

# Acquisition Guide

What You Need to Know About the Acquisition  
of Persons Banking Company.

APRIL  
2023

**Welcome to  
Robins Financial  
Credit Union!**



**ROBINS**Financial  
CREDIT UNION



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## Welcome, New Member!



Robins Financial Credit Union has been proudly serving Middle Georgia since 1954. We offer a wide variety of products and services to help enhance the financial well-being of our members and community. With 23 branch locations, Digital Banking with web and mobile access, thousands of fee-free ATMs, and thousands of shared branching service center locations nationwide, access to your account(s) is never out of reach.

As a new member of a credit union, you'll notice some key differences in how we do business.

First, credit unions are member-owned, which makes you a co-owner and gives you an equal voice in the credit union. In addition, credit unions are not-for-profit, meaning we return any earnings back to you, our members, through lower loan rates, better savings rates, and lower or eliminated fees.

Our Mission Statement is: **Member Focused. Financial Partners. Community Proud.** Our mission is at the heart of everything we do, guiding how we do business and interact with each and every one of you.

### Important Information for New Members

As a new member, the next step is to establish your new account number, also called your member number. You will receive this number in separate mailing that will be sent out in the coming weeks along with any additional items that may need to be addressed. There may be things that need to be returned to us, however, we will indicate that in each communication piece.

Included in this guide are details on how your Persons accounts will convert to Robins Financial accounts, along with important information on other products and services we offer. This guide also contains a copy of our membership and account disclosures. Please review all the information within the disclosures including some forms that may need to be returned to the credit union.

Lastly, if you have a Commercial Account or Loan, or already have accounts at Robins Financial Credit Union, you will be receiving separate communication regarding these accounts.

### We're Here to Help!

We know that with any transition, there is always the possibility of stress, especially when it affects your finances. Please know we are diligently working to ensure this transition goes as smoothly as possible. If you have any questions or concerns, we are always here to help.

### We look forward to serving you!

*Christina O'Brien*

President & CEO of Robins Financial Credit Union

# Important Reminders

## To Do List

Below you will find some important dates and information that you need to know regarding your account conversion.

**Account Conversion Date:** April 17, 2023 – this will be the day that your current accounts/loans at Persons will officially move to Robins Financial. On or after this date, you will be able to access your account at any Robins Financial Credit Union branch location, and use all of Robins Financial's services.

### ■ Move Direct Deposits and Automatic ACH Transactions

- In March you will receive your new Robins Financial account number, and full MICR. Use this information to move any direct deposit or ACH transactions from your Persons account to your new account at Robins Financial.

### ■ Download/Save Online Banking History

- No additional transactions or functions will be able to be performed in Persons online/mobile banking after 5pm on 4/14/23. You will continue to have view-only access to this platform until 5/1/23. Please download any needed transaction history, statements, tax information, check copies, etc. as this will not be available after 5/1/23.
- Persons Intuit QuickBooks data will go offline on 4/17/23. Please export any transaction information prior to this date.

### ■ Enroll in Robins Financial Digital Banking

- On or after 4/17/23 you will be able to enroll in Robins Financial's Digital Banking and download our apps. Enroll as a New User, using the account information provided. For help, please visit [robinsfcu.org/guide](https://robinsfcu.org/guide). This tool will walk you step-by-step through the process.

### ■ Sign up for e-Statements

- After you've enrolled in Digital Banking, sign up for e-Statements. This is the quickest, safest, and most convenient way to get your statements.

### ■ Set up Bill Pay

- Persons Bill Pay will be offline permanently on 4/10/23. If you are a Bill Pay user, after you enroll in Robins Financial Digital Banking, you will be able to enroll in Bill Pay, set up your payees, and continue making your payments online through Robins Financial's Bill Pay.

### ■ Activate New Debit Cards

- All Persons debit cards will stop working at 11:59 PM EST on 4/16/23. Your new Robins Financial debit card will arrive in the mail on or after 4/12/23, and you can start using it on 4/17/23. You will need to activate your new debit card. Instructions will come with the card.
- Any automatic transactions that you have set up today on your Persons Debit Card will need to be updated to your new Robins Financial debit card.

### ■ Automatic Payments

- If you had any of your Persons loans being paid through an automatic payment of any kind, that will need to be set up again for your Robins Financial loan. *See page #10 in this packet about loan payments.*

### ■ Order Checks

- Persons checks will no longer be accepted after 6/30/23. You will need to order new checks for your Robins Financial account on or after 4/17/23. Any check order placed prior to 5/31/23 will be free (limited options available).

### ■ Return Bounce Protection Form/Election for Overdraft if you would like to enroll (located on page 25).



# Account Information and Structure

Your new Robins Financial account(s) will have a different structure and may be organized differently than your previous Persons accounts. The numbers associated with your Robins Financial account(s) are key to completing transactions on your account(s) and getting the most efficient service from our account services team when you need it.

## Member Account Number

Your Robins Financial account number, or member number, is the unique identifier for your overall Robins Financial membership. Having your member account number ready helps our team members locate your information quickly when you contact the credit union for assistance.

## Checking Number (MICR)

Robins Financial Checking accounts have an associated checking number, also known as a MICR. You will need your MICR number when performing transactions on your Robins Financial checking account: for example, transferring from and to another financial institution or setting up direct deposit from your employer.

## Routing Number

Robins Financial Credit Union's routing number is **261171587**.

## Savings, Checking, and Loan ID Numbers

At a credit union, you will often hear of savings and checking accounts referred to as shares. Under the umbrella of your membership are the individual shares or loans you've opened for each product or service. To further identify your accounts, each individual share or loan opened under your Robins Financial membership has an associated two-digit indicator.

For example, the share ID for a savings account is 00.

Common Robins Financial Credit Union share ID indicators:

- Savings = 00
- Special Savings = 01-08
- Checking = 70-78
- Money Market = 79

## Direct Deposit

To set up a new direct deposit, or switch your direct deposit from an employer, or another organization, you will need this information:

Robins Financial Credit Union's Address	Robins Financial Credit Union's Routing Number	Your Robins Financial Account Number
Robins Financial Credit Union PO Box 6849 Warner Robins, GA 31095	261171587	You will receive your Robins Financial Account number along with your 13-digit MICR number in a separate mailing within the next few weeks. If you have a checking account, your full MICR number is printed on the bottom of your checks after the routing number. For step by step instructions on how to find your MICR number whether it's a checking or savings account, check out our Digital Banking Guide at <a href="http://www.robinsfcu.org/guide">www.robinsfcu.org/guide</a> .

MEMO

AUTHORIZED SIGNATURE

⑆ 261171587 ⑆ 0000000000000000 ⑆ 0001

Routing Number

Checking Account Number

Check Number

## Consumer Deposit Information

The following sections will detail which Robins Financial accounts your current Persons Savings accounts will convert to and provide insights into these accounts.

Current Persons Product	New Robins Financial Product
First Savings	Savings
Preferred Savings	Savings
Christmas Club	Christmas Club
3 Month Personal	Will renew as 6 Month upon maturity after integration
6 Months Personal	6 Month Certificate
18 Months Personal	18 Month Certificate
24 Months Personal	24 Month Certificate
30 Months Personal	Will renew as 24 month upon maturity after integration
36 Months Personal	36 Month Certificate
48 Months Personal	48 Month Certificate
60 Months Personal	60 Month Certificate
Health Savings Family	Health Savings Family
Health Savings Individual	Health Savings Individual
IRA Certificates Fixed	IRA Certificates (see personal certificate conversion above)
New Generation Money Market	Prestige
Ultimate Personal Money Market	Prestige

**Please Note:** All certificates' dividends will be compounded and credited monthly on the anniversary date of original deposit. All certificate accounts have a grace period of seven (7) days after maturity to withdraw funds in the account without being charged an early withdrawal penalty. If you have an existing Persons Roth, or Traditional IRA, you will receive a separate letter containing a few forms we will need signed and returned in the next few weeks.

# Checking Conversion Information

The following chart outlines how your current Persons checking account will convert to a Robins Financial Checking Account.

Current Persons Product	New Robins Financial Product
Free Checking	Classic Checking
Super Interest Checking	Super Interest Checking
Secure Checking Plus	MyBenefits Checking
E-Z Interest Checking	EZ Fab 50 Checking
FAB 50 Interest Checking	EZ Fab 50 Checking

## Checking Account Options & Benefits

**Classic Checking:** Excellent value regardless of your balance or how many checks you write. This account has no minimum balance or monthly maintenance fee and no NSF fees. Plus, you'll enjoy up to \$10 per month refund for using non-Robins Financial ATM fees\*.

**MyBenefits Checking:** Enjoy the similar account benefits and services as your current Secure Checking Plus Account, plus enjoy added benefits such as: Roadside Assistance, Fuel Rewards, and Telehealth Plan. Great account perks and benefits for only a \$6 monthly maintenance fee. In a few weeks, you'll receive another letter from us about our new MyBenefits Checking account. It will give you more details on how to access and enjoy your new benefits.

Visit our website to review more account benefits and checking account options tailored to fit your needs.

\*Must have qualifying checking account in good standing. ATM Refund will be paid monthly at the end of each month.



# Checking Conversion Information

## Debit Card/Checks/ACH/Direct Deposit:

Product or Service	Conversion Information	Important Information
Debit Cards	All Persons cards will stop working at 11:59 PM EST April 16, 2023.  You will be issued a new Robins Financial debit card by mail on or after April 12, 2023.  PIN and card activation instructions will be included with your new card.	You will need to activate your new Robins Financial card on or after April 17, 2023. It cannot be activated or used until April 17, 2023.
Checks	Robins Financial will honor your Persons checks until June 30, 2023 to allow time for you to receive your new Robins Financial checks.	Contact the credit union on or after April 17, 2023 to order your new checks. Any check order placed prior to May 31, 2023 will be free. <i>(Limited options available)</i>
ACH Direct Deposit Withdrawals	ACH, direct deposits, and withdrawals will need to be updated with your new account number and Robins Financial's routing number.	You will have until June 30, 2023 to update your information to your new Robins Financial information.



## Digital Banking

If you are currently signed up for Persons Online Banking, Bill Pay or QuickBooks platforms, there will be downtimes to note:

- Persons Online Banking Platform will convert to a view-only mode on Friday, April 14, 2023 at 5pm. The platform will be offline permanently starting May 1, 2023 at 9am.
- Persons Bill Pay will be offline permanently starting Monday, April 10, 2023 at 10am.
- Persons Intuit QuickBooks will be offline permanently starting Monday, April 17, 2023 at 9am. If you are a user, please ensure that you import any transaction information from your Persons Online Banking on, or before April 14, 2023, to ensure that you do not lose any transaction information.

It is imperative that you go ahead and download any historical information from the Persons Online Banking platform, such as transaction history, tax documents, etc. as well as making sure phone numbers, email and mailing addresses are up to date. This will ensure a smooth transition enrolling in the Robins Financial Digital Banking platform.

## Enrolling in Robins Financial Credit Union's Digital Banking

Beginning on or after April 17, 2023 you can enroll in Digital Banking through Robins Financial Credit Union. When enrolling in Digital Banking for the first time, you will have to complete an enrollment form. This form requires personal and account criteria to be completed, so be sure to have your account information handy such as your member account number.

### To Enroll:

- Go to [robinsfcu.org](https://www.robinsfcu.org) or download the Robins Financial Digital Banking App
- Select "I am a new user"
- Fill out our enrollment form and select continue
- You will be prompted to select a contact method to receive a Secure Access Code (SAC)
- Enter your SAC and click submit
- Once your SAC is verified, you'll be prompted to create a Digital Banking password
- Choose whether to register your device
- Review your profile information and select Submit. If any information is incorrect, you can update it under the Account Preference tab once you've logged in
- Review the Digital Banking Terms and Conditions and then select I Accept
- You're all set!

Should you have any problems during the enrollment process, or if you are curious about our other Digital Banking services, view our online guide at <https://www.robinsfcu.org/guide>.

# Account Statements & Loan Payments

## Account Statements

You will receive a last statement from Persons. Beginning in May, you will start to receive your statement from Robins Financial Credit Union. If you were signed up for e-Statements with Persons, you will still receive your statement electronically. If not, you will receive your statement by mail. If you would prefer to sign up to receive your statement faster and more secure, sign up for e-Statements within Digital Banking. Once enrolled, you can then opt in to receive your statements electronically.

## Lending Information

If you have a Persons consumer loan, Robins Financial will convert your loan to our corresponding loan. The good news is that your rate, payment amount, and terms and conditions will not change. The only adjustments will be that you will receive a new loan/member number and will need to change where you submit your loan payment. Any prior automatic payment will need to be set up again using your new Robins Financial information.

### How to Make Loan Payments on or after April 17, 2023:

- Pay your bill using our online payment portal by clicking “Make a Payment” in the header on our homepage at [robinsfcu.org](https://robinsfcu.org)
- Pay your bill over the phone by using our Interactive Voice Response phone payment system by calling 833-886-6110
- Transfer your payment from your Robins Financial account in Digital Banking
- Set up an automatic transfer from another financial institution. Visit our Digital Banking Guide at [robinsfcu.org/guide](https://robinsfcu.org/guide) for step by step instructions.
- Mail your payment to:  
**Robins Financial Credit Union**  
**PO Box 6849**  
**Warner Robins, GA 31095**

## Mortgage Conversion Information

On **February 10, 2023**, the servicing of your mortgage loan will be transferred to Robins Financial Credit Union. All other details of your mortgage loan will remain the same. All payments due on or after February 10, 2023 can be mailed to: **Robins Financial Credit Union P.O. Box 6849, Warner Robins, GA 31095.**

In addition to mail, there are several other methods to make your mortgage payments:

- Transfer your payment from your Robins Financial account in Digital Banking
- Set up an automatic transfer from another financial institution
- Visit any Robins Financial Credit Union branch location
- Contact the Robins Financial Call Center at 800-241-2405

## Safe Deposit Box Information

If you currently have a Persons Safe Deposit Box, the annual fee listed for Robins Financial will be applied to your next renewal date.

Box Size	Persons Annual Fee	Robins Financial Annual Fee
2x5	\$20.00	\$20.00
3x5	\$25.00	\$20.00
5x5	\$35.00	\$40.00
3x10	\$35.00	\$40.00
5x10	\$55.00	\$50.00
7x10	\$65.00	\$65.00
10x10	\$75.00	\$70.00

To rent a safe deposit box with Robins Financial, the renter must have a deposit product (such as a checking or savings account) so that the rental fee can be drafted annually.

The following locations provide Safe Deposit Boxes. Please contact us to check current availability.

- 2636 Atlanta Hwy, Athens
- 1793 Hwy 138 SE, Conyers
- 1102 Hillcrest Pkwy, Dublin
- 76 East Johnston St, Forsyth
- 287 West Clinton St, Gray
- 4066 Hartley Bridge Rd, Macon
- 577 Mulberry St, Suite 100, Macon
- 2930 Riverside Dr, Macon
- 5999 Zebulon Rd, Macon
- 2584 North Columbia St, Milledgeville
- 1006 Main St, Perry
- 321 Perry Pkwy, Perry
- 211 North Main St, Swainsboro
- 901 Highway 96, Warner Robins
- 4850 Russell Pkwy, Warner Robins
- 502 South Houston Lake Rd, Warner Robins
- 803 Watson Blvd, Warner Robins
- 2273 Hog Mountain Rd, Watkinsville

# Fee Comparison Chart

Persons Fee Name	Persons Fee Amount	Robins Financial Fee Name	Robins Financial Fee Amount
Overdraft Privilege (limit \$500) (Transactions taking the balance negative greater than \$5.00)	\$30.00	Bounce Protection Overdraft (limit \$300) (Transactions taking balance negative greater than \$50.00)	\$25.00
Overdraft Protection	\$10.00 per transfer	Overdraft Transfer	No Fee
Stop Payment	\$30.00	Stop Payment	\$25.00
Returned Deposits	\$10.00	Returned Deposits	No Fee
Wire (incoming)	\$20.00	Wire (Incoming)	No Fee
Wire (outgoing)	\$20.00	Wire (Outgoing)	\$15.00
International Wires	Incoming \$35.00 Outgoing \$75.00	International Wires	\$35.00
Cashier's Check	\$6.00	Official Check	\$3.00
Debit card replacement fee (lost or misplaced)	\$7.00	Visa Debit Replacement Fee	\$5.00
Ultimate Personal Money Market	Below Minimum Balance \$5.00 per month	Prestige Money Market Account Fees	Excessive Withdrawals \$15.00 per item
New Generation Money Market	Below Minimum Balance \$10.00 per month		Below Minimum Balance \$5.00 per month
Preferred Savings	Below Minimum Balance \$3.00 per month	Savings Account	Below Minimum Balance \$3.00 per month
Christmas Club Early Withdrawal	No withdrawals - must close account	Christmas Club Early Withdrawal	\$2.00 per withdrawal
Lost Night depository key	\$25.00	Lost Night depository key	\$25.00
Lost Safe deposit key	\$25.00	Lost Safe deposit key	\$10.00 per key
Safe deposit box drilling fee	Varies	Safe deposit box drilling fee	\$100.00
Garnishment and Levy	\$50.00	Garnishment and Levy	Garnishment - \$50.00 Levy - \$25.00

# MEMBERSHIP AGREEMENT AND DISCLOSURES

Membership and Account Agreement

Funds Availability Policy Disclosure

Bounce Protection Overdraft Disclosure

Truth in Savings Deposit Accounts

Truth in Savings IRA Share Certificate

Truth in Savings Share Certificate

Electronic Funds Transfer Agreement & Disclosure

Privacy Policy

P.O. Box 6849  
Warner Robins, GA 31095  
(478) 923-3773  
[www.robinsfcu.org](http://www.robinsfcu.org)





## MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or deposit accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union Bylaws or Code of Regulations (Bylaws), Credit Union policies, and any amendments made to these documents from time to time that collectively govern your membership, accounts and services.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**1. MEMBERSHIP ELIGIBILITY** - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share) and/or paying a membership fee as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

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

**3. JOINT ACCOUNTS** - A joint account is an account owned by two or more persons.

**a. Rights of Survivorship.** Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

**b. Control of Joint Accounts.** Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

**c. Joint Account Owner Liability.** If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for any returned item, overdraft, or unpaid amount and for any related fees and charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

**4. POD/TRUST ACCOUNT DESIGNATIONS** - A Payable on Death (POD) account or trust account designation is an instruction to the

Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Unless state law provides for different ownership or as permitted and documented by us, the beneficiaries/payees will own the funds jointly in equal shares without rights of survivorship when there is more than one surviving beneficiary/payee. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

**5. ACCOUNTS FOR MINORS** - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

**6. UNIFORM TRANSFERS TO MINORS ACCOUNT** - A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

**7. AGENCY DESIGNATION ON AN ACCOUNT** - An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or credit union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent except as required by applicable law.

**8. DEPOSIT OF FUNDS REQUIREMENTS** - Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

**a. Endorsements.** We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

**b. Collection of Items.** We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the loss of an item in transit or the negligence of any correspondent. Each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor financial institution extra time beyond any midnight deadline limits.

**c. Restrictive Legends.** Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," and "not valid over \$500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

**d. Final Payment.** All checks, drafts, automated clearinghouse (ACH) transfers or other items credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a returned item fee on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or fund transfer.

**e. Direct Deposits.** We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social

Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

**f. Crediting of Deposits.** Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

## **9. ACCOUNT ACCESS**

**a. Authorized Signature.** Your signature on the Account Card, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

**b. Access Options.** You may access your account(s) in any manner we permit including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access or mobile application. We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any losses, expenses or fees we incur as a result of handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

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

**10. FUND TRANSFERS** - Fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, such as wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (NACHA). We may execute certain requests for fund transfers by Fedwire which are subject to the Federal Reserve Board's Regulation J.

**a. Authorization for Transfers/Debiting of Accounts.** You may make or order fund transfers to or from your account. We will debit your account for the amount of a fund transfer from your account and will charge your account for any fees related to the transfer.

**b. Right to Refuse to Make Transfers/Limitation of Liability.** Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with fund transfers to or from your account.

**c. No Notice Required.** We will not provide you with notice when fund transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

**d. Interest Payments.** If we fail to properly execute a payment order and such action results in a delay in payment to you, we will pay you dividends or interest, whichever applies to your account, for the period of delay as required by applicable law. You agree that the dividend or interest rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

**e. Provisional Credit for ACH Transactions.** We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

**f. Payment Order Processing and Cut-off Times.** Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. Fund transfers, payment orders, cancellations, and

amendments received after a cut-off time may be treated as having been received on the next fund transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

**g. Identifying Information.** If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

**h. Amendments and Cancellations of Payment Orders.** Any account owner may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

**i. Security Procedures.** We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

**j. Duty to Report Unauthorized or Erroneous Fund Transfers.** You must exercise ordinary care to identify and report unauthorized or erroneous fund transfers on your account. You agree that you will review your account(s) and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

**k. Recording Telephone Requests.** You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

**l. Remittance Transfers.** 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. If we act as a remittance transfer provider and conduct a remittance transfer(s) on your behalf, the transaction(s) will be governed by 12 C.F.R. part 1005, subpart B - Requirements for remittance transfers. 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.

**11. ACCOUNT RATES AND FEES** - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

## **12. TRANSACTION LIMITATIONS**

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

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

**b. Transfer Limitations.** We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

**13. CERTIFICATE ACCOUNTS** - Any term share, share certificate, time deposit or certificate of deposit account (certificate account), whichever we offer as allowed by applicable federal or state law, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, the Account Receipt for each account, and any other documents we provide for the account, the terms of which are incorporated herein by reference.

## **14. OVERDRAFTS**

**a. Payment of Overdrafts.** If, on any day, the available balance in your share or deposit account is insufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we



may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if the available balance in your account is insufficient to pay an item. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance is the amount of money that is actually in your account at any given time. Your actual balance reflects transactions that have posted to your account but it does not include transactions that have been authorized and are pending. Your available balance is the amount of money in your account that is available to you without overdrawing your account. Your available balance takes into account holds that have been placed on deposits and pending transactions (including but not limited to debit card transactions) that we have authorized but that have not yet posted to your account. **We use your available balance to determine whether sufficient funds are available when transactions attempt to clear your account.**

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that exceeds the available balance in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an item that exceeds your available balance, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that exceed the available balance in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that exceeds the available balance in your account, you agree to pay the overdrawn amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us or, if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

Please review our detailed Overdraft Disclosure which describes the overdraft protection options we offer for situations when the available balance in your account is insufficient to cover your transactions. If you have any questions on our overdraft practices or your options, please contact us.

**b. Order of Payments.** Checks, drafts, transactions, and other items may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft, or item, and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items, and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

**15. POSTDATED AND STALEDATED CHECKS OR DRAFTS** - You agree not to issue any check or draft that is payable on a future date (postdated). If you do draw or issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six months past its date; however, if the check or draft is paid against your account, we will have no liability for such payment.

## **16. STOP PAYMENT ORDERS**

**a. Stop Payment Order Request.** Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

Stop payment orders for preauthorized debit transactions from your account are governed by Regulation E. Please refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on preauthorized debit transactions.



**b. Duration of Order.** You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed for additional six- month periods by submitting a renewal request in writing, or in a record if allowed by applicable law, before the stop payment order then in effect expires. We do not have to notify you when a stop payment order expires.

**c. Liability.** Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees and all damages or claims related to our refusal to pay an item, as well as claims of any joint account owner or of any payee or endorsee for failing to stop payment of an item as a result of incorrect information provided by you.

**17. CREDIT UNION LIABILITY** - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

**18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON** - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

**19. REMOTELY CREATED CHECKS OR DRAFTS** - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through online communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

**20. PLEDGE, RIGHT OF OFFSET AND STATUTORY LIEN** - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

**Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law.** If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

**21. LEGAL PROCESS** - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur

responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

**22. ACCOUNT INFORMATION** - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

### **23. NOTICES**

**a. Name or Address Changes.** You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

**b. Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

**c. Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any account owner is considered notice to all account owners.

**d. Electronic Notices.** If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

**24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING** - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time we may close your account and return the balance to you, less any applicable service fees.

### **25. STATEMENTS**

**a. Contents.** If we provide a periodic statement for your account, you will receive a periodic statement that shows the transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is mailed to you or is provided to you electronically, even if the checks or drafts do not accompany the statement.

**b. Examination.** You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement within 33 days of the date we sent or otherwise provided the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature equipment.

Unauthorized electronic fund transfers governed by Regulation E are subject to different reporting periods. Please refer to the Electronic Fund Transfers Agreement and Disclosure for reporting requirements pertaining to electronic fund transfers.

**c. Notice to Credit Union.** You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

**d. Address.** If we mail you a statement, we will send it to the last known address shown in our records. If you have requested to receive your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in our records.

**26. INACTIVE ACCOUNTS** - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our Schedule of Fees and Charges. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

**27. SPECIAL ACCOUNT INSTRUCTIONS** - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

**28. TERMINATION OF ACCOUNT** - We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if, for example: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; (7) we reasonably deem it necessary to prevent a loss to us; or (8) as otherwise permitted by law. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

**29. TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES** - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

**30. DEATH OF ACCOUNT OWNER** - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Even with such knowledge, we may continue to pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten days after the member's death unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

**31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES** - You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

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

**33. 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 post judgment collection actions.

**34. GOVERNING LAW** - This Agreement is governed by the following, as amended from time to time: the Credit Union's bylaws; local clearinghouse and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the state of Georgia. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

**35. NEGATIVE INFORMATION NOTICE** - We may report information about your loan, share, or deposit accounts to

**credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.**

**36. MONITORING AND RECORDING COMMUNICATIONS** - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

**37. BINDING ARBITRATION AND CLASS ACTION WAIVER - RESOLUTION OF DISPUTES BY ARBITRATION:** THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes.

Either You or We may elect, without the other's consent, to require that any dispute between us concerning Your Accounts and the services related to your Accounts be resolved by binding arbitration, except for those disputes specifically excluded below.

This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1 – 16 (the "FAA").

Disputes Covered by Arbitration.

Claims or disputes between you and us arising out of or relating to your Account(s), transactions involving your Account(s), safe deposit box, and any related service with us are subject to arbitration. Any claims or disputes arising from or relating to this agreement, any prior account agreement between us, or the advertising, the application for, or the approval or establishment of your account are also included. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future. Disputes also include claims or disputes relating to the enforceability, validity, scope or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced. All such disputes are referred to in this section as "Claims".

An exception to arbitration of Claims is that both you and we have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis. Claims or disputes arising from your status as a borrower under any loan agreement with the Credit Union are also excluded from this Resolution of Disputes by Arbitration provision.

No Class Action or Joinder of Parties.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

Right to reject this Resolution of Disputes by Arbitration provision.

You have the right to opt out of this agreement to arbitrate for yourself if you tell us within 30 days of the opening of your account or the mailing of this notice, whichever is sooner. You agree you do not have any right to opt out of this agreement to arbitrate or any of its terms on behalf of any other member of the credit union who is not your joint accountholder by any means. To opt out, send us written notice that you reject the Resolution of Disputes by Arbitration provision, including your name as listed on your account and your account number to the following address: PO Box 6849 Warner Robins GA 31095.

Otherwise, this agreement to arbitrate will apply without limitation, regardless of whether 1) your account is closed; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy.

The Arbitration Proceeding.

The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association or JAMS. That organization will apply its code of procedures in effect at the time the arbitration claim is filed. If there is a conflict between that code and this arbitration provision and/or this agreement, this arbitration provision and this agreement will

control. If JAMS or the AAA is unable to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA).

#### Costs.

The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

#### Right to Resort to Provisional Remedies Preserved.

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

#### Severability, Survival.

These arbitration provisions shall survive (a) termination or changes to your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between you and us.



## FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Robins Financial Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**1. GENERAL POLICY** — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

**2. RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. 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 next business 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.

**3. HOLDS ON OTHER FUNDS** — 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. 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 availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

**4. LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

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

**5. 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 \$5,525.00 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 next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the 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 \$5,525.00 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 tenth business day after the day of your deposit.

**6. DEPOSITS AT NONPROPRIETARY ATMS** — 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 second business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

**7. FOREIGN CHECKS** — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.



# Robins Financial Credit Union

## What You Need to Know about Overdrafts and Overdraft Fees

An *overdraft* occurs when the available balance in your account is insufficient to cover a transaction, but we pay it anyway. We can cover your overdrafts in three different ways:

1. Overdraft Transfer plans: Overdraft coverage linked to your other accounts, such as a savings or loan, which may be less expensive than our Standard and Extended Bounce Protection overdraft practices.
2. Standard Bounce Protection overdraft privileges: available on qualifying accounts to pay overdrafts on the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Automatic bill payments and ACH payments
3. Extended Bounce Protection overdraft privileges: available as an option in addition to Standard Bounce Protection to cover payments on:
  - ATM transactions
  - Debit card transactions (Point of Sale transactions)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

## What fees will I be charged if Robins Financial Credit Union pays my overdraft?

Under our Overdraft Transfer plans:

- There are no fees associated with the transfer of available funds from a linked deposit account.
- Transfers made from linked loans are subject to the interest rate and terms of that loan account and must remain within the available limit of the loan.

☐ I authorize Robins Financial Credit Union to set up an overdraft transfer from my existing:

☐ Savings ☐ Line of Credit ☐ VISA

Under our Bounce Protection plans:

- We will charge you a fee of **\$25.00** each time we pay a check, ACH, or other item if the transaction exceeds the available balance by \$50.01 or greater
- If opted in the Extended Bounce Protection plan, we will charge you **\$25.00** for ATM and debit card transactions (Point of Sale) that exceed the available balance by \$50.01 or greater.
- There is no limit to the total fees that we can charge you for overdrawing your account

## Please advise us of your decision regarding the optional coverages of Extended Bounce Protection

☐ I do not want Extended Bounce Protection to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I do want Extended Bounce Protection to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NOTE: Bounce Protection will not be effective until your account meets all of the eligibility requirements. This means your coverage will not be effective until your account has been open at least 90 days (and may not be effective until shortly after the end of the third full calendar month following the month your account was opened). Transactions that exceed your available balance prior to eligibility for Bounce Protection will be declined.

Printed Name: \_\_\_\_\_

Last 4 of SSN: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Should you change your mind and decide you no longer want to have your ATM and everyday debit card transactions authorized and paid, you may revoke your authorization at any time by calling 478-923-3773 or 800-241-2405, visiting any branch, or mailing your revocation to PO Box 6849, Warner Robins, GA 31095. You will still be responsible for any fees charged prior to your revocation effective date.



## **Bounce Protection<sup>SM</sup>**

### **Overdraft Disclosure**

This Overdraft Disclosure describes the circumstances when Robins Financial Credit Union (“Robins Financial” or “we”) will use Bounce Protection, Overdraft Transfer, or return/reject/decline a transaction when the transaction exceeds the available balance in your account. If the transaction is covered by Bounce Protection or the transaction is returned or rejected for Non-Sufficient Funds, we will charge you a fee as disclosed in our Fee Schedule. We do not charge a fee for Overdraft Transfers when there are sufficient available funds in your previously linked account, line of credit or credit card.

#### **When Overdrafts or Non-Sufficient Funds Transactions Occur**

An overdraft fee may be charged when a transaction exceeds the available balance in your account. An insufficient available balance can result from several events, including but not limited to: (1) the payment of checks, electronic fund transfers, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) fees and charges imposed by Robins Financial; (5) the deposit of items which are treated as not yet available or finally paid as described in the Funds Availability Policy; and (6) debit card authorization holds. **Robins Financial uses your available balance when determining whether a transaction will cause your account to overdraft and for charging a Bounce Protection Fee.** It is your responsibility to record and track all of your transactions closely (including those that have not yet posted to your account) in order to know how much money you have available. Please see the information below regarding your available balance for more details.

#### **Overdraft Protection Options**

Robins Financial offers numerous overdraft protection options for situations when the available balance in your account is insufficient to cover your transactions. These options are described below.

*Note:* Eligible members have the ability to establish Bounce Protection as a secondary option. Members who have set up an Overdraft Transfer option will have available funds transferred from that option first prior to determining whether to cover the transaction (or additional transactions) under the Bounce Protection option.

*Eligibility Requirements:* To be eligible for Bounce Protection, members must have an active checking account that has been open for at least 90 days\* and meets our additional eligibility criteria.

\*In certain situations, eligibility may not be determined until three full calendar months following the month your account was opened. This means if you opened your account on January 15 your eligibility may not be determined until the beginning of May.

Please note that not all checking accounts are eligible for Bounce Protection. **The following checking accounts are not eligible for Bounce Protection:** Second Chance Checking, Prestige Checking, Business Checking, Health Savings Account Checking, My Money My Way® Checking, and My\$ta\$h Checking. If you have a question about which accounts are eligible or whether your account is in Good Standing, please contact us.

*Bounce Protection:* If you meet our eligibility requirements, are 18 years or older, and maintain your account in Good Standing, we may approve transactions that exceed your available balance – up to your current available Bounce Protection limit. Your account is in Good Standing if:

- You make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including payment of all credit union fees and charges);
- You avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit;
- You avoid delinquent loans of 30 days or more;

- You have not caused a loss to Robins Financial Credit Union;
- There is no apparent illegal or abusive activity on the account; and
- There are no legal orders, levies or liens against your account.

Importantly, Bounce Protection is not a line of credit. Additionally, we provide Bounce Protection as a non-contractual courtesy and we may refuse to pay an overdraft transaction at any time even though we may have previously paid overdrafts for you.

***Bounce Protection for ATM and One-Time Debit Card Transactions:*** Robins Financial's Bounce Protection option **does not** include your ATM and one-time debit card transactions unless you Opt-In. If you do not Opt-In, these transactions will be declined and you will not be charged a fee. If you Opt-In and we pay an ATM or one-time debit card transaction when the available balance in your checking account is insufficient to cover the transaction, we will charge you a Bounce Protection Overdraft Fee as disclosed in our Fee Schedule. In order to be eligible to Opt-In, your account must be in Good Standing.

***Overdraft Transfer:*** Robins Financial allows you to set up your checking account with an Overdraft Transfer option from your savings account. This means Robins Financial will transfer available funds from your savings account to cover a transaction that exceeds your available balance in your checking account. Additionally, you can request that Robins Financial change your Overdraft Transfer option to another account, to an established line of credit, or to a Robins Financial credit card. To do so, please contact us at (478) 923-3773.

***Changing Your Overdraft Protection Options:*** You may change your overdraft protection options at any time by contacting us. You can set up Overdraft Transfer options, change or remove Overdraft Transfer options or opt-out of Bounce Protection. If you remove all overdraft protection options, we will return or refuse transactions that would exceed your available balance. Additionally, you remain responsible for any overdraft fees and overdraft balances occurring prior to your removal of overdraft protection.

If you have previously elected to Opt-In for ATM and one-time debit card transactions, you may revoke your consent for those transactions at any time. You can do so by submitting a Secure Message through Online Banking, calling (478) 923-3773, or submitting your request in writing by faxing, mailing, or delivering your request to any of our branches.

### **Understanding Your Account Balance for Overdrafts Fees**

Your checking account has two kinds of balances: the "actual" balance and the "available" balance. You can review both balances when you review your account online, at an ATM, by phone, or at a branch. Robins Financial uses your available balance when determining whether a transaction will cause your account to overdraft and for charging Bounce Protection Fees. The information below explains how your checking account balance works – including the differences between your actual balance and your available balance.

***Your Actual Balance:*** Your actual balance is the amount of money that is actually in your account at any given time. Your actual balance reflects transactions that have "posted" to your account but it does not include transactions that have been authorized and are pending. While it may seem that the actual balance is the most up-to-date display of the funds that you can spend from your account, this is not always the case. Your account may have purchases, holds, fees, other charges, or deposits made on your account that have not yet posted and, therefore, will not appear in your actual balance.



*Example of Actual Balance:* If you have a \$100.00 actual balance and you wrote a check for \$60.00, then your actual balance will show \$100.00 because the actual balance does not include the pending check transaction which has not yet posted. While your actual balance is \$100.00, you have already spent \$60.00.

*Your Available Balance:* Your available balance is the amount of money in your account that is available to you without overdrawing your account. Your available balance takes into account holds that have been placed on deposits and pending transactions (such as pending debit card transactions) that Robins Financial has authorized but that have not yet posted to your account.

*Example of Available Balance:* If your actual balance and available balance are both \$100 and you swipe your VISA debit card at a restaurant for \$35, the merchant could ask Robins Financial to preauthorize the payment. Robins Financial would place an “authorization hold” on your account for \$35. Your actual balance is still \$100 because the debit card transaction has not yet posted to your account; however, your available balance would be \$65 because you have already authorized the \$35 payment to the restaurant. When the restaurant submits the transaction for payment (which could be a few days later and could be for a different amount if you have added a tip), Robins Financial will post the transaction to your account and your actual balance will be reduced.

*Example of Overdraft Fee for Insufficient Available Balance:* If your actual balance and available balance are both \$100 and you swipe your debit card at a restaurant for \$35, an authorization hold is placed on your account and your available balance will be reduced to \$65. Your actual balance is still \$100 because the transaction has not yet posted to your account. If a check that you had previously written for \$75 clears through your account before the restaurant charge is sent to the Robins Financial for processing – you will incur an overdraft fee. This is because your available balance was \$65 when the \$75 check was paid. In this case, Robins Financial may pay the \$75 check under either the Overdraft Transfer option (transfer from savings or other linked account if funds are available) or the Bounce Protection option (currently a \$25 fee). The Bounce Protection fee will also be deducted from your account, further reducing your balance.

### **Additional Information**

Below is additional information regarding overdraft protection.  
Please contact us with any questions.

*Liability:* We have no obligation to notify you before we pay or return any item. The amount of any overdraft plus any fees that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the overdraft. If there is an overdraft on an account with more than one owner, each owner shall be jointly and severally liable for all overdrafts and fees.

*Limitations:* Bounce Protection is a discretionary, non-contractual courtesy that is available to individual and jointly owned accounts that have met the eligibility requirements, are maintained in Good Standing, and for personal or household use. Bounce Protection is not an obligation and we do not guarantee that we will always authorize and pay any type of transaction. Robins Financial reserves the right to limit participation to one account per household and to suspend, revoke, amend, or discontinue this service at any time.

*Account Fees:* Transactions that exceed your available balance may be paid, returned or declined. If they are paid, a Bounce Protection Overdraft Fee may be charged. If they are returned, a Non-Sufficient Funds Fee may be charged. You can reduce fees by setting up Overdraft Transfer options and ensuring there are available funds in your linked account or loan.

*Transaction Processing:* Transactions will be processed against your available balance in the account at the time of processing. Importantly, the actual balance and available balance may differ as the available balance may be reflective of any pending debit card transactions that have not posted to the account, check holds, or other transactions. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of fees incurred. Robins Financial may receive multiple deposit and withdrawal transactions on your account in many different forms throughout each business day. This means you may be charged more than one Bounce Protection Overdraft Fee if we pay or return multiple transactions when your account is overdrawn.

*Debit Card Authorization Holds:* Robins Financial will place a hold on your account for certain debit card transactions. This debit card authorization hold removes the authorized amount from your available balance and remains in place until the transaction settles or the payment network rules require its removal. You can reduce the impact of debit card authorization holds by selecting “Debit” and entering your PIN, where offered. Or, if you are unable to conduct a PIN transaction, you can use an alternative payment source (such as a credit card) to conduct the transaction and avoid the authorization hold.

***For additional details on Overdraft Protection Options, Your Account Balance for Overdrafts, How Transactions are Posted to Your Account and Frequently Asked Questions on Debit Card Holds, please visit our website at: <https://www.robinsfcu.org/overdraft-protection>***

**TRUTH-IN-SAVINGS DISCLOSURE**  
EFFECTIVE DATE:  
01/03/23

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Savings Account	0.350% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	\$100.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	0.350% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account	0.750% / 0.75%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Prestige Accounts	0.499% / 0.50% 0.549% / 0.55% 0.598% / 0.60% 0.747% / 0.75% 0.995% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$1,000.00	\$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Advantage Checking Accounts	0.399% / 0.40%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$10,000.00	\$10,000.00	Average Daily Balance	—
Checking Accounts	—	—	—	—	\$25.00	—	—	—	—
Second Chance Checking Accounts	—	—	—	—	\$50.00	—	—	—	—
My Benefits Checking	—	—	—	—	\$25.00	—	—	—	—

**ACCOUNT DISCLOSURES**

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Christmas Club, and IRA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prestige and Advantage Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Prestige accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Schedule of Fees and Charges. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings, Prestige and Advantage Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met during the dividend period, there will be a service fee assessed as stated in the Schedule of Fees and Charges. For Savings, Prestige and Advantage Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will

not earn the annual percentage yield stated in the Rate Schedule. All Savings account holders under the age of 18 will earn the stated annual percentage yield. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Savings, Christmas Club, IRA Savings and Prestige 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. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club accounts, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Advantage Checking, Checking, Second Chance Checking, and My Benefits Checking accounts, no account limitations apply.

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

SCHEDULE OF FEES AND CHARGES	
Bounce Protection Overdraft: Checks, ACH, Transactions not listed below	\$25.00 (each submission/resubmission)
Point of Sale and ATM withdrawals	
\$50.01 or greater negative account balance	\$25.00 (each submission/resubmission)
Stop Payment	\$25.00 per request
Check Printing	Prices vary depending on style
Check Copy	\$2.00 per item
Statement Copy	\$0.25/Copy
Account Research	\$12.00 per hour, plus copy fee
Collection Item	\$20.00 per item
Wire (Incoming)	\$0.00
Wire (Outgoing)	\$15.00 per transfer
Wire (foreign)	\$35.00 per transfer
Code Wire	\$8.00 per transfer
Official Check	\$3.00 per check
Money Order	\$2.00 per money order
Inactive Account Fee	\$3.00 per month after 2 years of inactivity
Escheat Account Processing Fee	\$60.00
Debit Card Expedited Processing Fee	\$60.00
Visa Debit/Credit Card Replacement Fee	\$5.00 per card
The rate and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Fees are subject to change.	
PRESTIGE MONEY MARKET ACCOUNT FEES	
Account Limitation Fees	
Excessive Withdrawals	\$15.00 per item
Below Minimum Balance Fee	\$5.00 per month
SAVINGS ACCOUNT FEES	
Below Minimum Balance Fee	\$3.00 per month **

CHRISTMAS CLUB ACCOUNT FEES	
Early Withdrawal	\$2.00 per withdrawal
ADVANTAGE CHECKING ACCOUNT FEES	
Below Minimum Balance Fee	\$10.00 per month
SECOND CHANGE CHECKING ACCOUNT FEES	
Monthly Service Charge	\$10.00 per month
MY BENEFITS CHECKING ACCOUNT FEES	
Monthly Service Charge	\$6.00 per month
ELECTRONIC FUNDS TRANSFER FEES	
We do not charge for ATM transactions conducted by RFCU members at RFCU ATMs.	
\$1.00 Fee will be charged for each transaction or balance inquiry conducted on any ATM machine other than Robins Financial Credit Union machines. Conducting multiple balance inquiries or transactions or a combination of both during the same ATM session will result in the assessment of multiple fees.	
ACH Non-Post Fee	\$5.00 per occurrence
SHARE VALUE	
*Par Value of One Share	\$1.00
*At the time your account is established, Robins Financial Credit Union, on your behalf, will pay the initial \$1.00 Membership Share into a General Ledger Equity Account. This account is a non-transactional, non-earning, notice account and serves only to evidence your membership in the Credit Union. Membership will be terminated six months from the close date of all service(s). Any member with the intent of redeeming their Membership Share must provide a written notice during this six month period. The Credit Union has 60 days from the day we receive your written notice to process your request.	
**The fee will be waived if you have one of the account qualifiers.	
- Direct Deposit - Prestige Account - Advantage Checking - Certificate Account/IRA Account - Current loan with balance (less than 60 days delinquent) - Age 18 and under or 55 and up - My Money My Way	

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

**TRUTH-IN-SAVINGS DISCLOSURE**  
EFFECTIVE DATE:  
01/03/23

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.							
RATE SCHEDULE							
ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS			SERVICE FEE
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
EZ Fab 50 Checking	0.050% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—
Super Interest Checking	0.050% / 0.05% 0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$1,500.00	Average Daily Balance
Health Savings Individual	0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	Average Daily Balance
Health Savings Family	0.100% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	Average Daily Balance
ACCOUNT DISCLOSURES							
See Balance Information.							

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For EZ Fab 50 Checking, Super Interest Checking, Health Savings Individual and Health Savings Family accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Super Interest Checking accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Schedule of Fees and Charges. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Super Interest Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met during the dividend period, there will be a service fee assessed as stated in the Schedule of Fees and Charges. For Super Interest Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule.

For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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

**7. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**8. FEES** — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).



SCHEDULE OF FEES AND CHARGES	
Bounce Protection Overdraft: Checks, ACH, Transactions not listed below	\$25.00 (each submission/resubmission)
Point of Sale and ATM withdrawals	
\$50.01 or greater negative account balance	\$25.00(each submission/resubmission)
Stop Payment	\$25.00 per request
Check Printing	Prices vary depending on style
Check Copy	\$2.00 per item
Statement Copy	\$0.25/Copy
Account Research	\$12.00 per hour, plus copy fee
Collection Item	\$20.00 per item
Wire (Incoming)	\$0.00
Wire (Outgoing)	\$15.00 per transfer
Wire (foreign)	\$35.00 per transfer
Code Wire	\$8.00 per transfer
Official Check	\$3.00 per check
Money Order	\$2.00 per money order
Inactive Account Fee	\$3.00 per month after 2 years of inactivity
Escheat Account Processing Fee	\$60.00
Debit Card Expedited Processing Fee	\$60.00
Visa Debit/Credit Card Replacement Fee	\$5.00 per card
The rate and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Fees are subject to change.	
SUPER INTEREST CHECKING ACCOUNT FEES	
Below Minimum Balance Fee	\$8.00 per month

ELECTRONIC FUNDS TRANSFER FEES	
We do not charge for ATM transactions conducted by RFCU members at RFCU ATMs.	
\$1.00 fee will be charged for each transaction or balance inquiry conducted on any ATM machine other than Robins Financial Credit Union machines. Conducting multiple balance inquiries or transactions or a combination of both during the same ATM session will result in the assessment of multiple fees.	
ACH Non-Post Fee	\$5.00 per occurrence
SHARE VALUE	
*Par Value of One Share	\$1.00
* At the time your account is established, Robins Financial Credit Union, on your behalf, will pay the initial \$1.00 Membership Share into a General Ledger Equity Account. This account is a non-transactional, non-earning, notice account and serves only to evidence your membership in the Credit Union. Membership will be terminated six months from the close date of all service(s). Any member with the intent of redeeming their Membership Share must provide a written notice during this six month period. The Credit Union has 60 days from the day we receive your written notice to process your request.	

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

SAFE DEPOSIT BOX FEE SCHEDULE	
2 x 5	\$15.00
3 x 5	\$20.00
5 x 5	\$40.00
3 x 10	\$40.00
5 x 10	\$50.00
7 x 10	\$65.00
10 x 10	\$70.00
Safe Deposit Box Late Rental	\$10.00
Lost Key Fee	\$10.00 per key
Box Drill Fee	\$100.00

# TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:				EFFECTIVE DATE: 01/03/2023					
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
	Dividend Rate/ Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate <input checked="" type="checkbox"/> IRA Share Certificate									
6 Month	0.747% / 0.75% 0.747% / 0.75%	\$500.00 to \$49,999.99 \$50,000.00 and Greater	Fixed	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	0.896% / 0.90% 0.896% / 0.90%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
18 Month	2.080% / 2.10% 2.080% / 2.10%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
2 Year	2.960% / 3.00% 2.960% / 3.00%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
3 Year	3.203% / 3.25% 3.203% / 3.25%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
4 Year	2.178% / 2.20% 2.178% / 2.20%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
5 Year	2.227% / 2.25% 2.227% / 2.25%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
13 MTH IRA CERT	2.472% / 2.50% 2.472% / 2.50%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
<input type="checkbox"/> Easy Save Certificate									
12 Month	/ /	\$100.00 (maximum balance \$10,000.00)	Fixed	Monthly	Monthly	Account's Term	Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> Super Saver Certificate									
15 Month	/ /	\$100.00 (maximum balance \$5,000.00)	Fixed	Monthly	Monthly	Account's Term	Allowed	Allowed - See Transaction Limitations section	Automatic

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share certificate accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The **Share Certificate and IRA Share Certificate** accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. SUPER SAVER CERTIFICATE** - Must be 18 or younger. If over the age of 18, must have an active checking account (checking account with activity in the last 30 days and either direct deposit or an average of three or more transactions per month for the last 90 days). If these qualifications are not met, the rate will be converted to the current 12 month certificate rate. You are allowed one Super Saver Certificate per member. At renewal, if you still qualify you will remain in the account.

**3. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are as stated in the Rate Schedule.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**7. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**8. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**9. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms 1 year and less	90 days' dividends
Terms over 1 year to 3 years	180 days' dividends
Terms over 3 years	365 days' dividends

For Super Saver Certificate accounts, we will waive the early withdrawal penalty one time during the term of your certificate.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**10. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

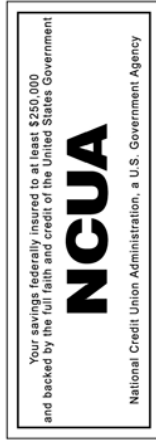
**11. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**12. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

* Par Value of One Share	\$1.00
Number of Shares Required	1

\* At the time your account is established, Robins Financial Credit Union, on your behalf, will pay the initial \$1.00 Membership Share into a General Ledger Equity Account. This account is a non-transactional, non-earning, notice account and serves only to evidence your membership in the Credit Union.

**Membership will be terminated six months from the close date of all service(s).** Any member with the intent of redeeming their Membership Share must provide written notice during this six month period. The Credit Union has 60 days from the day we receive your written notice to process your request.



# TRUTH-IN-SAVINGS DISCLOSURE

Maturity Date: 01/03/2023									
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
	Dividend Rate/ Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate									
6 Month	0.747% / 0.75% 0.747% / 0.75%	\$500.00 to \$49,999.99 \$50,000.00 and Greater	Fixed	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	0.896% / 0.90% 0.896% / 0.90%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
18 Month	2.080% / 2.10% 2.080% / 2.10%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
2 Year	2.960% / 3.00% 2.960% / 3.00%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
3 Year	3.203% / 3.25% 3.203% / 3.25%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
4 Year	2.178% / 2.20% 2.178% / 2.20%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
5 Year	2.227% / 2.25% 2.227% / 2.25%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
13 MTH CERT MIN	2.472% / 2.50% 2.472% / 2.50%	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
	/ /	\$500.00 to \$49,999.99 \$50,000.00 and Greater							
<input type="checkbox"/> Easy Save Certificate									
12 Month	0.896% / 0.90% /	\$100.00 (maximum balance \$10,000.00)	Fixed	Monthly	Monthly	Account's Term	Allowed	Allowed - See Transaction Limitations section	Automatic
<input type="checkbox"/> Super Saver Certificate									
15 Month	2.960% / 3.00%	\$100.00 (maximum balance \$5,000.00)	Fixed	Monthly	Monthly	Account's Term	Allowed	Allowed - See Transaction Limitations section	Automatic

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share certificate accounts.**

- 1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The **Share Certificate and IRA Share Certificate** accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. SUPER SAVER CERTIFICATE** - Must be 18 or younger. If over the age of 18, must have an active checking account (checking account with activity in the last 30 days and either direct deposit or an average of three or more transactions per month for the last 90 days). If these qualifications are not met, the rate will be converted to the current 12 month certificate rate. You are allowed one Super Saver Certificate per member. At renewal, if you still qualify you will remain in the account.
- 3. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule.
- 5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- 6. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g.

- 7. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

- 8. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

- 9. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

- a. Amount of Penalty.** For all certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms 1 year and less      90 days' dividends

Terms over 1 year to 3 years      180 days' dividends

Terms over 3 years      365 days' dividends

For Super Saver Certificate accounts, we will waive the early withdrawal penalty one time during the term of your certificate.

- b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

- c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

- 10. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

- 11. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

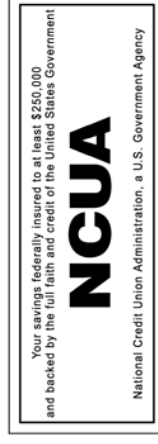
- 12. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

\* Par Value of One Share      \$1.00

Number of Shares Required      1

\* At the time your account is established, Robins Financial Credit Union, on your behalf, will pay the initial \$1.00 Membership Share into a General Ledger Equity Account. This account is a non-transactional, non-earning, notice account and serves only to evidence your membership in the Credit Union.

**Membership will be terminated six months from the close date of all service(s).** Any member with the intent of redeeming their Membership Share must provide written notice during this six month period. The Credit Union has 60 days from the day we receive your written notice to process your request.





## 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 Robins Financial 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. 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 electronic gambling transactions through the Internet. 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, PLUS, CU24, and CUHere 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 and CU24 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, checking, and money market accounts.
- Withdraw funds from your savings, checking, and money market accounts.
- Transfer funds from your savings, checking, loan, and money market accounts.
- Obtain balance information for your savings, checking, loan, and money market accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your Line of Credit 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 online or by mail or telephone from places that accept Visa.

The following limitations on Visa Check Card transactions may apply:

- You may purchase up to a maximum of \$5,000.00 per day.
- 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.
- For My\$tash Checking accounts, you may withdraw up to a maximum of \$100.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may purchase up to a maximum of \$5,000.00 from POS terminals per day, if there are sufficient funds in your account.
- For My\$tash Checking accounts, you may withdraw up to a maximum of \$250.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- 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.
- \$5,000.00 aggregate per day.



**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.

**b. Telephone Teller.** If we approve Telephone Teller for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Telephone Teller to:

- Withdraw funds from your savings, checking, and money market accounts.
- Transfer funds from your savings, checking, loan, money market, Line of Credit and Visa accounts.
- Obtain balance information for your savings, checking, loan, money market, certificate, Visa, and mortgage accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your Line of Credit account.

Your accounts can be accessed under Telephone Teller via a touch-tone telephone only. Telephone Teller service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Telephone Teller 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.

The Credit Union reserves 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. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union 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 telephone call.

**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, checking and/or money market account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your savings and/or 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. Online Banking.** If Online 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 Online Banking to:

- Withdraw funds from your savings, checking, money market, Line of Credit, and Visa accounts.
- Transfer funds from your savings, checking, money market, certificate, Line of Credit, and Visa accounts.
- Obtain balance information for your savings, checking, loan, money market, certificate, Visa, and mortgage accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Access your Line of Credit accounts.

- Make bill payments to preauthorized creditors.

Your accounts can be accessed under Online Banking via personal computer. Online 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 Online 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. Web 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 Web Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.
- The maximum amount of bill payments each day is \$25,000.00, if there are sufficient available verified funds in your account.

**2. TRANSFER LIMITATIONS —** For all savings and money market 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 transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing 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 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. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

**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 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 account owner.

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

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) 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 fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

**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:

(478) 923-3773  
(800) 241-2405

or write to:

Robins Financial Credit Union  
PO Box 6849  
Warner Robins, GA 31095

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 debit card transactions, audio response transactions, preauthorized EFTs, online/PC 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 (478) 923-3773 or (800) 241-2405. 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 Friday, 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 sufficient available verified funds 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. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other 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 EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your 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:

(478) 923-3773  
(800) 241-2405

or write to:

Robins Financial Credit Union  
PO Box 6849  
Warner Robins, GA 31095

- 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 it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 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 occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

\*\* If you give notice of an error occurring 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 may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

**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 as described above.

**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 Georgia, 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.

## FACTS

### WHAT DOES ROBINS FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Name</li> <li>■ Address and Telephone Number</li> <li>■ Email Address and Income</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' non-public personal information; the reasons Robins Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Robins Financial Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>478.923.3773 or 1.800.241.2405</b> - our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <b><a href="http://www.robinsfcu.org">www.robinsfcu.org</a></b> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>478.923.3773, 1.800.241.2405</b> , or go to <b><a href="http://www.robinsfcu.org">www.robinsfcu.org</a></b>
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Mail-in Form		
Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>		
<b>Name</b>		<b>Mail to:</b> Robins Financial Credit Union Support Services PO Box 6849 Warner Robins, GA 31095
<b>Address</b>		
<b>City, State, Zip</b>		
<b>[Account #]</b>		



Who we are	
Who is providing this notice?	Robins Financial Credit Union
What we do	
How does Robins Financial Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Robins Financial Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ send emails or other types of communication to the credit union</li> <li>■ conduct transactions with us or others</li> </ul> <p>We also collect information we receive from consumer reporting agencies and other third parties such as market research firms.</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"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Robins Financial Credit Union will treat an opt-out request from any one party to an account as if all of you chose to opt-out.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Robins Financial Credit Union does not share with affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Robins Financial Credit Union does not share with nonaffiliates</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>CUNA Mutual, Southwest Business Corporation</i></li> </ul>

## Athens

2636 Atlanta Hwy  
Athens, GA 30606

## Conyers

1793 Hwy 138 SE  
Conyers, GA 30013

## Dublin

1102 Hillcrest Pkwy  
Dublin, GA 31021

## Forsyth

76 East Johnston St  
Forsyth, GA 31029

## Fort Valley

960 Bluebird Blvd  
Fort Valley, GA 31030

## Gray

287 West Clinton St  
Gray, GA 31032

## Macon

4066 Hartley Bridge Rd  
Macon, GA 31216

4245 Log Cabin Dr  
Macon, GA 31024

577 Mulberry St, Suite 100  
Macon, GA 31201

2930 Riverside Dr  
Macon, GA 31204

5999 Zebulon Rd  
Macon, GA 31210

## McRae

10 Hunter Ave  
McRae, GA 31055

## Milledgeville

2584 North Columbia St  
Milledgeville, GA 31061

## Perry

1006 Main St  
Perry, GA 31069

321 Perry Pkwy  
Perry, GA 31069

## Swainsboro

211 North Main St  
Swainsboro, GA 30401

335 South Main St  
Swainsboro, GA 30401

## Warner Robins

Building 20166 Cochran St  
RAFB, GA 31098

901 Highway 96  
Warner Robins, GA 31088

853 North Houston Rd  
Warner Robins, GA 31093

4850 Russell Pkwy  
Warner Robins, GA 31088

502 South Houston Lake Rd  
Warner Robins, GA 31088

803 Watson Blvd  
Warner Robins, GA 31093

## Watkinsville

2273 Hog Mountain Rd  
Watkinsville, GA 30677



**(478) 923-3773 | (800) 241-2405**

**[www.robinsfcu.org](http://www.robinsfcu.org)**

**Routing No: 261171587**

**NMLS No: 551965**

