



*All About*  
**YOUR  
 BUSINESS  
 ACCOUNTS**

- *Terms and Conditions*
- *Business Debit Card Agreement*
- *Specific Account Details*

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# TERMS AND CONDITIONS OF YOUR ACCOUNT

## **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 (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Florida and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean "Addition Financial Credit Union", and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

**BYLAWS** - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may view a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance of any account which you are an owner, as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance of any account which you are an owner whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

## **WITHDRAWALS -**

**Important terms for accounts where more than one person can withdraw** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Transfers between consumer and business accounts may have tax implications. Please consult your tax advisor for specific tax advice.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because

we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

#### **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -**

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds ("NSF") is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

**Overdrafts** - "Overdraft" means there are not enough available funds in your account at the time a transaction is presented to us. Should an overdraft occur and you have signed up for our overdraft protection transfer service, then we will first attempt to authorize and pay the item by transferring funds from your linked account (such as a savings account or money market account). If you have not signed up for our overdraft protection transfer service or funds are not available in your linked account(s) when a transaction is presented to us, then we may either reject the transaction or at our discretion, elect to pay it through Courtesy Pay.

**Overdraft Protection Transfer** - Our overdraft protection transfer service provides you with the ability to link your share draft/checking account with other accounts such as your share savings account or your personal line of credit to cover transactions that exceed the funds available in your share draft account. With your consent, if your share draft account is overdrawn by a transaction, and you have sufficient funds in your linked account to cover the transaction, we will transfer funds from your linked account to your share draft/checking account to cover the transaction. The fee for this

service is listed in the Business Fee Schedule available at any branch or online at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule). If the overdraft protection transfer service backup account is a share savings or money market account, transfers will be limited to six per month from each of these backup accounts. By enrolling in the overdraft protection transfer service, you agree that any funds in your linked account, including direct deposits of Social Security, SSI, or other governmental benefits, may be used to cover your overdrafts and pay related fees.

**Courtesy Pay** - Courtesy Pay is an overdraft protection service that applies when we pay overdraft checks, automatic clearing house ("ACH," described below) transactions, bill pay and other payment transactions, (other than one-time or nonrecurring debit card transactions and ATM withdrawals). With your consent, Courtesy Pay may also be extended to cover nonrecurring or one-time debit card payment transactions and ATM withdrawals. Without this consent, we may not authorize one-time debit card transactions or ATM withdrawals, resulting in insufficient available funds in your account.

If we authorize any type of payment transaction and there is insufficient available balance at the time it is posted to your account, then we will charge you a Courtesy Pay fee. If we decline to pay a check or bill pay transaction, then it will be rejected and you will be charged a NSF fee. You will not be charged any fees if we decline to authorize a debit card payment transaction or ATM withdrawal. Courtesy Pay and NSF fees are described in our business fee schedule, which is updated periodically, available on our website at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule), and is incorporated into this agreement.

Addition Financial's Courtesy Pay service is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and we may refuse to provide the courtesy at any time and from time to time at our sole discretion. The account holder does not have a contractual right to Courtesy Pay and payment of overdrafts is not guaranteed by the Courtesy Pay service. The categories of transactions for which a Courtesy Pay fee may be imposed are those by any of the following means: share draft, ATM withdrawal, or other electronic means. The amount of a Courtesy Pay fee will be assessed from the available balance and can be found at any branch or online at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule). ATM and Debit card transactions will not be considered for payment unless you authorize us to do so (opt-in).

You understand that we may, at our discretion, terminate or suspend the Courtesy Pay services at any time without prior notice. Further, you acknowledge that our honoring withdrawal requests that overdraw your account balance at one point does not obligate us to do so at a later point. You CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For your overdrafts cleared, you promise to immediately pay us all sums, including the fees and charges for this service advanced to you or any other person you permit to use your share draft or checking account and/or who causes an overdraft on the account. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Check, ACH, and other electronic payment transactions that are declined may be presented to us again for payment multiple times until paid. You will be charged an NSF or Courtesy Pay overdraft fee each time a transaction is presented for payment when your account has insufficient available funds even if the transaction was previously declined and a fee charged. NSF and Courtesy Pay fees apply to each presentation of the same check,

debit card payment, or ACH or other electronic debit. For example, if you write a check to a merchant who submits the payment to us and we return the check due to lack of available funds, you will incur an NSF fee. However, the merchant may re-present the check for payment several times. If you lack sufficient available funds during the second and any subsequent presentments of the same check, you will be charged an NSF fee each time the check is returned. You understand that you could be charged multiple NSF fees for a single check issued by you, because that check could be presented and returned more than once. Similarly, if you authorize a merchant or other individual or entity to debit your account using ACH or another electronic debit, you understand this merchant could submit requests for the same payment multiple times, resulting in multiple NSF fees. You agree that the credit union, in its sole discretion, will decide whether to pay an item when your account has insufficient available funds. Updated NSF and other service fees can be accessed online at [additionfi.com](http://additionfi.com) or by telephone at 800-771-9411.

#### **UNDERSTANDING YOUR CHECKING ACCOUNT BALANCE -**

The following is important information regarding your account balances, how transactions are authorized and posted to your account, and when an overdraft or nonsufficient funds ("NSF") fee will be charged. You should read these disclosures carefully. If you have questions, please see a branch representative or call 1-800-771-9411.

Your checking account has two balances: the "actual" balance and the "available" balance. Both can be checked when you review your account online, on our mobile banking app, at an ATM, Interactive Teller Machine (ITM), or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time. This section explains actual and available balances and how they work.

Your actual balance is the full amount of all deposits, even though some portion of a deposit may be on hold and may not be available to you, less payment transactions that have "posted" to your account, but not payment transactions that have been authorized and are pending. Thus, while the term "actual" may sound as though the number you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your actual balance. For example, if you have a \$50 actual balance, but you just wrote a check for \$40, then your actual balance is \$50 but it does not reflect the pending check transaction. So at that point, you actually have \$50, but you have already spent \$40.

Your available balance is the amount of money in your account that is available to you to use. The available balance is the actual balance less things like holds placed on deposits and pending transactions (such as pending debit card purchases) that we have authorized but that have not yet posted to your account. For example, assume you have an actual balance of \$50 and an available balance of \$50. If you were to swipe your debit card at a restaurant to buy lunch for \$20, then that merchant could ask us to pre-authorize the payment. In that case, we will reduce your available balance by \$20 because once we authorize the payment, we are obligated to pay. Your actual balance would still be \$50 because this transaction has not yet posted, but your available balance would be \$30 because you have committed to pay the restaurant \$20. When the restaurant submits its bill for payment (which could be a few days later), we will post the transaction to your account and your actual balance will be reduced by \$20.

We use available balance at the time transactions are presented to us to decide whether to authorize them for payment. We also use available balance at the time transactions are posted and actually paid (not when they are authorized) to decide whether to charge overdraft fees. The following example illustrates how this works:

Assume your actual and available balance are both \$100, and you swipe your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60 so your available balance is only \$40. Your actual balance is still \$100. Before the restaurant charge is sent to us for posting, a check that you wrote for \$50 clears.

Because you have only \$40 available (you have committed to pay the restaurant \$60), your account will be overdrawn by \$10, even though your actual balance was \$100. In this case, we may reject the check, in which case you will be charged an NSF fee. If you are eligible for Courtesy Pay, then we may pay the \$50 check, but you will be charged an overdraft fee because your available balance was not sufficient at the time of payment to cover the check. Also, when the \$60 restaurant charge is later submitted to us and posted to your account, you will not have enough money in your available balance because of the intervening check, and you will be charged a fee for that transaction as well, even though your available balance was positive when it was authorized.

It is very important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized, or other outstanding transactions that have not been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and posted to your account.

In addition, your available balance may not reflect all of your debit card transactions. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or for up to thirty (30) business days for certain types of debit card transactions), we must release the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

**Important information regarding "decoupled" cards** - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. The funds availability disclosure (generally titled, "Deposit Availability Policy"), which will be provided to you at account opening and can be found in any branch or online at [www.additionfi.com/disclosures](http://www.additionfi.com/disclosures), provides information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only

make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance -**

On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**PAYMENT ORDER OF ITEMS** - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest items first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented.

Our payment policy minimizes the number of items that may result in an overdraft or NSF fee.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are found in our Business Fee Schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule). We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. Except as otherwise expressly agreed by us. You must make any stop-payment order in the manner required by law, it must be made in a signed and dated writing, and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time.

We may, in our sole discretion, accept a verbal or electronic stop-payment order if such verbal stop payment order provides us with all information required by us to properly handle the stop-payment order. If we accept a verbal or electronic stop-payment order, we may require you to verify such stop-payment order in writing at any time in our sole discretion. Because

the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may amend or delete any term of our bylaws or this agreement. We may also add new terms to our bylaws or to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason (including if your membership in the credit union terminates) except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method. Only a joint tenant that is a member can close an account.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for

changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

We may restrict a member's privileges to allow only (1) a "cash in/cash out" share account; and (2) the right to vote at annual and special meetings when the member has been abusive to or has threatened Credit Union employees. We may also deny abusive or threatening members access to our premises. Any member that causes a loss to the credit union shall, at the option of senior management, have some or all of their credit union services restricted.

**CORRECTION OF CLERICAL ERRORS** - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement is first sent or made available to you.

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

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**RIGHT TO REPAYMENT OF INDEBTEDNESS** - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from the account balance of any account which you are an owner any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**RIGHT TO RESTRICT SERVICES AND ACCOUNT ACCESS** - We reserve the right to restrict, deny, suspend or terminate credit union services and/or your ability to access or withdraw account funds at any time, for any reason and without notice to you, in our sole discretion, to the maximum extent permitted under applicable law. Without in any way limiting the foregoing, you agree we may, except as prohibited by applicable law, restrict, deny, suspend or terminate one or more of our services to you and/or your access to account funds in the event you are delinquent or in default on any loan account with us. Accordingly, under such circumstances, we may, without limitation, restrict, deny, suspend or terminate your ability to conduct online banking transactions and/or access

or withdraw funds through use of an ATM, a debit card, credit card or electronic means. The exercise of rights pursuant to this paragraph shall not be construed as limiting, in any way, our right to pursue other rights and remedies available under applicable law.

**RESTRICTIVE LEGENDS OR INDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**TRANSACTIONS BY MAIL** - You may deposit checks or drafts by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. If you do not provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

**CHECK PROCESSING** - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

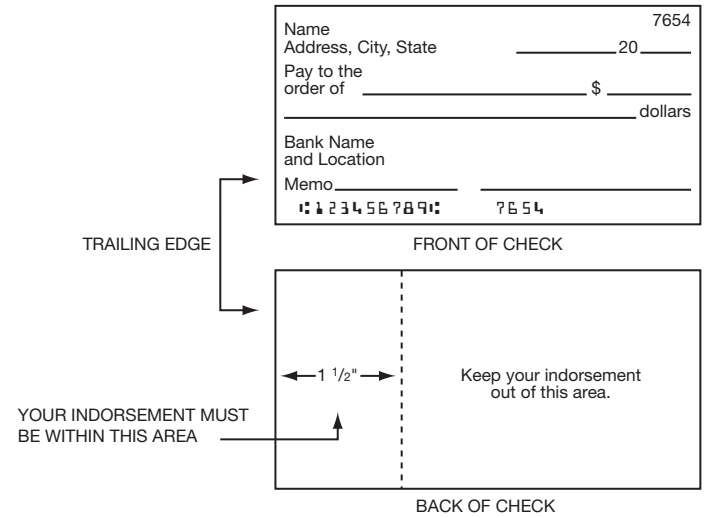
**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item

we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

#### **ACCOUNT SECURITY -**

**Your duty to protect account information and methods of access** - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive Pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those necessary services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. Such services include Positive Pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The Positive Pay

service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts. If your account experiences any check or ACH-related fraudulent activity or, in the sole discretion of the Credit Union, your account activity presents a high risk of fraud, the Credit Union reserves the right to automatically enroll your business in the Positive Pay service and to charge your account the Positive Pay service fees outlined at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule).

**INSTRUCTIONS FROM YOU** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

**MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

You agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account. You also agree to indemnify us and our third-party debt collectors, and hold us and our third-party debt collectors harmless, from and against any and all losses, claims, damages, liabilities, costs or expenses (including any attorneys' fees) that arise out of your breach of any of the foregoing representations and agreements.

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) -**

We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

**CHANGES IN NAME AND CONTACT INFORMATION -** You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES -** We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES -** To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES -**

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS -** Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there

are insufficient funds in your account, you still owe us the remaining balance.

**UNLAWFUL INTERNET GAMBLING NOTICE -** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**FUNDS TRANSFERS -** You agree that this section is governed by Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A) and the terms used in this section have the meaning given to them in UCC 4A. You also agree to be bound by all funds-transfer system rules, rules of the Board of Governors of the Federal Reserve System (Board) and their operating circulars, as appropriate. Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board, this section is subject to UCC 4A as adopted in the state in which you have your account with us. If any part of this section is determined to be unenforceable, the rest shall remain effective. This section controls funds transfers unless supplemented or amended in a separate record. Generally, this section will not apply to you if you are a consumer. For example, this section generally does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA). However, this section does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Return entries for corporate ACH transactions must be transmitted so that the return entry is made available to the origination depository financial institution no later than the opening of business on the second banking day following the Settlement Date of the original entry ("24-hour" deadline).

**Funds transfer -** A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Unless otherwise required by the type of funds transfer you are initiating, you may transmit a payment order orally or in a record, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

**Authorized account -** An authorized account is a deposit or share account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

**Acceptance of your payment order -** We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

**Cutoff time -** If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

**Payment of your order -** If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is

completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

**Security procedure** - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

**Identifying number** - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

**Record of oral or telephone orders** - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

**Notice of credit** - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

**Provisional credit** - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

**Refund of credit** - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

**Cancellation or amendment of payment order** - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

**Intermediaries** - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

**Limit on liability** - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

**Erroneous execution** - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the

payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

**Duty to report unauthorized or erroneous payment** - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

**Objection to payment** - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 60 days of our notice to you.

**INTERNATIONAL ACH TRANSACTIONS** - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

#### **ARBITRATION AND WAIVER OF CLASS ACTION -**

You and we agree that both parties shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services we have provided, will provide or has offered to provide to you, and/or any aspect of your relationship with us (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by either the American Arbitration Association ("AAA"), Judicial Arbitration and Mediation Services, Inc. ("JAMS"), or National Arbitration and Mediation ("NAM"), in accordance with their applicable rules and procedures for settling disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The AAA Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org); the JAMS Rules can be obtained on the JAMS website free of charge at [www.jamsadr.com](http://www.jamsadr.com); the NAM Rules can be obtained on the NAM website free of charge at [www.namadr.com](http://www.namadr.com). Additionally, a copy of any Rules can be obtained at any branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS OR COUNTY COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS OR COUNTY COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or

consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims or county court, as both parties acknowledge that small claims and county court may be more efficient means of resolving disputes involving low dollar values.

**Selection of Arbitrator** - The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA, JAMS and NAM are unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select another nationally recognized arbitration organization as the forum for resolution of the Claims.

**Effective Date** - This Arbitration Agreement is effective upon the 31st day after you open your account ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below.

**Arbitration Proceedings** - The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The arbitrator shall be entitled to award the same remedies that a court can award, including any kind of relief that could be awarded by a court, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The credit union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA, JAMS, or NAM. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the credit union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either you or the credit union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment, or any other pre-judgment remedies.

- **Enforceability.** Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.
- **Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT, BY AGREEING TO HAVE AN ACCOUNT AT ADDITION FINANCIAL CREDIT UNION, YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.
- **Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.
- **Right to Opt-Out.** You have the right to opt-out of this Arbitration Agreement and it will not affect any other terms and conditions of your Account Agreement or your relationship with the Credit Union. To opt out, you must notify the credit union in writing of your intent to do so within 30 days after the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to the Arbitration Agreement unless your notice of intent to opt out is received by the credit union in writing at Addition Financial Credit Union, Attn. Legal Department, 1000 Primera Blvd., Lake Mary, FL 32746 or

legal@additionfi.com within such 30-day time period. Your notice of intent to opt out can be a letter that is signed by you or an email sent by you that states "I elect to opt out of the Arbitration Agreement" or any words to that effect.

**More Details.** For more details or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, please visit AAA's website, at [www.adr.org](http://www.adr.org). If you have questions about JAMS procedures, please visit JAMS' website, [www.jamsadr.com](http://www.jamsadr.com). If you have questions about NAM procedures, please visit NAM's website at [www.namadr.com](http://www.namadr.com).

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## BUSINESS DEBIT CARD AGREEMENT

Set forth below are specific agreements by you pertaining to your use of the Addition Financial Business Debit Card ("Debit Card"). Any use of the Business Debit Card confirms your acceptance of the terms and conditions of this agreement. If you have multiple business debit cards, all authorized signers are bound by this agreement and each of you are responsible for payment of the entire amounts which may become due and we can enforce this agreement against any of you individually or all of you together. This agreement applies only to the business share draft account designated for use in connection with your Business Debit Card, and is in addition to any other agreements pertaining to such account. Your use of the Business Debit Card, and your rights and obligations associated therewith, are also subject to all matters contained in the following provisions regarding Electronic Fund Transfers Your Rights and Responsibilities.

When you use your Business Debit Card, or permit someone else to use it, for a purchase or cash advance, you authorize us to charge your designated business share draft account for the entire amount involved.

Although there will be no separate fees for Business Debit Card transactions, each Business Debit Card transaction may be treated like a business share draft for purposes of computing any applicable charges for the designated business share draft account as set forth on the separate Addition Financial Business Account Schedule of Fees. The Credit Union retains the right, however, to impose a minimum balance requirement and/or per transaction or other fees for Business Debit Card transactions.

Since the Business Debit Card transactions result in direct charges to the designated business share draft account, there are no stop payment privileges in connection with your use of the Business Debit Card.

If you are entitled to receive a refund from a merchant for a purchase made with your Business Debit Card, you will not receive cash but, instead, your Business Debit Card will be used again by the merchant to make a credit to your business share draft account.

We are not responsible for the refusal of anyone to honor your Business Debit Card.

Either you or we may terminate this Agreement as to any card and revoke the card at any time. You shall be relieved of liability as to any transactions occurring after such termination, but such termination shall not effect any liability you have with respect to transactions initiated before such termination. Upon any such termination the Business Debit Card shall be returned to the Credit Union.

We may amend this agreement, or any of the terms applicable to your use of the Business Debit Card, in any respect and at any time by giving you written notice. If any such change would result in increased fees for you, increased liability to you, fewer types of transfers available to you, or stricter limitations on the frequency or dollar amounts of transfers available to you, you will be given at least twenty-one (21) days prior notice of any such change. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of your designated share draft account or the Debit Card system, such change may be made without prior notice to you. If we make such a change for security reasons, and such change is permanent and disclosure thereof would not jeopardize the security of the account or system, we will notify you in writing on or with the

next regularly scheduled periodic statement or within thirty (30) days of making such change permanent.

This agreement is intended to be enforced to the full extent of applicable law. However, if any provision of this agreement would be unlawful, such provision shall be deemed stricken, or this agreement deemed amended, to the extent necessary to conform to such law, and the rest of this agreement will remain in full force and effect, except as modified by such stricken or amended provision.

Our Business Debit Cards have an international security block to help prevent against fraud. If planning to travel outside the United States and you will be using your Addition Financial Business Debit Card please call the Contact Center at (407) 896-9411 or (800) 771-9411 outside Orlando, within 2 weeks prior to your trip and ask for the block to be temporarily removed.

All terms and conditions applicable to the designated share draft account remain in full force and effect, except as to those transactions or matters which are specifically covered by this agreement.

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## SPECIFIC ACCOUNT DETAILS

### BUSINESS SAVINGS ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

#### Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. A minimum balance monthly fee will be assessed to the business savings account unless you have \$250.00 average daily balance in account. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any monthly statement cycle, only six (6) transactions will be allowed per month via debit card, check, ACH, overdraft protection transfer, or by phone. Unlimited withdrawals or transfers are permissible via digital/online banking, ATM, interactive teller machine (ITM), or at a branch. If you exceed the transfer limitation set forth above, your account may be subject to closure by the credit union.

#### Fees:

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

#### Par value of a share:

The par value of a share in this account is \$5.00.

### BUSINESS SAVINGS PLUS ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting frequency** - Dividends will be compounded every day.

Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

#### Minimum balance requirements:

There is no minimum required to open this account.

There is no minimum daily balance requirement to earn the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

#### Transaction limitations:

During any monthly statement cycle, only six (6) transactions will be allowed per month via debit card, check, ACH, overdraft protection transfer, or by phone. Unlimited withdrawals or transfers are permissible via digital/online banking, ATM, interactive teller machine (ITM), or at a branch.

If you exceed the transfer limitation set forth above, your account may be subject to closure by the credit union.

#### Fees:

Fees may be assessed at the end of the statement period or at the time of the transaction. Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

#### Additional Information:

You must maintain an active business checking account to open and maintain a Business Savings Plus Account.

### BUSINESS APEX CHECKING ACCOUNT

#### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting frequency** - Dividends will be compounded every day.

Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

#### Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

There is no minimum daily balance requirement for the account to earn the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$40,000.00 combined across all accounts within the membership, or loan balances of \$500,000.00 to avoid a monthly service charge fee. If during any monthly

statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly service charge fee for that monthly statement cycle.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

Transaction limitations may apply. Refer to account benefits and features for detailed information.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS GO CHECKING ACCOUNT**

**Rate Information:**

No dividends will be paid for this account.

**Minimum balance requirements:**

The minimum balance required to open this account is \$100.00.

You must maintain an average daily balance of \$1,000.00, or complete 20 qualifying transactions per monthly statement cycle, or maintain an active credit union business credit card relationship to avoid a monthly service charge fee. If none of these requirements are met, your account will be subject to a monthly service charge fee for that monthly statement cycle.

**Transaction limitations:**

Transaction limitations may apply. Refer to account benefits and features for detailed information.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS NON-PROFIT CHECKING ACCOUNT**

**Rate Information:**

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:**

The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$50,000.00 in your account each day to obtain the disclosed dividend rate.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**FEES:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS RISE CHECKING ACCOUNT**

**Rate Information:**

No dividends will be paid for this account.

**Minimum balance requirements:**

The minimum balance required to open this account is \$200.00.

You must maintain a minimum average daily balance of \$15,000.00, or loan balances of \$250,000.00, or minimum average daily balance of \$25,000.00 combined across all accounts within the membership to avoid a monthly service charge fee. If during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly service charge fee for that monthly statement cycle.

**Transaction limitations:**

Transaction limitations may apply. Refer to account benefits and features for detailed information.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS THRIVE CHECKING ACCOUNT**

**Rate Information:**

No dividends will be paid for this account.

**Minimum balance requirements:**

The minimum balance required to open this account is \$150.00.

You must maintain a minimum average daily balance of \$5,000.00, loan balances of \$100,000.00, or a minimum average daily balance of \$15,000.00 combined across all accounts within the membership to avoid a monthly service charge fee. If during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly service charge fee for that monthly statement cycle.

**Transaction limitations:**

Transaction limitations may apply. Refer to account benefits and features for detailed information.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS ANALYZED CHECKING ACCOUNT**

**Rate Information:**

No dividends will be paid for this account. An Earnings Credit Rate ("ECR") may be applied to eligible balances to offset certain fees and service charges. The ECR may change every month. We may change the ECR as determined by the credit union board of directors.

**Earnings Credit** - This account features an earnings credit which is applied to reduce or eliminate some of the fees on the account. If the earnings credit exceeds those fees for any period, you will be assessed none of those fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit. The earnings credit is applied against all fees except NSF and Courtesy Pay.

**Earnings Credit Calculation** - The earnings credit will be calculated by applying the daily periodic earnings credit rate to the investable balance in the account each day of the period. The investable balance is the principal

in the account, the daily periodic earnings credit rate may change at any time. The earnings credit will be calculated and applied against fees incurred for the monthly statement cycle.

**Minimum balance requirements:**

The minimum balance required to open this account is \$200.00.

There is no minimum daily balance requirement to earn the disclosed earnings credit.

**Accrual of earnings credit on noncash deposits** - Earnings credit will begin to accrue on the same business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

Transaction limitations may apply. Refer to account benefits and features for detailed information.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**Additional Information:**

Analyzed Business Checking account balances do not earn interest or dividends. Instead, an ECR will be applied to your Analyzed Business Checking account balance to offset monthly fees or service charges. The Analyzed Business Checking account balances will accrue earnings credits on a monthly basis and in substantially the same manner as if an interest or dividend rate was applied to the account balance. However, the earnings credit are not interest, will not be credited to the account as cash, and may not be withdrawn or transacted except for the limited purpose of offsetting eligible fees and service charges associated with this account. Any unused earnings credits are forfeited at the end of each monthly statement cycle. Negative balances, reserve requirements, and other adjustments may reduce the balance eligible to earn credits. Not all fees and service charges are eligible to be offset by earnings credits. The eligible fees and service charges are determined by the credit union in its discretion and may change or be removed at any time.

**BUSINESS PREMIUM MONEY MARKET ACCOUNT**

**Rate Information:**

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:**

There is no minimum balance required to open this account. However, you must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

During any monthly statement cycle, up to six (6) withdrawal or deposit transactions are allowed per month without charge via debit card, check, ACH, cash, wire transfer, or point-of-sale (POS). If you exceed this

limitation, each additional such transaction is subject to a \$1.00 fee. Unlimited withdrawals are permissible via digital/online banking, ATM, interactive teller machine (ITM), by phone with an AFCU team member, or overdraft protection transfer. Unlimited account transfers are permissible in person at a branch.

**Fees:**

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

**BUSINESS TERM SHARE CERTIFICATE**

**Rate Information** - The dividend rate on your business term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$ \_\_\_\_\_.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity will subject the account to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** - (a penalty may be imposed for withdrawals before maturity) –

Penalties apply to the premature withdrawal of principal in the following manner:

- For certificates with a term of 12 months or less, a penalty equal to 180 days at the stated dividend rate of the certificate will be assessed.
- For certificates with a term greater than 12 months but less than 25 months, a penalty equal to 270 days at the stated dividend rate of the certificate will be assessed.
- For certificates with a term greater than 25 months, a penalty equal to 365 days at the stated dividend rate of the certificate will be assessed.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will have the same or longer term than the original term, beginning on the maturity date. The renewal term may have a longer term if such term is described in the details applicable to the promotional product you use. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Maturity Term Offerings** - Certificate maturity term offerings are subject to change for new accounts.

**Maturity notice** - Your \_\_\_\_\_ account will mature on \_\_\_\_\_, and it will automatically renew unless you prevent it.

The new maturity date will be \_\_\_\_\_ on your account if it is renewed.

The dividend rate has not yet been determined. That information will be available on \_\_\_\_\_. After that date, you may visit AdditionFi.com or call the credit union during regular business hours at 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando) to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

## COMMON FEATURES

### Bylaw requirements:

You must complete payment of one share in your Business Savings account as a condition of admission to membership.

**Transaction limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from a dividend-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund** - Member accounts at Addition Financial are federally insured by the National Credit Union Share Insurance Fund. Addition Financial accounts are insured in the aggregate; there is no separate or additional insurance for accounts opened at different branches, facilities or divisions.

Fees may be assessed at the end of the statement period or at the time of the transaction.

Please refer to our separate business fee schedule available at [www.additionfi.com/businessfeeschedule](http://www.additionfi.com/businessfeeschedule) for fees and charges.

## YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

### BUSINESS SAVINGS ACCOUNT

#### Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

### BUSINESS SAVINGS PLUS ACCOUNT

#### Last declared dividend rate:

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$0.01 or greater, but less than \$5,000.01, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, a dividend rate is paid only on the portion of your balance that was greater than \$5,000.00. The annual percentage yield for the tier ranged from \_\_\_\_\_%, to \_\_\_\_\_%, depending on the balance in the account.

### BUSINESS APEX CHECKING ACCOUNT

#### Last declared dividend rate:

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$0.01, or greater, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was \$25,000.00 or greater, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was \$100,000.00 or greater, but less than \$300,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was \$300,000.00 or greater, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

### BUSINESS GO CHECKING ACCOUNT

### BUSINESS NON-PROFIT CHECKING ACCOUNT

#### Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

### BUSINESS RISE CHECKING ACCOUNT

### BUSINESS THRIVE CHECKING ACCOUNT

**BUSINESS ANALYZED CHECKING ACCOUNT**

**Last earnings credit rate:**

**Tier 1** - If your daily balance is \$0.01 or greater, but less than \$50,000.00, an earnings credit rate of \_\_\_\_\_% is applied.

**Tier 2** - If your daily balance is \$50,000.00 or greater, but less than \$150,000.00, an earnings credit rate of \_\_\_\_\_% is applied.

**Tier 3** - If your daily balance is \$150,000.00 or greater, but less than \$300,000.00, an earnings credit rate of \_\_\_\_\_% is applied.

**Tier 4** - If your daily balance is \$300,000.00 or greater, an earnings credit rate of \_\_\_\_\_% is applied to the entire balance.

**BUSINESS PREMIUM MONEY MARKET ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$1,000.00 or greater, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was \$25,000.00 or greater, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was \$100,000.00 or greater, but less than \$250,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was \$250,000.00 or greater, but less than \$1,000,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**BUSINESS TERM SHARE CERTIFICATE ACCOUNT**

## Branches

Addition Financial branches can be found in the following counties, with more locations coming soon. Visit [www.additionfi.com/locations](http://www.additionfi.com/locations) for a current list of branch locations.

### FLORIDA

Brevard County	Leon County	Seminole County
Gadsden County	Orange County	Sumter County
Jackson County	Osceola County	Volusia County
Lake County	Polk County	

### GEORGIA

Decatur County  
Thomas County

## CREDIT UNION BRANCH HOURS

### Lobby and Drive-Thru

Monday – Wednesday, Friday .....9:00 a.m. - 5:00 p.m.  
Thursday .....10:00 a.m. - 5:00 p.m.  
Saturday .....9:00 a.m. - 1:00 p.m.

All Branches Closed on Federal Holidays.

Contact Center .....(Representatives Available 24 Hours)

### Phone Numbers

Main Number/Toll Free .....407-896-9411/800-771-9411

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