) account section of this disclosure as well as the Fee Schedule for more information. Once the individual turns 18, and is no longer a minor, a request can be made to remove the parent/guardian from the account. Please refer to the branch for additional information.

Minimum Balance Requirements: The minimum balance requirement on this account is \$5, which is equal to one refundable share in First Community Credit Union. A minimum balance of \$5 is required to earn dividends.

Additional Limitations: You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. This account is not eligible for FIRSTCCU's Overdraft Privilege Program (ODP). No ACH withdrawals are permitted on this account.

____ Piggy Bank Savings

Rate Information: This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time, refer to our most recent rate sheet for current rate.

Compounding and Crediting: Dividends will be compounded quarterly and credited quarterly. For this account type, the dividend period is quarterly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. If you close your Statement Savings or Club Account before dividends are credited, you will not receive accrued dividends through the date of closing.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day the minimum balance requirement is met.

Transaction Limitations: You may make no more than one (1) transfers and/or withdrawal from your account to another account of yours or to a third party in any calendar year. If you exceed these limitations, your account will be subject to a fee of \$3 per transaction that exceeds the established limit. You may not deposit to this account other than the system generated debit card roundup deposit.

____ Advantage Basic Checking

Rate Information: This account does not earn a dividend.

Minimum Balance Requirements: The minimum balance required to open this account is \$25. There is no daily minimum balance requirement to avoid a monthly service charge on this account.

Transaction Limitations: No transaction limitations apply to this account unless stated elsewhere in this disclosure.

____ Security Plus (+) Checking

Rate Information: The dividend rate for this account is variable on balances up to \$2,500. For balances over \$2,500 additional dividends may be paid. This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time and may have additional requirements to earn the stated dividend and APY. Please refer to our most recent rate sheet for current rates.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. If you close your Security Plus (+) Checking account before dividends are credited, you will not receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account is \$25. There is a monthly fee that applies, please see current fee schedule for exact amount. If you maintain an average daily balance of \$2,500 or greater this fee will be waived.

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

Transaction Limitations: No transaction limitations apply to this account unless stated elsewhere in this disclosure. To earn dividends and APY additional transactional requirements may apply.

____ Graduate Checking Account (ages 16–21)

Rate Information: There are no dividends paid on this account.

Transaction Limitations: This account is limited to individuals who are between the ages of 16-21 years old. Once the individual turns 21, the Graduate Checking account will automatically convert into the Security Plus (+) Checking account in which those terms and conditions, including fees, will apply. Please refer to the Advantage Basic Checking account section of this disclosure as well as the Fee Schedule for more information. Once the individual turns 18, and is no longer a minor, a request can be made to remove the parent/guardian from the account. Please refer to the branch for additional information.

Minimum Balance Requirements: There is no daily minimum balance requirement to open this account.

Additional Limitations: If primary account holder is older than 18, and there is an NSF on the account, the account will transition to the Security + Checking Account.

____ Premium Money Market Account

Rate Information: Dividends will be paid if your daily balance is less than \$10,000, the dividend rate paid on the entire balance in your account is variable. If your daily balance is between \$10,000–\$24,999.99, the dividend rate paid on the entire balance in your account is variable. If your daily balance is between \$25,000–\$49,999.99, the dividend rate paid on the entire balance in your account is variable. If your daily balance is greater than \$50,000, the dividend rate paid on the entire balance in your account is variable. This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time. Please refer to the most recent rate sheet for current rates and tiers.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. If you close your Premium Money Market account before dividends are credited, you will not receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and to obtain the APY is \$1,000. You must maintain a minimum daily balance of \$1,000 in your account to avoid a monthly service fee. If, during the month, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for the month.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Transaction Limitations: You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account will be subject to a fee of \$3 per transaction that exceeds the established limit.

____ Advantage Money Market

Rate Information: Dividends will be paid if your daily balance is less than \$10,000, the dividend rate paid on the entire balance in your account is variable. If your daily balance is between \$10,000–\$49,999.99, the dividend rate paid on the entire balance in your account is variable. If your daily balance is between \$50,000–99,999.99, the dividend rate paid on the entire balance in your account is variable. If your daily balance is between \$100,000–249,999.99, the dividend rate paid on the entire balance in your account is variable. If your daily balance is greater than \$249,999.99, the dividend rate paid on the entire balance in your account is variable. This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time. Please refer to the most recent rate sheet for current rates and tiers. This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time. To qualify for rates on the current rate sheet, member must have a checking account with a direct deposit and e-Statements.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. If you close your Advantage Money Market account before dividends are credited, you will not receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and to obtain the APY is \$1,000. You must maintain a minimum daily balance of \$1,000 in your account to avoid a monthly service fee. If, during the month, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$5 for the month.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Transaction Limitations: You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account will be subject to a fee of \$3 per transaction that exceeds the established limit.

_____ Passbook Individual Retirement Account (IRA)

Rate Information: If your daily balance is less than \$2,000, no dividends will be paid. If your daily balance is \$2,000 dividends may be paid. This is a variable rate account, meaning the declared dividend rate and annual percentage yield (APY) can change at any time. Please refer to the most recent rate sheet for current rates and terms.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly; for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. If you close your Passbook IRA before dividends are credited, you will not receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and obtain the disclosed APY is \$1. You have until December 31st of the year in which the account is opened to deposit sufficient funds to reach a minimum balance of \$250. If you fail to reach that minimum balance by the required date, or to maintain that minimum balance after that date, your account may be closed.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Transaction Limitations: No transaction limitations apply to this account unless stated elsewhere in this disclosure. Federal tax penalties may apply for early withdrawal from IRAs.

_____ Term Individual Retirement Account (IRA)

Rate Information: See rate information sheet.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend rate is monthly, beginning on the date the account is opened, and ending on the last calendar day of the dividend period. All other dividend periods follow this same pattern of dates. This is a fixed rate account. The dividend rate and APY are established by the credit union. If you close your IRA account before dividends are credited, you will receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and to obtain the disclosed APY is \$2,000. Balance Computation Method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Maturity Date: Your account will mature on:

Transaction Limitations: You may not make deposits into this account until the maturity date. Only dividends credited to an account during its existing term may be withdrawn at any time during such term without penalty. The disclosed APY is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Dividends in the account at the commencement of the renewal term will be deemed merged with the principal upon renewal. Federal tax penalties may apply for early withdrawals from IRA accounts.

Early Withdrawal Penalties: We may impose a penalty if you withdraw any of the funds in your account before the maturity date. The penalty will equal 180 days dividends on the amount withdrawn. Dividends will be forfeited whether earned or not regardless of the length of time the funds withdrawn have remained in the account. This may result in a reduction of principal. Any withdrawal which reduces the account balance below the minimum balance requirement will be considered as a withdrawal of the entire account balance and will be subject to the penalty described above. The penalty may be waived for early withdrawal upon the death or judicially declared legal incompetence of an account holder.

Renewal Policy: Your Individual Retirement Account will automatically renew at maturity. You will have a grace period of 10 business days after the maturity date to withdraw funds in the account without being charged an early withdrawal penalty. If you close your account within the grace period, no dividends will be paid on the amount withdrawn for the period of days beyond the maturity date.

____ 25 Month Bump Rate Term Share Certificate Account

Rate Information: See rate information sheet.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly, beginning on the date the account is opened, and ending on the last calendar day of the dividend period. All other dividend periods follow this same pattern of dates. This is a fixed rate account, which can be bumped once during the existing term to the current non-promotional 24 month term share certificate rate. The dividend rate and APY are established by the credit union. If you close your account before dividends are credited, you will receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and to obtain the stated APY is \$1,000.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Maturity Date: Your account will mature on: _____

Transaction Limitations: After your account is opened, you may make additional deposits into this account until the maturity date. Only dividends credited to an account during its existing term may be withdrawn at any time during such term without penalty.

The disclosed APY is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Dividends in the account at the commencement of the renewal term will be deemed merged with the principal upon renewal.

Early Withdrawal Penalties: We may impose a penalty if you withdraw any of the funds in your account before the maturity date. The penalty will equal 180 days dividends on the amount withdrawn. Dividends will be forfeited whether earned or not regardless of the length of time the funds withdrawn have remained in the account. This may result in a reduction of principal. Any withdrawal which reduces the account balance below the minimum balance requirement will be considered as a withdrawal of the entire account balance and will be subject to the penalty described above. The penalty may be waived for early withdrawal upon the death or judicially declared legal incompetence of an account holder.

Renewal Policy: Your Bump Rate Term Certificate Account will automatically renew at maturity to a non-promotional 24 month term. You will have a grace period of 10 business days after the maturity date to withdraw funds in the account without being charged an early withdrawal penalty. If you close your account within the grace period, no dividends will be paid on the amount withdrawn for the period of days beyond the maturity date.

____ Term Share Certificate Account

Rate Information: See rate information sheet.

Compounding and Crediting: Dividends will be compounded monthly and credited monthly. For this account type, the dividend period is monthly, beginning on the date the account is opened, and ending on the last calendar day of the dividend period. All other dividend periods follow this same pattern of dates. This is a fixed rate account. The dividend rate and APY are established by the credit union. If you close your account before dividends are credited, you will receive accrued dividends through the date of closing.

Minimum Balance Requirements: The minimum balance required to open this account and to obtain the stated APY is \$1,000.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Maturity Date: Your account will mature on: _____

Transaction Limitations: You may not make deposits into this account until the maturity date. Only dividends credited to an account during its existing term may be withdrawn at any time during such term without penalty. The disclosed APY is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Dividends in the account at the commencement of the renewal term will be deemed merged with the principal upon renewal.

Early Withdrawal Penalties: We may impose a penalty if you withdraw any of the funds in your account before the maturity date. The penalty will equal 180 days dividends on the amount withdrawn. Dividends will be forfeited whether earned or not regardless of the length of time the funds withdrawn have remained in the account. This may result in a reduction of principal. Any withdrawal which reduces the account balance below the minimum balance requirement will be considered as a withdrawal of the entire account balance and will be subject to the penalty described above. The penalty may be waived for early withdrawal upon the death or judicially declared legal incompetence of an account holder.

Renewal Policy: Your Term Share Certificate Account will automatically renew at maturity. You will have a grace period of 10 business days after the maturity date to withdraw funds in the account without being charged an early withdrawal penalty. If you close your account within the grace period, no dividends will be paid on the amount withdrawn for the period of days beyond the maturity date.

First Community Credit Union
Truth in Savings Disclosure

Effective Date: November 1, 2020

Fee Schedule

You may be assessed the following fees:

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| Overdraft Fee <i>Created by check, in person, ATM, or other electronic means</i> | \$32 per item | Early Withdrawal Fee | \$15/\$100 |
| Returned Item Fee(NSF) <i>Created by check, in person, ATM, or other electronic means</i> | \$32.00 per item | Stop Payment Fee | \$32 per item \$60 Block |
| ATM Replacement Card Fee | \$10 per Card | Loan Deferral Fee | \$10 per month deferred |
| Returned Deposit Item Fee | \$15 per item | Temporary Checks (12) | \$3 |
| Statement Copies/History | \$5 per item | Check or Money Order Copy | \$3.50 per item |
| Bad Address Fee | \$5 per item | Wire Transfer Fee | \$32 per item |
| Cashier's Check Fee | \$2.50 per item | Incoming Wire Transfer Fee | \$15 per item |
| | | Inactive/Dormant Account Fee | \$5 per month |
| Photocopies | \$.50 per item (\$1 minimum) | Foreign Wire Transfer Fee | Varies (Call for pricing) |
| Fax Fee | \$5 for 1 st page (\$1.00 for each add'l page) | Telephone Transfer Fee | \$2 per item |
| Check Cashing Fee** | \$5 (Check \$1-\$500) \$10.00 (Check \$501-\$1,000) \$20.00 (Check \$1,001-\$2,000) \$25 (Check over \$2,000) | Tax Levy Processing Fee | \$100 per item |
| | | Account Analysis <i>(1 hour minimum)</i> | \$32 per Hour |
| Saving Account Statement Fee | \$2.50 per month, Waived if you have E-Statements, have aggregate share balances more than \$200, have a checking account, have a loan, or credit card. | Loan Payment by Phone*** <i>(if using credit/debit card)</i> | \$30 per payment |
| Duplicate Lien Release | \$10 | Collection Item Fee | \$40 per item |
| Early Closing Fee (Less than 90 days) | \$5 | Commercial Money Order Fee | \$40 per item |
| Checking Account Statement Fee | \$2 per statement Waived if younger than 18, or older than 55, or have E-Statements | Non-FirstCCU ATM Fee | 5 free per month, \$1 per withdrawal after |
| | | Non-FirstCCU ATM Balance Inquiry | \$.50 per inquiry. |
| Escheatment Processing | \$50 | Rolled Coin | \$.25 per roll |
| Security Plus (+) Checking | \$4.95 per month waived if average daily balance is \$2,500 or greater. | Strapped Cash Bundles | \$.50 per strap |

**Imposed on members who do not maintain a balance of \$250 in any savings or share certificate account for the entire month, or do not have other services

***Payment by phone not available for payments exceeding \$1,000. VISA or MasterCard accepted.

FIRST COMMUNITY CREDIT UNION
YOUR ABILITY TO WITHDRAW FUNDS

Our policy for checking and savings accounts is to make funds from your cash and check deposits available to you on the same business day as the day we receive your deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. This disclosure describes our policy for holds on your checking and savings account. Our policy for holds on other accounts may vary.

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

Longer Delays May Apply

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

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

If you 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 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days 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 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the same business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

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

Holds on Other Funds (Check Cashing)

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

Holds on Other Funds (Other Account)

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your ability 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 disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines

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

FACTS

WHAT DOES First Community Credit Union DO WITH YOUR PERSONAL INFORMATION?

Rev. 2/21

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

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

- Social Security Number and • Account Balance
- Interest Rate and • Payment Dates
- Credit History and • Credit Scores
- Collateral Information

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

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

| Reasons we can share your personal information | Does First Community CU 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 products and services to you | NO | WE DON'T SHARE |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes - information about your transactions and experiences | NO | WE DON'T SHARE |
| For our affiliates' everyday business purposes - information about your creditworthiness | NO | WE DON'T SHARE |
| For our affiliates to market to you | NO | WE DON'T SHARE |
| For our non-affiliates to market to you | NO | WE DON'T SHARE |

Questions? Call 1-800-828-5923 or go to www.firstccu.com

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|---|---|
| Who we are | |
| Who is providing this notice? | First Community Credit Union. Office Locations: Beloit, Roscoe , Monroe, Janesville, and Rockford. |
| What we do | |
| How does First Community Credit Union protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with the federal law. These measures include computer safeguards and secured files and buildings. |
| How does First Community Credit Union collect my personal information? | <ul style="list-style-type: none"> • Open an account or • Apply for a loan • Seek financial advice or • Use your debit or credit card • Make deposits or withdrawals from your account <p>We also collect your personal information from credit bureaus 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 you. • Sharing for non-affiliates to market you. <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First Community Credit Union has no affiliates. |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First Community Credit Union does not share with non-affiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies. |
| Other important information | |
| Our goal is to provide the best products and services to our members. If you have any questions, please contact the Credit Union at 1-800-828-5923. | |

General Provisions

This Agreement contains the rules and regulations that apply to you and the Credit Union ("Credit Union") regarding your Account(s). In this Agreement, the words "you" and "yours" mean the person(s) and/or entity who opened the Account at the Credit Union and include one or all Multiple Party Account owners, agents and fiduciaries of Accounts. The words "we," "us" and "our" mean the Credit Union. The word "Account" means any of the share, share draft or checking, club, share certificate, money market or escrow Accounts, as well as any other share savings type Accounts you have at the Credit Union. Please study this Agreement carefully and ask us if you have any questions. By signing a Credit Union Account signature card and receiving a copy of this Agreement you accept and agree, for yourself as well as for any person or entity whom you represent, to the terms and conditions stated in the signature card, this Agreement, the Truth-in-Savings Disclosures, and if applicable the Funds Availability Policy, Electronic Fund Transfers Policy and any other document you may have been given when you opened an Account. In case of inconsistency or conflict, the signature card, disclosure, policy, or other document shall control. These agreements, schedules, disclosures and policies are sometimes collectively referred to as the "Agreement." You agree to all future additions or deletions that may be made from time to time to this Agreement. You also agree that this Agreement shall be binding on your personal representative, heirs, successors and assigns. This Agreement shall be binding on the Credit Union's successors and assigns.

All Accounts and any transactions done in connection with an Account are subject to all applicable laws, regulations, and any amendments (except to the extent this Agreement can and does vary such laws and regulations), including 1) the bylaws of this Credit Union; 2) federal and Wisconsin law; 3) Federal Reserve Board operating circulars; and 4) the bylaws and rules of any clearinghouse to which the Credit Union (or its correspondent handling the items) belongs. If you opened your Account over the Internet, by phone, or through the mail, your Account will be governed by the laws of Wisconsin.

Note: If the Credit Union has notice of a dispute between parties, authorized signers, and/or beneficiaries of multiple party accounts, business accounts, trust accounts, or custodial or fiduciary accounts (including accounts with agents or attorneys-in-fact), or receives inconsistent instructions from them, the Credit Union reserves the right to place a hold on or terminate the Account, require a court order to act, or required that all Account owners agree in writing to any transaction concerning the Account.

The Credit Union reserves the right to waive the enforcement of any of the terms of this Agreement. Any such waiver is not sufficient to modify the terms and conditions of this Agreement and will not affect the right of the Credit Union to insist on full enforcement of its rights in the future.

The Credit Union reserves the right to change the terms and conditions relating to this Agreement at any time and you agree to abide by any and all changed terms. Changes that are required by state or federal law may become immediately effective. Changes in dividend rates on Accounts disclosed as

variable rate in the Credit Union's Truth-in-Savings disclosures will also become effective immediately. Other changes will become effective by (a) posting a notice of such changes at the Credit Union at least thirty (30) days prior to the effective date of the change; or (b) by placing a notice of such changes with or on your statement or in the Credit Union newsletter at least thirty (30) days prior to the effective date of the change; or (c) by notifying you of such changes in a letter at least ten (10) days prior to the effective date of the change.

The Credit Union may release such information about your Account to third parties as is necessary to verify the existence and conditions of your Account. The Credit Union may report information about your Account (or loans or other credit products) to credit reporting agencies. Late payments, missed payments, or other defaults on your Accounts (or loans or other credit products) may be reflected in your credit reports.

Accounts in the Credit Union are not transferable and are federally insured by the National Credit Union Share Insurance Fund. All coverage is governed solely by NCUA regulations.

Membership Requirements. To maintain an Account with the Credit Union at least one Account owner must be a member of the Credit Union. If you are eligible for membership, as defined by the Credit Union's bylaws, you may become a member by completing and signing a Membership Application Card and by purchasing at least one share in the Credit Union. You must maintain at least one share in the Credit Union while you have any Account or loan with the Credit Union.

Account Opening Terms and Conditions. To open an Account you must execute our Account signature card and provide the Credit Union with any document we may request. You authorize the Credit Union to check your account, credit, and employment history, and to obtain a credit report to verify your eligibility for any Accounts and services you request now or in the future.

Forms of Account Ownership

Single Accounts. A Single Account is an Account that is owned by one member of the Credit Union. A Single Account may be owned by any person, corporation, partnership, limited liability company, limited liability partnership, trust, estate, association or organization. Upon the death of a Single Account owner and our receipt of any required documentation, the sums on deposit may be released to the personal representative of your estate, P.O.D. beneficiaries if you have designated any, or otherwise according to Wisconsin law.

Multiple Party Accounts. A Multiple Party Account is an Account that is owned by a member of the Credit Union together with one or more other persons or entities. In this agreement, Multiple Party Accounts include Joint Accounts and Marital Accounts. Unless the signature card clearly indicates that more than one signature is required, any Multiple Party Account owner is authorized to act for the other owner(s), and on his/her own may transact any business on the Account including but not limited to withdrawing, transferring, or closing the Account, or pledging as security all or any part of the shares of the Account without the consent of the other Account owner(s). The Credit Union shall have not duty to notify any other Multiple Party Account owner of another owner's actions.

If the Account signature card clearly indicates that more than one Account owner's signature is required, the number of signatures indicated by the signature card will be required to complete any transaction on the Account other than the stopping of payment on a draft or the making of deposits to the Account. Each Multiple Party Account owner is jointly and severally liable to the Credit Union for the amount of any item that is returned or that causes an overdraft on the Account regardless of who created the overdraft, deposited or cashed the item, or benefited from the transaction. Each Multiple Party Account owner is also jointly and severally liable to the Credit Union for any fees assessed to the Account regardless of which Account owner incurred the fee. The amount of any returned or overdraft item or fee may be deducted from any Account that you own, even if the deduction causes an overdraft of the Account, the dishonor of items drawn on the Account, or triggers an advance under an overdraft protection plan. You agree to notify us in writing of the death of any Multiple Party Account owner, to provide us with any documentation we request to transfer the Account, to hold us harmless for any action of a Multiple Party Account owner concerning the Account, and to indemnify us for any action you take concerning the Account for which we may be held liable.

Joint Accounts. Unless the signature card clearly indicates that the Account is a Marital Account, any Account with two or more owners is a Joint Account. Upon the death of a joint owner(s), the funds in the Joint Account will pass to the surviving joint owner(s) except as otherwise provided by Wisconsin law.

Marital Accounts. A Marital Account is an Account established by two persons who are married to each other. To open a Marital Account you must complete a special Marital Account signature card. During your lifetime the Account is payable to either or both of you. Upon the death of one of the spouses listed on a Marital Account, the survivor will own 50% of the sums on deposit. The remaining 50% will be released to the personal representative of the deceased spouse's estate, or to P.O.D. beneficiaries, if any, or otherwise as provided by Wisconsin law.

Payable on Death (P.O.D.) Designations. Divorce, annulment, or a similar event may revoke P.O.D. provisions for a former spouse or a relative of a former spouse. Otherwise, the following terms apply, subject to Wisconsin law. Upon the death of the owner of a Single Account with a P.O.D. designation, the Credit Union will pay the balance of the Account to the surviving designated beneficiary(ies). Upon the death of the owner of a Joint Account with a P.O.D. designation the ownership of the Account passes to the survivor(s). Only upon the death of all the owners of a Joint Account will the Credit Union pay the balance of the Account to the surviving designated beneficiary(ies). Upon the death of any one owner of a Marital Account 50% of the sums on deposit will be paid to any surviving P.O.D. beneficiary(ies) designated by the decedent. The survivor owns the remaining 50%. All sums paid pursuant to a P.O.D. designation will be divided equally among the beneficiaries or the surviving beneficiary(ies) if one or more had died before the Account owner. We will require proof of death of the owner(s) before transferring the Account to the P.O.D. beneficiary(ies).

Fiduciary Accounts. A Fiduciary Account is an Account that is opened and/or controlled by a person acting on behalf of the owner of the funds of the Account. A fiduciary may be a personal representative, trustee, custodian, guardian, conservator, representative payee or other similar fiduciary relationships that we have recognized. We reserve the right to require such documents or authorizations as we may reasonably deem necessary or appropriate to satisfy us that the fiduciary has the authority to open, close, withdraw funds, or otherwise act regarding the Account. The Credit Union is authorized to follow the directions of the fiduciary until it receives actual notice that the fiduciary's authority has been terminated. The Credit Union shall be held harmless for refusing to pay or release funds in the Account where such refusal is based on the failure of the person requesting or directing the withdrawal to provide documents or authorizations requested by the Credit Union. The Credit Union is not liable for any misapplication of funds by a fiduciary and is not obligated to inquire as to the validity or propriety of any instructions or actions of the fiduciary. The fiduciary is responsible for any misapplication of funds and agrees personally as well as in his or her representative capacity to indemnify the Credit Union for any loss, costs, damages, liability or expenses (including reasonable attorney fees) the Credit Union may incur as a result of the misapplication of funds. If an Account is owned by a trust we may require a separate "Credit Union - Trust Agreement" that, in addition to this Agreement, will govern the terms of any Account opened by the trust at the Credit Union. If the Account is a Custodial Account we will require the transferor of funds to the Account and the custodian to complete a special signature card. If an Account is subject to the terms of a court order, statute, or other document under which the Account is opened, the terms of that order or document will govern the Account. The Credit Union must be provided with any court order or other documents governing an Account at the time the Account is opened. Such an Account will remain subject to the terms of this Agreement. If there is an inconsistency between the terms of this Agreement and a court order governing the Account, the terms of the court order or other applicable document shall prevail.

Custodial Accounts (Uniform Transfers to Minors Act). A Custodial Account is a form of Fiduciary Account established by a transferor of funds under the Uniform Transfers to Minors Act as adopted in Wisconsin. Any funds transferred under this Act become an irrevocable gift for the benefit of a minor (here a person under age twenty-one (21)). The Account is titled in the name of the minor and the minor's social security number is used for tax reporting purposes. The transferor must name a custodian of the Account, who holds the Account for the exclusive right and benefit of the minor and is the only party entitled to transact any business on the Account, barring a court order to the contrary. Only one custodian may be appointed for each Uniform Transfers to Minors Account. The Credit Union may act on the instructions of or otherwise deal with the custodian and has no duty to inquire as to the validity or propriety of any instructions or actions of the custodian.

The custodian may designate a successor custodian for the Account by completing the appropriate section of the Custodial Account Ownership Agreement. A successor custodian may assume control of the Account only upon the resignation, death, or legal incapacity of the custodian. When the minor reaches age 21, the custodian must transfer the Account to the minor. If the minor dies before turning age 21, ownership of the Account balance will pass to the minor's estate.

Business, Organization and Association Accounts.

Accounts owned by a business, organization or association have some special limitations. We will require a separate authorization form designating the person(s) authorized to make, and conditions required for, withdrawals from any Account in the name of a business, organization or association. We will honor such authorization according to its terms until we receive an amendment to or termination of the authorization in writing by the governing body of such organization. Transactions restricted by the federal Unlawful Internet Gambling Enforcement Act are prohibited and should not be processed through commercial accounts at the credit union.

Account Specifics

Agents/Powers of Attorney. You may give other persons authority to withdraw from or deposit to your Account by properly executing a document designating those authorized persons. The Credit Union will not permit an agent or attorney-in-fact to change the ownership of your Account or add or change any beneficiaries of your Account unless authorized under specific authority to make gifts. Once you name an agent or attorney-in-fact that person's authority will continue until you or a representative with the authority to act on your behalf notifies us to the contrary. Unless the document naming the agent or attorney-in-fact specifically states that it becomes ineffective in the event of your subsequent disability or incapacity, the agent's or attorney-in-fact's authority will remain in effect. The agent's or attorney-in-fact's authority also ends automatically when we receive actual notice of your death.

Facsimile Signature. If you authorize the use of a facsimile signature or other form of signature (collectively, "facsimile signature"), you agree that you shall have the sole responsibility for maintaining security of any such facsimile signature or device by which it is affixed and that you shall bear the entire risk of unauthorized use thereof whether or not you are negligent. You also agree that no facsimile of your signature may be considered a forgery or an unauthorized signature but that such facsimile signature shall be effective as your signature or endorsement. You further agree to indemnify and hold the Credit Union harmless from and against any and all loss, cost, damage, liability, or expense (including reasonable attorneys' fees) the Credit Union or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile signature.

Deposits. A receipt will be provided or made available upon request for all deposits to your Account. However, the amounts shown on your deposit receipts are based solely on your deposit ticket. Credits for all deposits are subject to final verification and, after review, the Credit Union may make adjustments to your Account for any errors, including any errors appearing on your deposit ticket. The actual credit for deposits of foreign currency or items payable in foreign currency will be at the exchange rate in effect at the time of final collection in U.S. dollars. The Credit Union acts only as your agent for the collection of the items and is not responsible for handling items for deposit or collection beyond the exercise of ordinary care. The Credit Union is not responsible for the negligence of any correspondent or for the loss in transit, and each correspondent will only be liable for its own negligence. You waive any notice of nonpayment, dishonor, or protest regarding items we receive for credit or collection to your Account. The Credit Union may give you provisional credit for items deposited to your Account or Automated Clearing House (ACH) transfers to your Account. Items may be charged back against your Account or any other Account on which you are an owner if for any reason final payment is not received. If the Credit Union receives notice that an item is being returned, we may place a hold on the funds in your Account to cover the amount of the item. If we are unable to hold or debit sufficient funds from the Account into which the item was deposited, we may hold or debit funds from any of your Accounts. We need not give you prior notice of our actions with respect to an item. You waive notice of nonpayment for any item deposited to your Account. You also agree that items returned unpaid because of insufficient funds may be re-presented for payment without notice to you. We may charge fees for re-presenting items in accordance with our fee schedule. The Credit Union may delay your ability to withdraw certain deposits in accordance with the funds availability policy of the Credit Union. The Credit Union may return or refuse to accept all or any part of a deposit or credit to your Account at any time and will not be liable to you for doing so even if such action causes outstanding checks to be dishonored and returned. Refused deposits will be returned to you. The Credit Union is not responsible for deposits made by mail, night depository drop boxes or through a depository not staffed by the Credit Union's staff until the Credit Union actually receives the deposit. The Credit Union may rely on the Account number for any deposit record received, even if the record identifies a party different from the entity identified by name in the record.

Endorsements. Any item deposited to your Account that lacks an endorsement may be or may be deemed to be endorsed by the Credit Union on your behalf. With respect to any such item the Credit Union's rights and your liabilities shall be determined as though you actually endorsed and deposited the item. The Credit Union may require that certain government checks, insurance company items or other special types of checks be personally endorsed by each of the payees. Any endorsement you place on a check must appear in the area within 1 1/2 inches from the trailing edge of the check, which is the left side of the check looking at it from the front. No other

marks may appear in any other section of the back of the check, although we may accept endorsements outside this space. You agree to assume responsibility for and to indemnify the Credit Union for any delay or loss it may incur as a result of your failure to comply with these endorsement standards.

Direct Deposit/Payroll Deduction. You may authorize the direct deposit of your paycheck or other funds to your Account by completing a separate authorization form. If, in connection with a direct deposit plan, we deposit any amount in your Account that should have been deposited to another member's Account or for any reason returned to the federal government, you authorize us to deduct the amount of our liability from any of your future deposits or from any other Account you own. You agree we can do this without prior notice to you and at any time, regardless if it causes outstanding checks to be dishonored and returned, unless otherwise prohibited by law. We may also use any other legal remedy to recover the amount of our liability because of an incorrect deposit to your Account.

Withdrawals/Transfers. Any request for a withdrawal or transfer of funds must be made on a form approved by the Credit Union. We reserve the right to refuse withdrawals until we have properly signed authorizations on forms approved by us. The Credit Union may accept telephone or preauthorized orders from you to transfer or withdraw funds from your Account even if the transfer or withdrawal causes an overdraft. **If more than one check or other withdrawal request from your Account is presented to the Credit Union on the same day, and if your Account has sufficient funds to pay for some but not all of such checks or items, the Credit Union has the right to decide the order in which it will pay the checks or items it will pay and those it will reject (if any). The order in which your checks or withdrawal requests are received and processed can affect the total amount of overdraft fees, if any, you may incur. Drafts or other transfer or payment orders that are drawn against insufficient funds may be subject to one or more service charges set forth in the fee section of the Credit Union's Truth-in-Savings disclosures.** The Credit Union reserves the right to refuse to stop payment on any withdrawal issued in the form of a certified check, cashier's check, teller check, Credit Union check or money order. You agree to protect your account number, personal identification numbers or any other access devices, and keep them secure from unauthorized persons. If you give your Account number to another person or business and authorize that person or business to make transactions on your behalf, you authorize the Credit Union to honor any transaction initiated by that person or business even if you have not authorized a particular transaction. Unless otherwise prohibited by law, we reserve the right to refuse withdrawals or transfers if (a) there are insufficient collected funds in the Account, (b) a levy, garnishment or attachment has been served, (c) the Account secures an obligation to the Credit Union, (d) any required document has not been received, (e) you are in default on any loan with the Credit Union, or (f) the withdrawal or transfer would exceed the maximum number of withdrawals or transfers permitted by Regulation D for that type

of Account. Federal regulations impose limitations on transfers from certain types of Accounts and the Credit Union is required to monitor your compliance with these regulations. If you continue to exceed any withdrawal or transfer limits on your Account after the Credit Union has notified you of any such transfer violation, the Credit Union may close your Account, transfer the funds to another Account for which you are eligible, or eliminate your Account transfer privileges. The Credit Union reserves the right to require not less than 7 days notice in writing before permitting withdrawal from a share account, savings account, money market account, or any other account that qualifies as a savings deposit Account under Federal Reserve Regulation D. Your Accounts at the Credit Union are not transferable to third parties. Your Accounts may be subject to additional withdrawal limitations specified in the Credit Union bylaws or other documents you received when you opened your Account. Please see the Truth-in-Savings Disclosures applicable to your Account for additional limitations on the number or dollar amount of withdrawals or deposits.

Dividends and Fees. The dividends we pay on your Account change from time to time and are tied to the earnings of the Credit Union. For our current dividend rates, please see the dividend rates section of our Truth-in-Savings Disclosures. Liability for dividends established by us on any Account shall terminate without penalty if (1) we commence an involuntary dissolution procedure, or (2) the Office of Credit Unions takes possession of the Credit Union under Chapter 186 of the Wisconsin Statutes. If the Credit Union dissolves, the Director of Credit Unions shall determine the priority of payout of the various classifications of savings.

From time to time your Account may be subject to fees. The amount and conditions under which fees may be charged to your Account are set forth in the Credit Union's Truth-in-Savings Disclosures. You may also request other Credit Union services that are subject to a fee. Information about fees for services will be provided upon request. You agree that any fee incurred may be deducted from any Account you own, even if the deduction causes an overdraft of the Account, causes the dishonor of items drawn on your Account, or triggers an advance under an overdraft protection plan. We reserve the right to change our fees at any time. If we change our dividend rates or fees you will be given notice according to the terms of this Agreement and as required by federal or state law.

Periodic Statements/Error or Unauthorized Withdrawal Notifications. Unless you have instructed the Credit Union otherwise in writing, statements will be sent to the first named Account owner's last known address on file with the Credit Union. You agree to promptly notify the Credit Union of any change of your address and will assume full responsibility for any failure of the Credit Union to deliver statements to you due to your failure to notify the Credit Union of any change of address. You agree that the Credit Union may mail statements for Accounts with the same mailing address in the same envelope. You must exercise reasonable promptness in carefully examining your statement and reporting any error or unauthorized withdrawal. You agree that you will examine your

statement and report any error or unauthorized withdrawal appearing on the statement to the Credit Union within 30 days of the date your statement was mailed to you. The Credit Union is not responsible for any loss caused by an error or unauthorized withdrawal reported after this time.

Dormant Accounts/Account Closings. The Credit Union reserves the right to close your Account at any time for any reason. Upon closing the Account we will give you notice and a check for the balance or notify you that the funds have been transferred to another Account you own. If your Account becomes dormant we reserve the right to charge your Account with a dormant Account service fee. If the Credit Union charges dormant Account service fees, more specifics about this fee are contained in the Truth-in-Savings Disclosures given to you. You will be provided with a statement of Account listing any dormant Account service fees charged to your Account at least annually. If your Account balance falls to zero (0) the Credit Union may close your Account. If you have no Account at the Credit Union with more than a zero (0) balance, the Credit Union may consider you to have voluntarily terminated your membership and may remove your name from the Credit Union membership list. You may at any time thereafter reapply for membership and may be readmitted in accordance with the by-laws of the Credit Union.

Right of Set-Off. You hereby grant the Credit Union a consensual security interest and a lien on your Accounts and agree that we have the right to set-off against all or any part of any Account balance, any debt or liability you may owe us. The Credit Union may exercise this right of set-off against any funds deposited to your Account, including Social Security, Supplemental Security Income, or other government benefits deposited to your Account. However, this consensual security interest may not apply to your Account if: (a) it is an IRA or other similar tax deferred Account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) your right of withdrawal arises only in a representative capacity. Our set-off right may be exercised at any time without prior notice to you, unless such notice is required by law. If your Account is a Multiple Party Account, and one or more Multiple Party Account owners are indebted to the Credit Union in any manner, the Credit Union may use the funds in the Multiple Party Account to pay the debt regardless of which owner contributed the funds to the Account. We will not be liable for the dishonor of any check when the dishonor occurs because we exercised our right to set-off. You agree to indemnify and hold us harmless from any and all liability that may result from the exercise of our set-off rights. If you are indebted to the Credit Union at the time of your death the Credit Union may exercise its right of set-off against your Account notwithstanding any rights that a surviving Multiple Party Account owner, a P.O.D. beneficiary, heir or beneficiary of a trust Account may have to the balance of the Account.

Automatic Transfers. If the Credit Union offers automatic transfer services for your Account, the Credit Union may honor any item or transaction drawn on insufficient funds by automatically transferring funds according to the Credit Union's automatic transfer policy from another Account

you own, regardless of whether the Account is a Multiple Party Account, or from your line of credit. The Credit Union may however, in its sole discretion, refuse to make such a transfer if the transfer would exceed any transfer limitations for such Account established under federal regulations, if Credit Union policies would prevent the transfer, or if an advance is not permitted under the terms of your line of credit agreement.

Garnishment/Legal Process. If we are served with any legal process (i.e. garnishment, tax levy) that seeks to attach or in some manner prevent you from freely using your Account, we reserve the right to hold and refuse to pay out any portion of your Account during any period of time necessary to finally determine who has the legal right to the funds and pay any balance in the Account to the proper authorities. The Credit Union may reveal information relating to your Accounts necessary to comply with subpoenas, summonses, search warrants, requests from governmental agencies or whenever required by law.

Special Provisions for Funds Transfers. For purposes of this section referring to funds transfers, the word "bank" refers to a bank, savings & loan or credit union. All terms used in this section referring to funds transfers have the meaning given them by Chapter 410 of the Wisconsin Statutes, Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System.

The Credit Union has no obligation to execute any payment order. If you send or receive a funds transfer, the Credit Union or its correspondent may use any means commercially reasonable to execute the funds transfer including but not limited to the Fedwire. Any transfer made via Fedwire is subject to the rules of Regulation J. The Credit Union may charge your Account for the amount of any funds transfer initiated by you, by any person authorized by you, or by any Multiple Party Account owner. Any person designated by a business or organization is authorized to issue payment orders for a business or organization. The Credit Union may charge and you agree to pay a service fee for funds transfers to or from your Account. The fees, if any, for funds transfer services are set forth in the fee section of the Truth-in-Savings Disclosures provided to you with this Agreement. Any service fees not paid in advance may be deducted from your Account balance. The Credit Union may not accept a payment order for which there is not a sufficient available collected balance to cover the amount of the payment order and any applicable service fees. The Credit Union is not responsible for any inaccuracy, delay, interruption, or failure in transmission due to actions or inaction of third parties or circumstances beyond the control of the Credit Union including mechanical, electronic or equipment failure.

You agree not to issue a payment order that instructs the Credit Union to execute the payment order on a date other than the date the Credit Union receives the payment order. The Credit Union may execute your payment order on the day the Credit Union receives it notwithstanding your instruction to execute it on a different date, unless the Credit Union agrees in writing to follow such instructions.

The Credit Union may establish or change cut-off times for the receipt, execution, and processing of funds transfers, payment orders, cancellations or amendments. If the Credit Union has established cut-off times, a notice of such cut-off times will be available from the Credit Union upon request. Funds transfers, payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next following funds transfer business day and processed accordingly.

You, any person you have authorized to have access to your Account, or any Multiple Party Account owner may amend or cancel any payment order. Any amendment to or cancellation of a payment order must be received at a time and in a manner sufficiently describing the original payment order as to afford the Credit Union a reasonable opportunity to act on the amendment or cancellation. Payment order amendments or cancellations received within one (1) hour of the time the Credit Union has been directed to execute the payment order are not timely and may be rejected by the Credit Union. If the Credit Union accepts an amendment or cancellation of a payment order, you agree to hold the Credit Union harmless from, and indemnify the Credit Union for, any and all losses and expenses, including reasonable attorney fees incurred as a result of any actual or attempted amendment or cancellation of a payment order.

The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you, or for which your Account will be liable. If a security procedure has been established, you agree that the authenticity of payment orders, amendments or cancellations may be verified using that security procedure, that such security procedure is a commercially reasonable method of preventing unauthorized payment orders and that the Credit Union has no obligation to accept a payment order, amendment or cancellation that is not issued in accordance with the security procedure. If you notify the Credit Union in writing that you do not agree to the security procedure originally agreed upon, the Credit Union will not accept any payment order from you or other authorized parties on the Account until you and the Credit Union agree, in writing, on an alternate security procedure. You agree that any alternate security procedure agreed to by you and the Credit Union is a commercially reasonable method of preventing unauthorized payment orders. The Credit Union may utilize audio recording devices for any payment order, amendment or cancellation received by telephone.

If you give the Credit Union a payment order that identifies the beneficiary (recipient of the funds) by both name and identifying number or Account number, payment may be made by the beneficiary's bank on the basis of the identifying number or Account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identification or Account number you provide the Credit Union.

If you give the Credit Union a payment order that identifies

an intermediary or beneficiary's bank by both name and an identifying number, the Credit Union and any receiving bank may rely on the number as the proper identification even if it identifies a person or bank other than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank that executes or attempts to execute the payment order in reliance on the identifying number you provided.

The Credit Union may give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree that if the Credit Union does not receive final settlement it is entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may debit any Account that you own.

ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union may not provide you with next day notice of receipt of payment orders credited to your Account. You will continue to receive notices of receipt of funds transfers in your periodic statements. You may verify receipt of any funds transfer by calling the Credit Union.

If the Credit Union receives a funds transfer for you or for other persons authorized to have access to your Account, you agree that the Credit Union is not obligated to provide you with next day notice of the receipt of the funds transfer. The Credit Union will provide you with notification of the receipt of all funds transfers by noting such items in your periodic statements. You may inquire between receipt of periodic statements whether or not a specific funds transfer has been received by calling the Credit Union during regular business hours.

You must exercise reasonable promptness in examining your statement and reporting to the Credit Union any erroneous or unauthorized funds transfer. You agree that you will examine your statement and report any erroneous or unauthorized funds transfer to the Credit Union within 30 days of the date your statement was mailed to you. The Credit Union will not be liable for any error or unauthorized withdrawal unless you notify the Credit Union of the error or unauthorized withdrawal within 30 days of the date the statement was mailed to you.

If the credit union becomes obligated under Article 4A of the Uniform Commercial Code or Chapter 410 of the Wisconsin Statutes to pay interest, you agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the Account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made. Except as permitted by law, you also agree that the Credit Union shall not be liable for indirect, incidental exemplary or consequential damages (including lost profits or earnings) of any kind or attorney fees as a result of any funds transfer.

Special Provisions for Share Draft or Checking Accounts.

As used in this section the term "share draft" also means "check." We shall not be liable for accepting or paying any share draft drawn on your Account that contains special instructions unless we have expressly agreed to the special instructions. We may pay any share draft drawn on your Account that you have authorized or which contains your signature, whether or not the form of the signature is the same as that shown on the signature card given to us.

Only share draft blanks approved by the Credit Union and other methods approved by the Credit Union may be used to withdraw funds from your share draft or checking Account. If you fail to abide by these requirements you may be charged the reasonable costs and expenses incurred by the Credit Union in processing any withdrawal transacted with a non-approved share draft blank or other such non-approved method. To the full extent permitted by law, you agree to be liable for any loss resulting from the loss or theft of share draft blanks.

You must exercise reasonable promptness in carefully examining your periodic statement and reporting to the Credit Union any unauthorized share draft. Your statement will include sufficient information to reasonably identify an unauthorized share draft, including the amount, date of payment and any item number. Your failure to notify the Credit Union of any unauthorized share draft, which you reasonably should have discovered from the information contained in your statement, within 30 days of the date your statement was mailed to you is conclusive proof that you failed to exercise reasonable promptness in examining your statement and reporting to the Credit Union the unauthorized draft. The Credit Union will not be responsible for any item that is altered or forged so cleverly that a reasonable person cannot detect the alteration or forgery. Without regard to the care or lack of care of either you or the Credit Union, you agree that if you fail to report any unauthorized share draft within 60 days of the date your statement was mailed to you, and if such failure to report would cause a loss to the Credit Union, that the Credit Union is in no way liable for any loss caused by the unauthorized share draft.

Cancelled share drafts, receipts, deposit tickets, or other such documents may not be returned to you. We will however, provide you with a statement of Account showing payment of items and describing each item by item number, if applicable, amount and date of payment. If items are not returned to you we will either retain the items, or if the items are destroyed, maintain the capacity to furnish legible copies of the items for seven (7) years after the receipt of the item. A request for copies of an item may be subject to a fee as disclosed in the Truth-in-Savings Disclosures.

The Credit Union may adopt the practice of using another credit union, bank or some other clearing agent to pay share drafts drawn on your Account. This method of clearing share drafts may involve the truncation of your share drafts. When share drafts are truncated, the bank or clearing agent retains your original share draft and the Credit Union may not be able to verify your signature before your share draft is paid. The Credit Union or its clearing agent may also use automated

share draft sorting equipment and automatic payment of share drafts without manual verification of signature, or other sight examination. You agree that check truncation and the use of automated check sorting equipment are customary and generally accepted practices among credit unions, are commercially reasonable methods of paying share drafts drawn on your account and that the Credit Union has exercised ordinary care in so paying any share draft using either or both of these methods of clearing share drafts.

If you draw a share draft or otherwise authorize withdrawals not presented for payment until after your death the Credit Union is authorized to pay such share drafts and withdrawals notwithstanding any rights that a surviving Multiple Party Account owner, a P.O.D. beneficiary, heir or a beneficiary of a trust account may have to sums deposited to the Account.

The Credit Union may assess a service charge as disclosed in the Truth-in-Savings Disclosures provided to you, for any overdraft of your Account or for any item or withdrawal request drawn against your Account that it returns non-sufficient funds (NSF). The Credit Union will not be liable for failure to pay any item unless it is drawn against collected funds credited to the Account at the opening of business on the day that the item is presented for payment. The Credit Union may, but is not obligated to, pay an item that overdraws your Account. By paying one or more overdrafts the Credit Union does not agree to pay future overdrafts. You agree to pay the amount of any overdraft together with any overdraft charge immediately upon demand at the Credit Union's offices, whether the overdraft was caused by you or an authorized party and regardless of whether you signed or requested the withdrawal or participated in the transaction creating the overdraft or received any benefit from the withdrawal creating the overdraft. Unless the law prohibits the collection of such cost, you agree to pay all costs and expenses, including attorney fees incurred by the Credit Union in the collection of any overdraft.

The Credit Union will not be liable for nonpayment of share drafts because of insufficient funds in your Account resulting from the deduction of special charges or service fees. You agree to hold the Credit Union harmless for its failure or refusal to honor any item drawn on your Account where such failure or refusal is due to conflicting demands or notices made upon the Credit Union.

We may, but are not obligated to, pay any check or draft drawn on your Account that is stale dated (presented more than six (6) months past its date). If we pay an item that is stale dated you agree to hold us harmless for taking such action.

If you postdate a share draft that is presented for payment before the date stated on its face and unless you have notified the Credit Union in accordance with the requirements stated below that you have postdated the draft, the Credit Union may treat the draft in the following ways: (a) we may pay the draft, even if it causes an overdraft on your Account; or (b) we may return the draft to the payee. If you notify the Credit Union that you have postdated a draft, your notice must allow us reasonable time to notify our employees and to act on the notice. The notice must accurately identify the draft by exact draft number, Account number, payee, date and amount.

You understand that the exact information is necessary for the Credit Union's computer to identify the draft. The Credit Union is not responsible if your notice is not timely or if the information you give is incorrect or incomplete. You may give us notice of a postdated draft orally, but your oral notice will lapse after fourteen (14) calendar days unless you confirm your notice in writing. A written notice is effective for six (6) months. A written notice may be renewed for subsequent six (6) month periods, but any renewal of a notice must be in writing and must be given to the Credit Union before the expiration of the effective period of the prior notice, and must provide the same information provided in the original notice. You may be assessed, and you agree to pay, a service charge for each postdated draft notice. If we pay over a valid postdated item notice, we will be liable for actual damages only in an amount not to exceed the amount of the item.

If you would like to place a stop payment on a share draft, you must give us the exact draft number, Account number, payee, date and amount. We must receive a stop payment order in time to give us a reasonable opportunity to act on it. Any Account signer may request a stop payment on a draft even though he or she has not signed the draft and regardless of the number of signatures required to make withdrawals or transfers to the Account. Only the person who authorized the original stop payment may release a stop payment order. You may give us notice of a stop payment on a draft orally, but your oral notice will lapse after fourteen (14) calendar days unless you confirm your notice in writing. A written notice is effective for six (6) months. We may at our option continue stop payment orders beyond these time limits unless you cancel the stop payment order. A written notice may be renewed for subsequent six (6) month periods, but any renewal of a notice must be in writing, and must be given to the Credit Union before the expiration of the effective period of the prior notice, and must provide the same information provided in the original notice. You may be assessed, and you agree to pay, a service charge for each stop payment request. If we pay over a valid stop payment request, we will be liable for actual damages only in an amount not to exceed the amount of the item.

This credit union is federally insured by the National Credit Union Administration. All coverage is governed solely by NCUA regulations.

W UL 82004 (Rev. 1/11)
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Your Account Agreement

This document contains important information about your Accounts. Please read it carefully. If you have any questions, please ask a member service representative.



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OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PRIVILEGE PROGRAM (ODP) AND OVERDRAFT PROTECTION

Life happens! First Community Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

The Choice is yours. Consider these ways to cover overdrafts:

| Service | Cost |
|---|--|
| Overdraft Protection Link to Another Deposit Account you have at First Community Credit Union ¹ | \$0 unless more than 6 in a month, then \$3.00 fee per transfer |
| Kwik Cash Overdraft Protection Line of Credit ^{1,2} | Subject to fees + interest |
| Overdraft Privilege Program (ODP) | \$32.00 Paid NSF Fee per item |

¹Call us at (608) 362-9077, email us at privilege@firstccu.com, or come by a branch to sign up or apply for these services;

²subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at First Community Credit Union for a fee or finance charge. Please note that Kwik Cash overdraft lines of credit are subject to credit approval.

Overdraft Privilege Program (ODP) allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege Program (ODP) is still available as secondary coverage if the other protection source is exhausted.

| Transactions Covered with Overdraft Privilege Program (ODP) | Standard Coverage (No action required) | Extended Coverage (Your consent required)* | If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> • call us at (608) 362-9077 • complete the online consent form found at www.firstccu.com • visit any branch • complete a consent form and mail it to us at: 1702 Park Ave Beloit, WI 53511 • e-mail us at privilege@firstccu.com |
|---|--|--|---|
| Checks | X | X | |
| ACH - Automatic Debits | X | X | |
| Recurring Debit Card Payments | X | X | |
| Online Bill Pay Items | X | X | |
| Internet Banking Transfers | X | X | |
| Telephone Banking | X | X | |
| Teller Window Transactions | X | X | |
| ATM Withdrawals | | X* | |
| Everyday Debit Card Transactions | | X* | |

*If you choose Extended Coverage, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Extended Overdraft Privilege Program (ODP) coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue the Overdraft Privilege Program (ODP) in its entirety by contacting us at (608) 362-9077 or sending us an e-mail to privilege@firstccu.com.

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.



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- The \$32.00 Paid NSF Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Paid NSF Fee or a NSF Fee of \$32.00. All fees and charges will be included as part of the Overdraft Privilege Program (ODP) limit amount. Your account may become overdrawn more than the Overdraft Privilege Program (ODP) limit amount because of a fee.
- For consumer accounts, there is no limit on the total Paid NSF Fees per day we will charge. These exceptions do not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. 1) credits (in the order received), 2) ATM and debit card transactions (in the order received), 3) ACH debits (in the order received), 4) checks (low to high by dollar amount). However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Paid NSF Fees or NSF Fees assessed.
- Although under payment system rules, First Community Credit Union may be obligated to pay some unauthorized debit card transactions, First Community Credit Union will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account may result in you incurring Paid NSF Fees for transactions that we would otherwise be required to pay without assessing a Paid NSF Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege Program (ODP) limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card.
- First Community Credit Union authorizes and pays transactions using the available balance in your account. First Community Credit Union may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege Program (ODP) limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Program (ODP) Limit. For accounts with Extended Coverage, the Overdraft Privilege Program (ODP) Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege Program (ODP) amount is not included in your available balance provided through online banking, mobile banking or First Community Credit Union's ATMs.
- First Community Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, a Paid NSF Fee may be assessed.
- Except as described in this letter, First Community Credit Union will not pay items if your account does not contain available funds (including the Overdraft Privilege Program (ODP) limit) to cover the item(s) and the amount of any fee(s).
- First Community Credit Union may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege Program (ODP) limit (as described in this letter). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege Program (ODP) limit, is positive and then you contact us.
- First Community Credit Union may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- First Community Credit Union may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- Overdraft Privilege Program (ODP) is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.



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- Overdraft Privilege Program (ODP) may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. You must bring your account balance positive for at least one business day to have Overdraft Privilege Program (ODP) reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- Overdraft Privilege Program (ODP) limit of \$500 is available for eligible Personal Checking accounts within approximately one month after account opening. A \$750 Overdraft Privilege Program (ODP) limit is available on Personal Checking accounts that have setup direct deposits within approximately one month after account opening. Overdraft Privilege Program (ODP) limit of \$1,000 is available for eligible Business Checking accounts within approximately one month after account opening.

If you have any questions about Overdraft Protection or Overdraft Privilege Program (ODP), please call us at (608) 362-9077, email us at privilege@firstccu.com or visit a branch.



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ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by First Community Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union, Pulse and PLUS® networks, and such other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

At the present time, you may use your card to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings, checking, and money market accounts. The

following limitations on ATM Card transactions may apply:

- You may make up to 20 cash withdrawals in any one (1) day from an ATM machine.
- You may withdraw up to \$500.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

b. Visa Check Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, PULSE, and PLUS® networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa, PULSE, and PLUS® networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

At the present time, you may also use your card to:



- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make loan payments from your savings and checking accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services by mail or telephone from places that accept Visa. The

following limitations on Visa Check Card transactions may apply:

- You may make 20 Visa Check Card purchases per day.
- You may purchase up to a maximum of \$2,500.00 per day.
- You may make 20 cash withdrawals in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$500.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one (1) day.
- You may purchase up to a maximum of \$2,500.00 from POS terminals per day, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings and/or checking account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and checking account.
- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

d. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

e. Home Banking. If Home Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Home Banking to:

- Transfer funds from your savings, checking, loan, money market, and club accounts.
- Obtain balance information for your savings, checking, loan, money market, club, and certificate accounts.

- Make loan payments from your savings, checking, money market, and club accounts.
- Access your Kwik Cash and Home Equity accounts.

Your accounts can be accessed under Home Banking via personal computer. Home Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Home Banking transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

f. Mobile Banking. If Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Mobile Banking to:

- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, money market, club, and certificate accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your HELOC and Credit Card accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Mobile Banking transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

g. Electronic Bill Pay. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your checking account for bill payment transfer by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on Electronic Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.

2. TRANSFER LIMITATIONS — For all savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

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

c. Foreign Transactions.

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

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

d Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

e Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint accountowner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

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

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

(608) 362-9077
(800) 828-5923

or write to:

First Community Credit Union
1702 Park Avenue
Beloit, WI 53511
Fax: (608) 362-0434

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.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (608) 362-9077 or (800) 828-5923. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Saturday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.

- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your savings and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

(608) 362-9077
(800) 828-5923

or write to:

First Community Credit Union
1702 Park Avenue
Beloit, WI 53511
Fax: (608) 362-0434

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

We will determine whether an error has occurred within ten (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 ten (10)* business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (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.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. 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 EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Wisconsin, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, 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 attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.

