

Your Deposit Account

Terms and Conditions

Electronic Transactions

Funds Availability

Truth in Savings



Revised Date: March 2012

SHARE SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period. It is Feb. 1 for the above example. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: You must maintain a minimum daily balance of \$100 in your account to avoid a withdrawal fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a withdrawal fee of \$1 per withdrawal for that month.

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 deposit non-cash items (i.e. checks).

Transaction Limitations: See "Transaction Limitations" in **bold** on page 9 of this booklet.

Par Value of a share: The par value of a share in this account is \$5.

Dividend Rate

Tier 1: If your daily balance is \$999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 : If your daily balance is more than \$999.99 but less than \$5,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3: If your daily balance is more than \$4,999.99 but less than \$10,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percent- age yield of _____% for this dividend period.

Tier 4: If your daily balance is \$10,000 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If not completed, please refer to the dividend rate sheet.

SPECIAL PURPOSE AND HOLIDAY SAVINGS ACCOUNTS

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period. It is Feb. 1 for the above example. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: You must maintain a minimum daily balance of \$100 in your account to avoid a withdrawal fee. If, during any month, your account balance falls below the required minimum daily balance, your account

will be subject to a withdrawal fee of \$1 per withdrawal (Holiday Club accounts are \$2.00 per withdrawal) for that month.

Holiday Club: If a withdrawal is made from a Holiday Club account after the first seven days, but before the end of the year, it may be closed. Holiday Club checks are mailed each October.

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 deposit non-cash items (i.e. checks).

Transaction Limitations: See "Transaction Limitations" in **bold** on page 9 of this booklet.

Dividend Rate

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

If not completed, please refer to the dividend rate sheet.

MONEY MARKET SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows

the ending date of a dividend period, and for the example above is Feb. 1. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: You must maintain a minimum daily balance of \$1000 in your account to avoid a withdrawal fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a \$10 minimum balance fee.

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 Non-cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

Transaction Limitations: See “Transaction Limitations” in **bold** on page 9 of this booklet.

Dividend Rate

Tier 1: If your daily balance is \$9,999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 : If your daily balance is more than \$9,999.99 but less than \$25,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3: If your daily balance is more than \$24,999.99 but less than \$50,000, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 4: If your daily balance is more than \$49,999.99 but less than \$100,000, a prospective dividend rate of _____% will be paid on the entire balance in your

account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 5: If your daily balance is \$100,000 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If not completed, please refer to the dividend rate sheet.

IRA SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is Feb. 1. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: No minimum balance.

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 Non-cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

Dividend Rate

Tier 1: If your daily balance is \$499.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 : If your daily balance is \$500 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If not completed, please refer to the dividend rate sheet.

Transaction Limitations: See “Transaction Limitations” in **bold** on page 9 of this booklet.

FIRST CHECKING (SHARE DRAFT ACCOUNT)

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is Feb. 1. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: No minimum balance.

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 Non-cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

Transaction Limitations: No transaction limitations apply to this account unless otherwise stated in the “Common Features” section.

First Privilege Status: Members, ages 55 and better, are entitled to free checks when this account is upgraded to First Privilege status.

Dividend Rate

The prospective dividend rate on your account is _____% with a prospective annual percentage yield of _____% for the current dividend period.

If not completed, please refer to the dividend rate sheet.

FIRST PLUS CHECKING (SHARE DRAFT ACCOUNT)

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting: Dividends will be compounded and credited to your account every month.

Dividends 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 Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is Feb. 1. If you close your account before dividends are paid, you automatically forfeit any accrued dividends and will not receive them.

Minimum Balance Requirements: You must maintain a minimum daily balance of \$500 in your account to avoid a minimum balance fee. If, during month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$5 for that month.

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 Non-cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

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

First Privilege Status: Members, ages 55 and better, are entitled to free checks when this account is upgraded to First Privilege status.

Dividend Rate

Tier 1: If your daily balance is \$4,999.99 or less, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2 : If your daily balance is \$5,000 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

If not completed, please refer to the dividend rate sheet.

SHARE CERTIFICATE

Rate Information: The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity. If not completed, please refer to the dividend rate sheet.

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 your account 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 \$500. You must maintain a minimum daily balance of \$500 in your account to obtain the disclosed annual percentage yield.

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

Accrual of Dividends on Non-cash Deposits: Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

Transaction Limitations: After the account is opened, you may not make additions to the account until the maturity date stated on the account. You may not make principal withdrawals from your account before maturity. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time Requirements: See "Time Requirements & Maturity Notice" on page 6 of this booklet.

_____ **IRA SHARE CERTIFICATE**

Rate Information: The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity. If not completed, please refer to the dividend rate sheet.

Compounding Frequency: Unless otherwise paid, dividends will be compounded every month.

Crediting Frequency: Dividends will be credited to your account monthly.

Dividend Period: For this account type, the dividend period is monthly.

Minimum Balance Requirements: The minimum balance required to open this account is \$500.

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

Accrual of Dividends on Non-cash Deposits: Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks).

Transaction Limitations: You may make unlimited deposits.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the seven days PRIOR to account maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends without penalty if they have been credited to your account in the term before maturity.

Time Requirements & Maturity Notice:

Your Share Certificate or IRA Certificate will mature on _____, and will renew unless you prevent it. The new maturity date will be _____.

The dividend rate and annual percentage yield that will apply to your certificate account if it is renewed has not yet been determined. That information will be available on the initial maturity date.

After that date, you may call the credit union during business hours at (402) 466-4040 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

Share Certificate & IRA Certificate Early Withdrawal Penalties: The penalty imposed for withdrawals before maturity will be \$25 or one of the following (whichever is greater):

The penalty we may impose will equal three months dividends on the amount withdrawn. If the early withdrawal fee is greater than the earned and/or paid interest, the difference will be deducted from the principal.

If your account has an original maturity of more than one year:

The penalty we may impose will equal six months dividends on the amount withdrawn. If the early withdrawal fee is greater than the earned and/or paid interest, the difference will be deducted from the principal.

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. See your IRA plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Dividends Prior to Maturity: The annual percentage yield is based on the dividends remaining in the account until maturity. A withdrawal will reduce earnings.

Automatic Renewable Account: This account will automatically renew at maturity. You may prevent renewal if you notify us of your intention not to renew before maturity (or within the grace period mentioned below, if any) or you withdraw the funds in the account at maturity. If either you or we prevent renewal, dividends will continue to accrue after final maturity for up to ten calendar days. The dividend rate will be the same rate we offer on new term share accounts which have the same term. Each renewal term will be the same as the original term (unless otherwise noted), beginning on the maturity date. You

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

COMMON FEATURES

Bylaw Requirements: You must complete payment of one share in your Share Savings account as a condition of admission to membership (see “Funds Availability” in this booklet). If you do not complete payment of one share in your Share Savings account within six months of admission to membership, or within six months of the increase in the par value of one share, you may be terminated from membership at the end of the dividend period in which the time elapses.

Transaction Limitation: We reserve the right to at any time require not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time 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 in this credit union are federally insured by the National Credit Union Share Insurance Fund (See Insurance Disclosure).

Fees: The following fees may be assessed to your account and the following transaction limitations, if any, applied to your account: Automatic transfer of funds from a share savings account to a Share Draft account (This fee will be applied to your Share Savings account(s)).....\$5
Check printing..... (fee depends on style of check ordered)
Cashier’s check to third parties.....\$2 each
Money Order.....\$1 each
Deposited checks & other items returned unpaid.....\$10

A dormant account--no withdrawals or deposits for 12 months, other than credited dividends, may be charged \$2 per month if the balance falls below \$100.

Legal process fee.....\$30

Copy of check.....\$3

Overdraft (each debit or draft, paid or returned*).....\$25

*Fee applies to overdrafts created by check, debit cards, or other electronic means, as applicable. The order in which transactions clear may affect overdraft fees.

Debit Card chargeback.....\$25

Postdated item request.....\$25

Debit Card replacement fee.....\$10

Account research or reconciliation.....\$25 per hour

Account statement.....\$2 per statement

Stop payments (all items).....\$25

Wire transfer (incoming).....\$4

Domestic wire transfer (outgoing).....\$12

Domestic Western Union wire (outgoing).....\$25

Foreign wire transfer (outgoing American/Foreign Currency).....\$40

IAT (International ACH Transaction).....\$5

Collection item (incoming/outgoing).....\$25

Non-notification of address change.....\$3

Undeliverable statement.....\$5

Account reopened or closed within 90 days of closing or opening.....\$10

ATM Withdrawal (after first 5 free per month).....\$1.50 each

Minimum Balance Fees.....See "Minimum Balance Requirement" within appropriate section

Check 21 Substitute Check Policy

Substitute Checks and Your Rights

What is a substitute check?: To make check processing faster, federal law permits banks & credit unions to replace original checks with "substitute checks". These

checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check". You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are your rights regarding substitute checks?: In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check).

The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of the refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) not later than 45 calendar days after we receive your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How to make a claim for a refund: If you believe you have suffered a loss relating to a substitute check that you received and that was posted to your account; please contact us at the address on this booklet.

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

1. A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
2. An estimate of the amount of your loss;
3. An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
4. A copy of the substitute check and/or the following information to help us identify the substitute check: (identifying information for example, the check number, the name of the person to whom you wrote the check, the amount of the check).

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).

Electronic check transfers - May occur on your checking account when presenting a check at a point of purchase and authorizing the merchant to electronically debit your share draft/checking.

ATM Transactions and charges - You may access your checking account by ATM using your debit card and personal identification number (PIN), to get cash withdrawals from your checking account(s). There is a \$1.50 charge for ATM withdrawals after the first five each month. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction including balance inquiries. The ATM surcharge will be debited from your account if you elect to complete the transaction. Some of these services may not be available at all terminals.

Types of Debit Card Transactions - You may access your checking account(s) to purchase goods (in person, by phone or online), pay for services (in person, by phone or online), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

It is your responsibility to use the Debit Card only for valid and lawful purposes. If you use it for any other purpose or transaction, including without limitation, unlawful gambling, you assume all responsibility and liability for all losses, costs and expenses you or we incur as a result of such use. We reserve the right to block and/or not approve any authorization request for use of the Debit Card in any activity we believe is not lawful including online gambling.

If you breach any of the terms and conditions of this provision, unless otherwise limited by law, you agree to indemnify us for all resulting damages and liability.

ATM Point-of-Sale Transactions-Dollar Limitations - Please refer to your Approval Notice regarding your authorized ATM cash withdrawal and Point of Sale dollar limitations.

Transactions Made In Foreign Currencies - If a transaction is made in a foreign currency, MasterCard International will convert the transaction into a U.S. dollar amount. MasterCard will act in accordance with their operating regulations or

conversion procedures in effect at the time the transaction is processed. The rate they use is either a wholesale, market rate or a government - mandated rate in effect one day prior to the processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. MasterCard charges us a Currency Conversion Assessment fee for performing the currency conversion and an Issuer Cross-Border Assessment fee on all cross-border transactions regardless of whether there is a currency conversion. As a result, you may be assessed these fees. A Cross-Border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Transaction Limitations - Transfers from a money market, share savings, special purpose or holiday account to another credit union account of yours or to a third party account by means of pre-authorization, online request, telephone order or instruction, overdraft transfer protection are limited to six total per month. Transfers in excess of these limits may not be processed and items may be returned due to insufficient funds and subject to fees.

DOCUMENTATION

Terminal Transactions. You can get a receipt at the time you make a withdrawal from your checking account using an automated teller machine.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (402) 466-4040 to find out whether or not the deposit has been made.

Periodic Statements. You will get a monthly account statement from us, except in the following circumstances:

You will receive a monthly statement for your savings accounts unless there are no electronic/automatic transfers in a particular month. In any case you will receive a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have regular pre-authorized payments taken out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this booklet in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. A fee will be charged for each stop-payment order you give. (See Fee Schedule)

Notice of varying amount. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages unless you give the credit union incorrect or insufficient information to stop the payment.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. All transfers must be initiated either by registered mail, by phone or in person. You will be given a verification number or receipt identifying your request. Please retain this information for any future inquiries. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire, flood or failure of office equipment) prevent the transfer, despite reasonable precautions we have taken.
- (4) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

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

UNAUTHORIZED USE

(a) Consumer liability. *(1) Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if someone used your card and/or code without your permission.

The liability of a cardholder for unauthorized use of a MasterCard-branded card shall not exceed \$0 if the conditions set forth below, has been met. If the conditions have not been met, the cardholder will be liable for no more than \$50 in unauthorized use before notification to the card issuer.

The liability limitations stated above shall apply only if the cardholder has exercised reasonable care in safeguarding such card from risk of loss or theft; the card holder has not reported two or more incidents of unauthorized use to the

issuer in the immediately preceding 12 month period; and the account to which transactions initiated with such card are posted is in good standing.

Notification to a card issuer is given when steps have been taken as may be reasonably required in the ordinary course of business to provide the card issuer with the pertinent information about the loss, theft, or possible unauthorized use of a MasterCard-branded card (regardless of the type of account to which transactions initiated with such card are posted), regardless of whether any particular officer, employee, or agent of the card issuer does, in fact, receive the information. Notification may be given in person, by telephone, or in writing. Notification in writing is considered given at the time of receipt.

If federal, state, or local law, or an agreement between a card holder and the issuer of a MasterCard-branded card imposes lesser liability than that provided in this rule, the lesser liability shall govern.

For purposes of this rule, “unauthorized use” means the use of a MasterCard-branded card by a person other than the card holder, who does not have actual, implied, or apparent authority for such use, and from which the cardholder receives no benefit.

This rule shall not apply to MasterCard-branded cards issued to an entity other than a natural person; primarily for business, commercial, or agricultural purposes; or outside the U.S. region.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(2) Additional Limits on Liability for MasterCard-branded card, when used for point-of-sale transaction. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen MasterCard-branded card, when used for point-of-sale transactions if you

report the incident within two business days of when you discover the loss or theft of the card. If you do NOT tell us within two business days, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notifying us.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this booklet.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this booklet, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

(2) Describe the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days (five business days for MasterCard-branded card point-of-sale transaction, or a foreign-initiated transfer) after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (five business days for MasterCard branded card point-of-sale

transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you the results within three business days following our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents used in our investigation.

FUNDS AVAILABILITY

This is a statement of our policy which applies to “transaction” accounts and is effective the date of this booklet. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and pre-authorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposit will be available on the day we receive the deposit. Once they are available, we will use the funds to pay items clearing your account and/or you may also withdraw the funds in cash. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit and you may be subject to a fee.

NOTE: Our Credit Union bylaws require that you complete and maintain payment of one share in your Share Savings account as a condition of membership. The par value of one share as of the date of this booklet is \$5. Failure to do so within six months of admission to membership, or within six months of the increase in the

par value of one share, may make you ineligible for future services and possible termination from membership at the end of the dividend period in which the time elapses.

For determining the availability of your deposits, every day is a business day, except Saturday, Sunday and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing on a day we are not open, we will consider that the deposit was made the next business day we are open.

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

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds you have on deposit in the account to which the deposit was made. The funds in the account would then not be available for withdrawal until the time periods specific to that check type, as described elsewhere in this disclosure.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds you deposit by check available on the first business day after the day of your deposit. Depending on the type of the check deposited, we may delay your ability to withdraw funds beyond the first business day. However, the first \$200 of your deposit will be available on the first business day.

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

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: We believe a check you deposit will not be paid. You deposit checks totaling more than \$5,000 on any one day. You redeposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six months or there is an emergency such as failure of office equipment.

We will notify you if we delay your ability to withdraw funds for any of the above stated reasons, in addition to when the funds will be made available. They will generally be available no later than the second business day after the day of your deposit.



5730 R Street, Suite A
PO Box 5872
Lincoln, NE 68505
(402) 466-4040
Fax (402) 466-5405