

Account Agreement & Disclosures



SERVICE[®]
CREDIT UNION
★★★★★

Table of Contents

Account Agreement	2
Service Credit Union Privacy Policy	6
UCC Article 4A	8
Standard Account Opening Disclosures	9
Regulatory Transaction Limitations	9
Miscellaneous Terms and Conditions	10
Other Special Account Programs	10
Overdraft Protection Options	11
Electronic Funds Transfer	13
Visa® Debit Card PINless	17
Consumer Funds Availability	17

Refer to your Rate Schedule and Fee Transaction Limitations Schedule for additional disclosures.

Account Agreement

TERMS AND CONDITIONS

This account agreement contains the terms and conditions of the personal accounts offered by Service Credit Union and the rules and regulations governing those accounts. Throughout the agreement, Service Credit Union will be called "SCU." By signing SCU's Membership Deposit Account Application or Signature Card or by purchasing a share certificate, you accept and agree to be bound by this agreement and SCU's Account Fee Schedule and SCU's Rate Sheet and all applicable state and federal laws and regulations.

As used in this agreement, the words, "you" and "yours" mean the person or persons or entity that maintains the account at SCU. The words, "we," "our," or "us" mean the Credit Union. "Account" means each account you maintain with us.

Please read the terms and conditions that relate to the account(s) which you have opened with us. You should also refer to other Credit Union agreements that may apply to your account.

MEMBERSHIP ELIGIBILITY

To be eligible for membership with us, you must be an individual or entity qualifying within our field of membership. You authorize us to check your account, credit and employment history and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services offered by us.

MEMBERSHIP ACCOUNT REQUIREMENTS

To be eligible for membership with us, you must be within our field of membership, and you must purchase and maintain the \$5 membership share ("par value share") in your primary share account. If you voluntarily withdraw all shareholdings including your \$5 membership share, you will cease to be a member. If your primary share account balance falls below the \$5 membership share and you do not increase the balance back to at least \$5 within six months, we may terminate your membership. If we close your account, we will mail you a check for the final balance.

Members are eligible for available credit union services if they are in "good standing". A member in good standing is a member who has never caused us a loss through bankruptcy, delinquency or fraudulent activity, maintains the \$5 membership share in the primary share account, maintains any minimum account balance applicable to each other account, and is not late in payment or otherwise in default in connection with any financial obligation or service with us. If you are no longer a member in good standing, then we may at our discretion terminate any and all services with you. We may also suspend services to a member who disrupts credit union operations or attempts fraudulent, illegal, or other high risk activity to the credit union.

Members may only use a consumer account for general consumer purposes. Business and commercial transactions are not permitted in a consumer account. SCU reserves the right to restrict business and commercial activity performed in a consumer account.

FUNDS PROTECTION

Members' funds are insured to \$250,000 per member by the National Credit Union Share Insurance Fund in accordance with terms and conditions of the National Credit Union Administration's rules and regulations. Additional coverage of \$250,000 is available on IRA accounts by Excess Share Insurance.

MODIFICATION OF AGREEMENT

We may, at any time, modify any provision(s) of this Agreement. We will notify you in your statement or by mailing to your statement address,

written notification of any change in (a) through (e) below that would affect your account, and any other amendment that may adversely affect your account, at least thirty (30) days before the effective date of the amendment:

- (a) the frequency of compounding dividends;
- (b) the frequency of crediting dividends;
- (c) grace periods;
- (d) minimum balance requirements; and
- (e) fees, charges and penalties.

JOINT ACCOUNTS

If your account is in two (2) or more names, it is a joint account. Each named person will have equal powers with respect to your joint account. You agree that any money in a joint account can be paid to any of the joint owners of the account. This payment and any other transaction can be made on the order of instruction of any of the joint owners, whether or not the other owner is alive at the time of payment. On the death of any joint owner, the funds in the account will pass to the surviving joint owner.

We may honor checks or orders drawn by, or withdrawal requests from, any one owner during the lifetime of all owners. We may also honor withdrawal requests from the survivor after the death of any owner. We can also act on any of the instructions of any owner not to pay any funds from the account. If we have received such a notice, we will have the right to refuse further payment except on a final court order or a release acceptable to us signed by all joint owners. Each joint owner appoints the other as his or her agent to withdraw or conduct business for the account. If in connection with the account there is any liability to us, each joint owner will be responsible to us for the amount of the liability. We may be required by law to remit funds held in your account to satisfy a judgment, execution, levy or court order entered against, or other valid debts incurred by any owner of the account. If we make payment following these rules, you release us from liability.

If one or more of the joint owners owes us money that is due, we can, to the extent permitted by law, use the funds in the joint account to pay the debt. Once a joint account is opened, one owner cannot remove another from the title of the account. Any joint owner may, however, close the account by withdrawing all the funds.

TRANSACTION LIMITS

Deposits are subject to verification and our funds availability policy. We may at any time in our discretion refuse a deposit, limit the amount that may be deposited or return or hold all or any part of a deposit.

We may refuse a withdrawal request if the withdrawal would be paid from cash, check or other items not yet available for withdrawal. We may refuse a withdrawal request if we have received a court order or other legal document prohibiting withdrawal or if the law prohibits withdrawal, if there is a dispute concerning the account, if the account owner owes us money that is due and payable if the account is security for a debt, if an owner or a person we believe to be the agent of an owner requests that we do not permit withdrawals, if a problem occurs with our equipment, or if such action is otherwise required by law.

We reserve the right to require such documents or authorization as we may reasonably deem necessary or appropriate to determine that the person requesting or directing the withdrawal of funds in an account has the authority to withdraw such funds. You will hold us harmless for refusing to pay or release funds where the refusal is based on the failure to provide the documents or authorization required by us. We reserve the right, at any time, to require members to give, in writing, not more than sixty (60) days notice of intention to withdraw the whole or any part of the amounts so paid in by them. Shares paid in under an accumulated payroll deduction plan may not be withdrawn until credited to a member's account.

Debit Card and Credit Card transactions will be limited to a maximum of 25 point-of-sale transactions per calendar day and 15 ATM transactions per calendar day. Balance inquiries and transaction denials will count as “transactions” for purposes of this count. These limits are imposed per individual card number.

Please see our Fee Schedule and Account Disclosures for personal accounts for other transaction limits on your account.

OVERDRAFTS

If you write a check or other order for more money than the available balance in your account with transaction capabilities, we may either pay it or return it. We will not be liable to you or any other person if we choose to pay a check or other item. If we choose to do so, you will have an overdraft, which you agree to repay immediately. We may impose a service charge whether we pay or return an item. If your account has an overdraft protection feature, checks or other debits that would overdraw your account will be honored up to your available overdraft protection limit or available savings account balance.

In the event of repeated overdrafts, we may close your checking/share draft account after notifying you in writing. The funds in your checking account would be transferred into your share account upon the closing of the checking account. You agree not to hold us liable for any preauthorized payments that get presented against your closed checking account.

STOP PAYMENT

If you do not want us to pay a check you have written, you can order us to stop payment on it by notifying us in person, by mail or by telephone. You may stop payment on a check drawn on your account if we have not accepted, certified, made final payment on or otherwise become accountable for the item, except to the extent otherwise required by law. We must be given reasonable opportunity to act on any stop payment order before it can be considered effective. A written stop payment order takes effect when it is processed in your account and is effective for six (6) months. An oral stop payment request will be good for 14 days unless renewed in writing within that 14 day period. You may send written stop payment orders to any of our branch offices.

Your stop payment order must be timely and must accurately describe the check by account number, date of check, payee name, amount and check number.

There will be a charge for every stop payment order we receive. If you have a joint account, we will accept a stop payment order from any owner, regardless of who signed the check.

If we fail to honor a proper and timely stop payment order, we will not be liable for more than your actual loss, which may be less than the full amount of the check.

FEES ON INACTIVE ACCOUNTS

Your account becomes inactive when you do not deposit into or withdraw money from your account, and we do not receive anything in writing from you concerning your account, for a period of one (1) year. You may reinstate an inactive account as an active account by making a withdrawal, or by communicating in writing with us concerning your account. Please see the Fee Schedule for fees relating to inactive accounts.

If your account remains inactive for a period of five (5) years, your account will be considered abandoned, and we may turn it over to the state of New Hampshire.

FEES AND CHARGES

Your account may be subject to monthly fees, miscellaneous fees and charges. These are listed in the Fee Schedule, which is subject to change. You agree to pay the applicable fees and charges disclosed. They will be paid from your

account; we will charge them automatically and without any specific request from you.

ENDORISING ITEMS

If you cash or deposit a check, we are legally entitled to an unqualified endorsement from you, and you give us the irrevocable right to place that endorsement on the check. Also, you agree not to give us any check, which you have endorsed “without recourse.” If you do, we can also place your unqualified endorsement on the check. We can enforce against you any rights that an unqualified endorsement gives us. You will be liable for any losses or delays caused by nonconforming endorsements or material that is on the back of a check when drawn that makes a credit union’s endorsement illegible.

Endorsements on all items must be contained on the back of the check, within 1 1/2 inches of the trailing edge of the check. You may identify the “trailing edge” of a check by viewing the check from the front; the trailing edge is the left edge of the check.

STALE CHECKS

Once a check is six (6) months old, we may elect not to pay it. If there is no stop payment order in effect when we receive the check for payment, however, we may elect to pay it. Normally, we will make this decision without consulting you.

CHECKING ACCOUNTS

Only checks and other methods approved by us may be used to withdraw funds from checking accounts. We are under no obligation to pay a check that exceeds the balance in the checking account or a check on which the date is more than six (6) months old. Except for negligence, we are not liable for any action it takes regarding the payment or non-payment of a check. Any objection respecting any item shown on a monthly statement of the checking account shall be waived unless made in writing to us on or before twenty (20) days following the day the statement is mailed; sixty (60) days for Electronic Funds Transfer. All non-cash payments received on funds in the checking account will be credited subject to final payment. The checking account shall be subject to fees and transaction limitations as determined by our Board of Directors and disclosed in the Account Agreement and Disclosure Statement, Fee and Transaction Limitation Schedule/Rate Schedule. Money Market checking accounts are permitted no more than six (6) checks drawn on that account per month.

We will assume that all checks presented against checking accounts for payment are payable on demand. We will not be liable to you for paying a postdated check prior to its maturity date. You agree to use care in safeguarding your unsigned checks against theft. You agree to tell us immediately if any are missing.

SET-OFF AND COLLECTION

You each agree that we may (without prior notice and when permitted by law) set-off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set-off, including any balance after the due date for which we properly accelerate under the note. The right of set-off is not limited and may be imposed regardless of the method used to fund your account to include government payroll or Social Security deposits. This right of set-off does not apply to this account if it is an Individual Retirement Account or other tax-deferred retirement account. We will not be liable for the dishonor of any check when the dishonor occurs because we set-off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

ACCOUNT STATEMENTS

We will send you statements for your account at our discretion. Your statement will be sent to you by regular mail. We can use the most recent address we have for you. When we place your statement in the mail, the statement will be deemed delivered to you.

If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed fourteen (14) days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within sixty (60) days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement entry, missing signature, unauthorized endorsement, etc.) within this sixty (60) day period or lose your right to assert the problem against us.

Whenever a statement is unclaimed or undeliverable because of your failure to provide adequate instructions or to notify us of a change in address, we may discontinue sending statements or crediting dividends and deny ATM card access unless otherwise instructed by you. We may also charge a bad address fee as disclosed in our Fee Schedule.

TRANSFER OF OWNERSHIP

Deposit accounts are not transferable or assignable by you or any other joint owner(s). Any pledge of the account to a third-party remains subject to our security interest and right of set-off.

CLOSING AN ACCOUNT

Either you or we may close an account for any reason. You may close an account at any time, and we may close an account without prior notice at any time. We will not be liable for dishonoring any item or any other debit drawn on an account and presented for payment after the account has been closed. If we close your account, we may mail you a check for the final balance. Your account is considered to be closed when the account balance is zero (\$0).

Service Credit Union Privacy Policy

WHAT DOES SCU DO WITH YOUR PERSONAL INFORMATION?

WHY

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

WHAT

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

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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

HOW

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons

financial companies can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	NO	We Don't Share
For nonaffiliates to market to you	NO	We Don't Share

WHO WE ARE

Who is providing this notice?

Service Credit Union

WHAT WE DO

How does SCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We only work with companies that undertake security measures that will protect your non-public personal information.

How does Service Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies with a Service name including Service Financial Advisors, LLC.; Service Insure, LLC.; Service Capital, LLC.; and Service Exchange, LLC.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include insurance companies, payment networks, and credit card companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include payment networks and credit card companies.

UCC Article 4A

Disclosures regarding electronic “wholesale credit” transactions subject to Uniform Commercial Code Article 4A

PROVISIONAL PAYMENT

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

NOTICE OF RECEIPT OF ENTRY

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

CHOICE OF LAW

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (“ACH”) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New Hampshire, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

LEGAL PROCEEDINGS

If your account is involved in legal proceedings, your use of it may be restricted and will be assessed a fee as noted in our Fee Schedule.

DISCLAIMER OF LIABILITY

We are not responsible for, or subject to any liabilities to its members other than those imposed upon it by the Uniform Commercial Code, for its own lack of good faith or its failure to exercise ordinary care. The obligation to exercise ordinary care in the handling of items of deposits and of withdrawal shall be measured by the standard of the reasonableness of procedures established for the transaction involved and mere clerical error, inadvertence or oversight without malice, or an honest mistake of judgment shall not be or constitute, as to any transaction, a failure to perform such obligation or a failure to exercise ordinary care and in no case shall be deemed wrongful.

APPLICABLE LAWS

This agreement is governed by the laws of the State of New Hampshire. Any

litigation shall be initiated only in a court of competent jurisdiction located within the state of New Hampshire. If we are required to bring an action to enforce our rights, you agree to make your assets subject to the jurisdiction of such court.

Standard Account Opening Disclosures

APPLICABLE TO THE FOLLOWING ACCOUNTS:

- Regular and Special Savings
- Club Accounts
- Checking Accounts
- Individual Retirement Accounts
- Money Market Accounts

Disclosure of Account Terms

- Your account is a variable rate account, and your dividend rate and Annual Percentage Yield (APY) may change. We may change the dividend rate on your account at our discretion.
- When you deposit non-cash items, like a check, dividends begin to accrue on the business day you deposit the check.
- Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in your 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.
- Dividends are paid and compounded monthly and credited on the last day of each month. If you close your account before dividends are posted, you will not receive the accrued dividends. The dividend period begins on the first day of the calendar month and ends on the last day of the calendar month.
- Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
- Refer to our Rate schedule for minimum balance requirements, current dividend rate and APY, and minimum balance requirements.
- Our current Fee schedule contains additional fee information on your account.

Regulatory Transaction Limitations

Applicable to the following account types:

- Regular and Special Savings
- Club accounts
- Money Market Accounts

Monthly Transaction Limits

- You are limited to six (6) transfers or check withdrawals per calendar month from the above listed account types to another account or third party. Transfers between one’s own accounts or withdrawals made directly to oneself are unlimited if those transactions are performed in person, at an ATM, or through the mail.
- Transfers into the account, transfers to repay one’s own SCU loan, or transfers to another SCU account of the same member are unrestricted.

Miscellaneous Terms and Conditions

STUDENT CHECKING

- Available to members ages 13-25.
- Account automatically converts to Five Star Service Checking account at age 26.

BASIC CHECKING

- Paper checks are not permitted on this account. SCU reserves the right not to process paper checks drawn off a Basic Checking account.
- Ecommunications enrollment is required.
- Courtesy pay is not available.

SENIOR ACCOUNTS

- Primary member must be 62 or older.
- Must have direct deposit (not allotment)

SMART SAVERS ACCOUNTS

EKids Accounts

- Available to members ages 11 years or younger.
- Account automatically converts to eTeens account at age 12.

ETeens

- Available to members ages 12-17.
- Account automatically converts to Primary Savings account at age 18.

MONEY MARKET AND FIVE STAR SERVICE CHECKING ACCOUNTS

- A monthly maintenance fee will be assessed on the last day of the month if the account balance falls below the low balance threshold on any day of the calendar month. Please refer to the Fee Schedule for current fee information.

Other Special Account Programs

All of the following account programs require direct deposit of net pay (not allotment) into the account.

STAR SAVINGS ACCOUNT

- Income limitations may apply, see current Rate sheet for additional information.

VETERAN SAVINGS ACCOUNTS

- Confirmation of Veteran status required through DD-214, NGB-22 or Veteran designation on driver's license.

SELECT EMPLOYEE GROUPS (SEG) SAVINGS ACCOUNTS

- Must be employee of approved Select Employee Groups (SEG)

WARRIOR PROGRAM

Warrior program benefits include the Warrior loan discount, Warrior Certificate rates, and Warrior Savings. The Warrior Savings is available exclusively to members in SCU's approved combat zones. For all these benefits, direct deposit of entire net pay must be maintained (not allotment).

Warriors are defined as the following:

- Members who are assigned to or who have returned in the past 120 days from peacekeeping operations, hostile environments, or combat/war zone areas where our troops are in imminent danger of enemy attack (PCS does not qualify).
- Service members decorated with the Purple Heart, Bronze Star, or a higher combat-related award.
- Those who have 20 or more years of service in the military or DoD, including time spent on active, Reserve, and Guard duty.

WARRIOR SAVINGS

- Available only to Warriors who are assigned to or who have returned in the past 120 days from a combat zone, as defined by SCU (PCS does not qualify). Orders showing deployment to a qualifying combat zone required. 120 days after the redeployment date, the account will be closed at the end of the month.
- Members may deposit all or part of their net pay into a Warrior Savings account up to a maximum of \$10,000 to earn the Warrior Savings Rate (see current rate sheet). Deposits into Warrior Savings are direct deposit, allotment, or transfers from other SCU accounts. Deposits into the account may not exceed one's net military pay deposited to SCU within that month. Lump sum transfers from other sources and funds already on deposit with SCU do not qualify for this program.
- Enrollment in ecommunications is required.
- Account will stop accruing dividends per redeployment orders plus 120 days then will rollover to the primary savings account at the end of the month of the redeployment date plus 120 days.
- No minimum is required to earn dividends.
- Withdrawals are not permitted on this account. If you make a withdrawal before the expiration of the account (redeployment plus 120 days) the funds in the account will be transferred to the Primary Savings.

Overdraft Protection Options

We believe it is important for you to use your checking (share draft) account responsibly and to never intentionally overdraw your account. However, we realize that financial shortfalls happen from time to time and we have options available in the event you overdraw your account.

S.T.O.P. DISCLOSURE OF ACCOUNT TERMS

With your authorization, Share Transfer Overdraft Protection (S.T.O.P.) allows us to transfer money from a share account to cover Five Star, Classic and Student Checking account overdrafts. Transfers will be made in \$100 increments, for a nominal fee. These transfers will be included in the federally regulated limit of six (6) transfers per month.

COURTESY PAY DISCLOSURE OF ACCOUNT TERMS

Courtesy Pay is a service we add to your checking account to cover overdrafts to a set limit, subject to the eligibility criteria as explained below. While we reserve the right to unilaterally refuse to pay any item that is presented, with Courtesy Pay we will generally pay your overdraft items up to \$1,000. For Student Checking we will generally pay your overdraft items up to \$100. When we pay eligible overdraft items for you, you will be charged our Courtesy Pay per item fee. Both the amount of the overdraft items and all applicable prior Courtesy Pay fees are included in this limit. You may be assessed up to daily maximum fees of \$360, dependent on the number of items presented which overdraw your account.

- Eligibility is based on you managing your checking account in a responsible manner. Initiating Courtesy Pay for checks, Automated Clearing House (ACH) debits, and recurring debit card transactions requires no action on your part. You are eligible to opt in for Courtesy Pay for everyday debit card and ATM transactions. You will never be charged a fee on Courtesy Pay for everyday debit card transaction overdrafts until your negative balance exceeds \$25, if you opt in. For those 18 years of age and older, you are eligible to opt in for Courtesy Pay for everyday debit card and ATM transactions.

You will be eligible for Courtesy Pay unless:

- You have a checking account that has been open for less than thirty (30) days.
- If your account goes negative and remains so for five (5) consecutive days during the first thirty (30) days it is open.
- You are more than fifteen (15) days past due on any Credit Union loan or delinquent on any other obligation to us.
- You are subject to any legal or administrative orders, levy, or are currently a party in a bankruptcy proceeding.
- You have an outstanding balance on an Overdraft Repayment Plan.
- You have an outstanding balance due on an Early Pay Loan.
- An extended hold is being placed on your checking account or any other account relationship, in which case your Courtesy Pay may be suspended without prior notice.
- Your account is a fiduciary trust or escrow account.
- Your account is classified as dormant.
- An E-funds or any other negative indicator, including the joint owner for those on the account with accountholders 13 to 17 years of age, is present.

Suspension/Removal of Privilege

You may be suspended or removed immediately from Courtesy Pay if:

- You do not bring your account to a positive balance within a thirty three (33) day period.
- You fail to meet our eligibility criteria.
- If you meet all the criteria listed above, we may still remove the privilege if we believe you are not managing your account in a responsible manner which may harm you or us.

Transactions Covered by Courtesy Pay

Courtesy Pay will be available on eligible accounts for all checks, including in-person withdrawals, and Automated Clearing House (ACH) debits, and everyday debit card transactions (with member opt in), if checking account funds are not available at the time of the transaction posting.

Courtesy Pay transfers and fees will be applied based on the available balance in your account. Your available balance may be less than your actual balance because the available balance is the actual account balance less any pending charges and other holds including but not limited to unverified deposits, shares pledged to secure a loan, check holds, or holds related to state or federal levies placed on your account.

Payment Order of Items

The order in which items are presented may affect the total fees incurred by a member. We will pay checks presented over the counter upon presentment. Other checks presented for payment are sorted by dollar amount from smallest to largest.

Opt In

You must opt in for Courtesy Pay for everyday debit card and ATM transactions. You do not need to opt in for Courtesy Pay for checks, including in-person withdrawals, Automated Clearing House (ACH) debits, and recurring debit card transactions. Accountholders, 13 to 17 years of age, are eligible for everyday debit card and ATM Courtesy Pay upon request and with parental/legal guardian consent.

Opt Out

You may never need to take advantage of the Courtesy Pay option, but you may find it useful in the event of a temporary shortfall. If you do not want to have the Courtesy Pay or the everyday debit card Courtesy Pay privilege, simply contact us.

Additional Information

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and us with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

Waiver: Our forbearance from, or delay in, exercising any of the Credit Union's rights, remedies, privileges, or right to insist on your strict performance or any provisions of your account agreement, this Courtesy Pay disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Credit Union's rights, remedies or privileges.

You and SCU agree that the exclusive remedy and forum for all disputes arising out of Courtesy Pay, your or our performance there under, except for matters you or SCU take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

Electronic Funds Transfer

DISCLOSURE OF ACCOUNT TERMS

The following information is being provided to you in accordance with Regulation E and the Electronic Funds Transfer Act.

1. Electronic Funds Transfer

An Electronic Funds Transfer (EFT) is a transaction initiated through an electronic terminal, telephone, computer or magnetic tape that alerts a financial institution to credit or debit a consumer's asset account, such as a savings or checking account. This term includes automated teller machine transfers, point-of-sale transfers, transfers initiated by telephone, direct deposits or withdrawals of funds through automated clearing houses or received on magnetic tapes, transfers resulting from debit card transactions, etc.

By signing an application or account card for EFT services or using any EFT service, you agree to the terms and conditions in this Account Agreement. You can discontinue any EFT service at any time by notifying us in writing and/or ceasing to use your card and any access code. You must return all cards to us.

We may terminate any EFT service you are using at any time by notifying you verbally or in writing. Whether you or SCU terminates this Agreement, the termination shall not affect your obligations under this Account Agreement for any electronic transactions made prior to termination.

2. Validation of Access Device

You cannot use your SCU debit card or our Call24 - automated telephone teller to transfer money into or out of your account until each have been validated by us. Validation occurs when you receive your Personal Identification Number (PIN) for the debit card and your Personal Identification Number for audio response. The Personal Identification Number is a security code which is provided to only authorized users. If you do not want to use your debit card or the audio response service, please destroy the debit card by cutting it in half, destroy any references to your PIN, and call 800.936.7730 (U.S.) or 00800.4728.2000 (Int'l) or write Service Credit Union, P.O. Box 1268, Portsmouth, NH 03802-1268 to allow us to discontinue access.

You are responsible for keeping your Personal Identification Number (PIN) confidential; do not record it on or with your card. You agree not

to share your PIN with anyone not authorized to sign on your accounts. If you authorize anyone to use your PIN, or make other EFTs, on your behalf, that authority shall continue until you specifically revoke such authority by notifying us. You understand that any joint owner you authorize to use your PIN or card may withdraw or transfer any and all of the funds from your checking account. If you fail to maintain the security of these access codes and SCU suffers a loss, we may terminate your EFT services immediately.

3. Consumer's Liability for Unauthorized Transfers

Contact us at once if your debit card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft protection limit. If you contact us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your debit card or audio response without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your debit card/PIN, and we can prove we could have stopped someone from using your debit card/PIN without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If something prevents you from contacting us (such as travel or hospitalization), the time periods may be extended.

4. Business Days

Our business days are Monday-Friday. Holidays are not included.

5. Address and Telephone Number

If you believe that your debit card/PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 800.936.7730 (U.S.) or 00800.4728.2000 (Int'l) or write Service Credit Union, P.O. Box 1268, Portsmouth, NH 03802-1268.

6. Types of Transfers

You may use your debit card to: (1) effect Point-of-Sale (POS) transfers; (2) withdraw cash from your checking, primary savings account, or Visa account; (3) transfer funds between your checking and savings account for eligible amounts you request (4) transfer funds from your checking or savings account to your Visa account; and (5) inquire to determine the balance of your checking, savings or Visa account. Some of these debit services may not be available at all terminals. You may use audio response to (1) withdraw by check from your checking and savings for eligible amounts you request; (2) transfer funds between your checking and savings account for eligible amounts you request; (3) transfer from your checking and savings accounts to certain loan accounts; (4) inquire to determine the balance of your checking, savings, IRA and certificate accounts; and (5) have information you request be sent to you.

7. Limitations on Transactions

Due to applicable federal law, we must limit the number of certain types of withdrawals from non-transaction savings accounts. Pre-authorized, automatic or telephonic withdrawals or transfers from savings accounts not conducted at ATMs which result in (1) electronic transfer to another account held with us or (2) electronic transfers or payments to a third-party are limited to six (6) per monthly statement cycle.

8. Limitations on Dollar Amounts of Transfers

Cash withdrawals from our ATMs are limited to up to \$1,000 per calendar day. Limit may be less if SCU network is temporarily unavailable. Point-

of-Sale (POS) purchases are limited to your account balance (including Courtesy Pay if qualified and opted in) per calendar day. When debit and POS transactions cannot be authorized by us, cash withdrawals and POS purchases may not be processed or may be limited to your account balance. Terminals not owned by us, which may be accessed by your debit card, may have additional limitations.

9. ATM Charges

There is a per transaction charge, an inquiry charge, and a denial charge for use of a SCU debit card at a non-SCU ATM. A transaction is a withdrawal, transfer or credit card advance. A denial is when a transaction is denied because of insufficient funds, the request exceeds the daily transaction limit of \$1,000, the amount entered is less than the minimum limit an ATM may dispense or when a transaction is being requested on a restricted debit card. We do charge a fee to reissue a lost or damaged debit card. We may change our service charges after providing you with an appropriate notice. Refer to your Fee and Transaction Limitations Schedule.

10. Documentation Transfers

You will get a receipt at the time you make any transfer to or from your account using one of our terminals. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 800.936.7730 (U.S.) or 00800.4728.2000 (Int'l) to find out whether or not the deposit has been made. You will receive a monthly statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

11. Right to Stop Payment and Procedure for Doing So

If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling us at 800.936.7730 (U.S.) or 00800.4728.2000 (Int'l), or write to us at P.O. Box 1268, Portsmouth, NH 03802-1268, in time for us to receive your request three (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 fourteen (14) days after your call. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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

12. SCU's Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer,
- If the automated teller machine where you are making the transfer does not have enough cash,
- If the automated teller machine was not working properly and you knew about the breakdown when you started the transfer,
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken,
- Plus any other exceptions stated in our agreement with you.

13. Account Information to Third Parties

We will not disclose information about your account or the transfers you make to third parties, except: (1) as necessary to complete transfers; (2) to verify the existence and standing of your account with us upon the request of a third-party, such as a credit bureau; (3) to comply with a government agency or court orders; (4) in accordance with member's rights under the Financial Privacy Act; (5) in accordance with your written permission.

14. Error Resolution

In case of errors or questions about your electronic transfers, telephone us at 800.936.7730 (U.S.) or 00800.4728.2000 (Int'l), or write us at P.O. Box 1268, Portsmouth, NH 03802-1268 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, Point-of-Sale or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

15. ATM Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transfer.

16. Electronic Debits

If you authorize a merchant to electronically debit your share draft/checking account, the transaction is an electronic funds transfer that is subject to this Electronic Funds Transfer Disclosure and Agreement. You may authorize a merchant to electronically debit your account for returned check fees.

17. Foreign Transaction Fees

A fee of up to 1% will be imposed on all foreign debit card transactions, including purchases, cash withdrawals, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.

Visa® Debit Card PINless

DISCLOSURE OF ACCOUNT TERMS

You may use your Visa Debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a Personal Identification Number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a Point-of-Sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the NYCE, Co-Op and AFFN networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Consumer Funds Availability

DISCLOSURE OF ACCOUNT TERMS

This Disclosure describes your ability to withdraw funds from any account at SCU.

1. General Policy

We may delay the availability of funds from certain types of cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written. 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.

2. Determining the Availability of a Deposit

When we delay the availability of a deposit, the length of the delay is determined by counting the business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before our close of business on a business day that we are open, we will consider that day to be the day of your deposit. For deposits via WebDeposit24 we will credit your account within one business day of submission. The length of the delay varies depending on the type of deposit and is explained below.

3. Same-Day Availability

Funds from the following deposits will be available on the same day that we receive the deposit:

- Electronic direct deposits;
- U.S. Treasury checks that are payable to you;
- Wire transfers; or,
- Checks drawn on SCU.

4. Same-Day Availability for Certain Deposits Made in Person

Funds from the following deposits are available on the same day that we receive your deposit, if you make the deposit in person to one of our employees:

- Cash;

- State and local government checks that are payable to you;
- Cashier's, certified, traveler's, and teller's checks that are payable to you; or,
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit.

5. Cut-Off Times for Same Day Deposits

Your deposit will be considered as same day if we received your deposit before the cut-off times as described below.

Where deposit is made:	Cut-off Time*
SCU Branch	Close of Business
WebDeposit24	7:00 p.m. (ET)
Night Depository	8:00 a.m. (local time)

*Time may vary due to closures for holidays and inclement weather.

6. Availability of Other Check Deposits Made at U.S. Branch Locations

The first \$750 from a deposit of other checks (e.g. personal checks, business checks and payroll checks) will be available on the same day that we receive your deposit. The remaining funds will be available by the second business day after the date of your deposit. For example, if you deposit a check of \$1,000 on a Monday, \$750 of the deposit will be available on Monday. The remaining \$250 will be available by Wednesday.

7. Availability of Deposits Made at ATMs, Shared Branching Locations, and WebDeposit24

The first \$200 from a deposit made at ATMs that we own or operate, via WebDeposit24 (home banking), or at shared branching locations, will be available on the same day that we receive your deposit. Funds from deposits of U.S. Treasury checks will be available on the first business day following the day of your deposit. Funds from all other deposits will be available by the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines.

8. Special Rules for New Accounts

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day that we receive your deposit and the deposit meets certain conditions. For example, the checks must be payable to you. The first \$750.00 from a deposit of all other checks will be available on the same business day that we receive your deposit, and all remaining funds from a deposit of other checks will be available on the tenth business day after the date of your deposit.

If your deposit of cashier's, certified, teller's, traveler's, and federal (other than a U.S. Treasury check), state, and local government checks is not made in person to one of our employees, \$200 will be available on the same business day that we receive your deposit and the next \$4,800.00 will be available the second business day after the day of your deposit. Any amounts over \$5,000 will be available the seventh business day after the day of your deposit. A deposit of all other checks not made in person to one of our employees will have the first \$200 available on the same business day that we receive your deposit, and all remaining funds will be available on

the tenth business day after the date of your deposit. When a U.S. Treasury check is deposited at an ATM, funds will be made available the next business day after the day of your deposit.

9. Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for any of these reasons:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$5,000 on any one (1) day;
- You deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six (6) months; or,
- There is an emergency, such as failure of communications or computer equipment.

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

10. Foreign Checks

Foreign Checks payable in U.S. Dollars. All U.S. dollar checks drawn on foreign banks shall be held for a minimum of fifteen (15) business days, or as determined by the branch office manager.

DAILY WITHDRAWAL LIMITS

Transactions	Daily Limits*
Automated Teller Machine(ATM) withdrawals	Account Balance up to \$1,000
Point of Sale (POS) PIN/Signature based	Account Balance**
V PAY Card (Euro Cash Card)- Point of Sale (POS)	€1,000 (weekly limit)**
Branch Office withdrawal - U.S. Dollars	\$5,000
Branch Office withdrawal - Euro	€3,000 (overseas only)

*Stricter limits may apply if card system is temporarily down. **Account balance includes Courtesy Pay if qualified and opted in. Refer to your V PAY Card Account Agreement and Disclosure Statement for additional disclosures.



servicecu.org
Insured by NCUA



FM 11-01 4/19

