



1001 Pine Street St. Louis, MO 63101-2014 (314) 621 - 4575

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share or other accounts you have with the Credit Union.

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

1. MEMBERSHIP ELIGIBILITY - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) ("membership share") as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

2. INDIVIDUAL ACCOUNTS - An individual account is an account owned by one (1) member (individual, corporation, partnership, trust, or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death, and to any security interest or pledge granted by the account owner, and subject to our statutory lien rights.

3. JOINT ACCOUNTS - A joint account is an account owned by two (2) or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

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

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



to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. POD/TRUST ACCOUNT DESIGNATIONS - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Upon the death of the last account owner, if there is more than one (1) surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs) or Health Savings Accounts (HSAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

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

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

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

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

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one (1) or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two (2) or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

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

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

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

e. Direct Deposits. We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by filling out a separate form. You must notify us at least 30 days in advance to cancel or change a direct deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on holidays or days other than our business days will be credited to your account on the next business day.

9. ACCOUNT ACCESS -

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

b. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

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

d. Account Restrictions. We may restrict services to you if you: cause a loss to the Credit Union, cause an account overdraft with the intention of causing the Credit Union a loss, engage in harassing conduct, among other actions detailed fully in the Withdrawal of Services Policy.

10. FUND TRANSFERS - Except as amended by this Agreement, electronic fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for an electronic fund transfer by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order an electronic fund transfer to or from your account. We will debit your account for the amount of the electronic fund transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond our control, including mechanical, electronic, or equipment failure. We will not provide you with next day notice of ACH transfers, wire transfers, and other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

If we fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cutoff times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. If a request for a fund transfer, payment order, cancellation, or amendment is received after a cutoff time, it may be treated as having been received on the next fund transfer business day. Information about any cutoff times is available upon request. From time to time, we may need to suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law, and this action may affect settlement or availability of the transaction. When you initiate a wire transfer, you must identify the recipient and any financial institution by name and by account or identifying number. The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number, even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order, even if that person did not initiate the order. We may refuse any request to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request that we accept to amend or cancel a payment order will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic fund transfer transactions. We will notify you of any such security procedures. Unless we permit you to establish a different security procedure, you agree that the security procedures contained in the Credit Union's policies, of which we have notified you, are commercially reasonable verification of payment orders and other electronic fund transfers. If we permit you to establish a different security procedure, you agree that procedure is a commercially reasonable method of verifying electronic funds transfers. If we conduct a remittance transfer(s) on your behalf acting as a remittance transfer provider, such transactions will be governed by 12 C.F.R. part 1005, subpart B-Requirements for remittance transfers. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

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

12. TRANSACTION LIMITATIONS -

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

We may refuse to allow a withdrawal in some situations and will advise you accordingly if: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of seven (7) to 60 days before any intended withdrawals. Notwithstanding the foregoing, nothing herein shall obligate the credit union to make any such payments where there are insufficient available funds.

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

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

14. OVERDRAFTS -

a. Payment of Overdrafts. If, on any day, the available funds in your share or deposit account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds in order to pay an item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

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

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

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

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS - You agree not to issue any check or draft that is payable on a future date (postdated). If you do issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

16. STOP PAYMENT ORDERS -

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must be in writing, dated and signed, and must accurately describe the check or draft, including the exact account number, the check or draft number, and the exact amount of the check or draft. This exact information is necessary for the Credit Union's data processing system to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. We will accept oral stop payment requests made with sufficient advance notice for us to act on the request. The oral request will be valid for 14 calendar days from the date of the request. If written notice is not received by the 14th calendar day, the request will be cancelled. However, you agree to hold the Credit Union harmless from any legal or monetary damages resulting from an item being returned as stop payment, if the item is returned in the 14 day period between the initial oral request and 14th calendar day and no written confirmation is ever received. If we re-credit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

b. Duration of Order. Oral stop payment orders for check or drafts will lapse within 14 calendar

days unless confirmed in writing within that time, as described above. Written stop payment orders for checks or drafts are effective for six (6) months and may be renewed for additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period during which the stop payment order is effective. We are not required to notify you when a stop payment order expires.

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

17. CREDIT UNION LIABILITY - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; (4) your account funds are subject to legal process or other claim, (5) there are acts or omissions by third parties, a failure in the credit union's communication systems or if computer systems are not working properly or undergoing repair or maintenance or (6) services are blocked or interrupted. There shall be no liability for indirect, special, punitive or incidental damages and that the member will solely be responsible for any damages or loss caused by the member's failure to provide complete and accurate information. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

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

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

20. PLEDGE/STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you

have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

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

21. LEGAL PROCESS - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

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

23. NOTICES -

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

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you of any change in terms, rates, or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement. Continued use of such services constitutes acceptance of such services.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. mail, postage prepaid, and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

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

24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

25. STATEMENTS -

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one (1) statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are sent to you. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is sent to you, even if the checks or drafts do not accompany the statement.

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

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

26. INACTIVE ACCOUNTS - If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Truth-in-Savings Disclosure or Schedule of Fees and Charges, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee, as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges, for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

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

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

29. TERMINATION OF MEMBERSHIP - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share(s), if any, and closing all your accounts. You may be denied services for causing a loss to the Credit Union, or you may be expelled for any reason as allowed by applicable law.

30. DEATH OF ACCOUNT OWNER - We may continue to honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Once we know of a member's death, we may pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions

from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. The credit union has no obligation to distribute such account funds to anyone claiming to have an interest after the death of a member until the credit union receives a court order if applicable. The credit union may file an interpleader action to determine how the funds will be disbursed and will have a contractual right to attorney's fees as set forth in this Agreement. This Agreement will be binding upon any heirs or legal representatives of any account owner.

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

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

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.

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

35. NEGATIVE INFORMATION NOTICE - We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

36. PROTECTING YOUR INFORMATION - We make every attempt to protect your data, however as a member you also share in this responsibility. It is your responsibility to protect and maintain security codes, procedures, devices, passwords, etc. when you use the credit union services.

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PART TWO

ELECTRONIC FUND TRANSFER DISCLOSURE (REGULATION E)

The Electronic Fund Transfer Act (EFTA) (15 USC 1693 et seq.) of 1978 is intended to protect individual consumers engaging in electronic fund transfers (EFT's) and remittance transfers. EFT services include transfers through automated teller machines, point-of-sale terminals, automated clearinghouse systems, telephone bill-payment plans in which periodic or recurring transfers are contemplated, remote banking programs, and remittance transfers.

Please keep this document handy for future reference.

I. LIABILITY OF CONSUMER

- a. You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your personal identification number (PIN), you are responsible for any transactions they authorize or conduct on any of your accounts.
- b. Tell us AT ONCE if you believe your card and/or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, you can lose no more than \$50 if someone used your card and/or PIN without your permission.
- c. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, you could lose as much as \$500.
- d. Also, if your statement shows transfers that you did not make, including those made by card, code, PIN or other means, tell us AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 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. CONTACT IN THE EVENT OF UNAUTHORIZED TRANSFER

- a. If you believe your card and/or PIN has been lost or stolen,

* Call: 314-621-4572 or 1- 800-621-4828

* Or Write: Gateway Metro Federal Credit Union
Account Disputes
1001 Pine Street
St. Louis, MO 63101

* Or Email: memberserv@gmccu.org

You should also call the number or write the address listed above if you believe a transfer has been made using the information from your check without your permission.

- b. For Gateway Metro Federal Credit Union VISA® Debit Card and/or PIN that has been lost or stolen after business hours, call the number listed here and then still contact us the first available business day:

* After Hours Lost/Stolen Telephone: 1 800-472-3272

3. BUSINESS DAYS- For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

4. TYPES OF TRANSFERS AND LIMITATIONS

a. Freedom 24 Audio Response Line 1-888-763-7471

* Access- If approved, you may use the Freedom 24 Audio Response Line to perform balance

inquiries on accounts, transfer of funds between accounts including a line of credit (if applicable), make loan payments from savings or checking, and obtain account history.

* **Limitations-** Transaction limitations include:

5 times free each month, \$5.00 fee in excess for each call.

For transfers requested before 8:00 PM Central, funds will be available the same business day. You may have access to transfer funds from your account to another account but not have the ability to transfer back the other way. Please listen to the confirmation to be sure the transfer you have set up is as you requested before submitting the transaction. If funds are not available in the receiving account, the credit union may be unable to reverse the transaction.

b. Gateway Metro Federal Credit Union ATM Card

* **Access-** If approved, you may use your ATM card to, complete PIN-Based withdrawals, deposits, line of credit advances, transfers, balance inquiries at ATMs. Some Credit Union ATMs may not allow all the transactions noted.

* **Limitations-**Transaction limitations include:

You have unlimited number of transactions at ATM Terminals.

You may only withdraw up to \$510.00 from your account each 24 hour period. There is a \$20.00 minimum withdrawal amount from your savings accounts.

c. Gateway Metro Federal Credit Union VISA® Debit Card

* **Access-** If approved, you may use your VISA® Debit Card to process PIN-Based withdrawals, deposits, line of credit advances, transfers, balance inquiries at ATMs. Some Credit Union ATMs may not allow all the transactions noted. PIN-Based, Signature-Based, or PIN-less Debit purchases through merchant terminals in a face-to-face environment whether for a one time transaction or for recurring transactions. Telephone purchases via merchant phone number whether speaking live with a customer service agent or using an automated prompt to enter your card data for a one time transaction or for recurring transactions. ECommerce (online) via merchant websites where you enter your card data for a one- time transaction or for recurring transactions.

VISA® ACCOUNT UPDATER (VAU) — VAU is an account updating service in which your card is automatically enrolled. When your card(s) expire, are lost or stolen and new cards are issued, the service may update relevant card data (card numbers and expiration dates) to appropriate merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to a Visa database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments. This service is provided as a free benefit to you. If at any time you wish to opt-out of the VAU service or if you have any questions, please call (800) 621-4828, (314) 621-4575 or come to any one of our locations.

* **Limitations-**Transaction limitations include:

You may make an unlimited number of point-of-sale transactions.

You may only purchase up to \$3,500 worth of goods or services each 24 hour period.

Non-PIN transactions may not settle immediately but will count towards your daily limit and funds could be on hold for 3-5 business days. The same transactions if settled a different day against your account will count towards your daily purchase limit. So, one transaction could affect your daily limit in more than one 24 hour period if the actual purchase date and settlement date to your account are different.

There is a \$20.00 minimum withdrawal amount from your savings accounts.

International transactions, including purchases, cash withdrawals, and credits, will have a fee of 1% of the amount of the transaction, calculated in US dollars. An international transaction is any transaction, whether in person or online, you complete or a merchant completes outside of

the United States, with the exception of US military bases or territories.

d. Gateway Metro Federal Credit Union Virtual Branch - Online Banking and Bill

Payment Service Virtual Branch is an internet-based product that allows you access to your accounts. It is linked into a secured area from the Credit Union's Web page (www.gmcu.org). If we approve the Virtual Branch service for your accounts, a user ID will be assigned to you. You must use your user ID along with your personal password to access your accounts.

* **Access-** If approved, you may use Virtual Branch to request balance inquiries on accounts, obtain account history, set up recurring or make one-time transfers to or from accounts including line of credit advances and loan payments (if applicable), set up bill payments to preauthorized creditors, receive electronic statements and notices, update contact information, obtain copies of cleared checks, set up account alerts

* **Limitations-** Transaction limitations include:

Virtual Branch will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

You may make an unlimited number of bill payments using Gateway Metro Federal Credit Union's bill payment service, but the maximum dollar amount may not exceed \$10,000 each in a 24 hour period.

Changes to scheduled bill payments and transfers must be completed before 1:00 PM Central on the business day for which it is scheduled.

Immediate transfer details cannot be changed after submitting.

You may have access to transfer funds from your account to another account but not have the ability to transfer back the other way. Please review the confirmation to be sure the transfer you have set up is as you requested before submitting the transaction. If funds are not available in the receiving account, the credit union may be unable to reverse the transaction.

Equipment and Software Requirements: To access Virtual Branch, you need a computer or device with internet access and a supported web browser that supports 128-bit encryption.

e. Automated Clearinghouse (ACH) Systems

* **Access-** If approved, you may use the ACH system to give some person, company or government agency authorization to electronically credit or debit your account using Gateway Metro Federal Credit Union's routing number and your account number either for a one-time or recurring transaction.

* **Limitations:** Transaction limitations include:

You may have unlimited deposits to your savings or checking accounts. For all savings and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, internet, telephonic order or instruction, by check, debit card, or similar order. If you exceed this limitation, your account could be subject to a fee or closure.

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

f. Mobile Money

* **Access-** If approved, you may use Mobile Money to perform balance inquiries on accounts, obtain account history, set up recurring or make one time transfers to or from accounts including line of credit advances and loan payments (if applicable), schedule bill payments to preauthorized creditors, receive electronic statements and notices, receive account alerts, make

mobile deposits.

* **Limitations-** Transaction limitations include:

You may be able to access your account through a mobile device such as a smart phone or tablet using text banking (SMS), web application protocol (WAP), or an application (APP). This service may require enrollment in Virtual Branch services and a separate application process may be required.

g. Wire Transfers

* **Access-** If approved, you may use a Wire Transfer to move funds from or into your Gateway Metro Federal Credit Union account. Wire transfers from your Gateway Metro Federal Credit Union account (outgoing) can be made in person at any Gateway Metro Federal Credit Union branch. Wire transfers into your Gateway Metro Federal Credit Union account (incoming) can be processed by the sender using our wiring instructions published on our website, www.gmcu.org.

* **Limitations-** Transaction limitations include:

Outgoing wire transfers can be completed only with clear funds available in your account. Fund/ wire transfers may be governed under Regulation E or the Uniform Commercial Code (UCC), Article 4A, dependent upon the nature of the transaction. Our wire transfers are cleared through the Federal Reserve and are also governed by Regulation J.

Outgoing wire transfers may also be limited by an existing Wire Transfer Agreement previously entered into by you with Gateway Metro Federal Credit Union.

Outgoing wire requests received by 3:00 pm Central and clearing all security protocols will be sent the same business day. Outgoing wire requests received after 3:00 PM Central may be sent the next business day.

Outgoing wires will be processed using the information provided by you. It is your responsibility to make sure the information is correct and going to the intended recipient. As long as we use the provided information, we will not be liable for any funds which are not correctly credited by the receiving bank or beneficiary. Once the funds have left the credit union, we have limited ability to recover the funds.

Incoming wires received by 4:45 PM Central will be credited to your account the same business day. Those received after 4:45 PM Central may be credited the next business day. Incoming wires will be posted to your checking account unless the wiring instructions included with the wire specify another share type.

h. All Electronic Services

* **Access-** All products and services mentioned above. Some of these services may not be available at all terminals or at all times. The availability may depend on third-parties beyond our control.

* **Limitations-** If a loan with Gateway Metro Federal Credit Union is 30 days delinquent, all of the services mentioned above may be restricted, denied or removed. This includes debit card access, online and mobile access, wire transfers and Automated Clearing House transactions.

5. FEES- Please refer to Gateway Metro Federal Credit Union's Schedule of Fees and Charges for charges or fees associated with the above products and services.

6. ATM FEES

a. 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.

b. The ATM surcharge will be displayed for you to decide whether you wish to proceed with the transaction.

- c. If you proceed with completing the transaction the ATM surcharge will be debited from your account.
- d. Gateway Metro Federal Credit Union has a service fee on ATM's outside of the CO-OP Network. See the Schedule of Fees and Charges for the current fee.
- e. Look for the CO-OP logo displayed at ATMs to avoid paying fees. See the logo on the back panel of your Gateway Metro Federal Credit Union VISA® Debit Card or ATM Card. Also, there is a link on our website: www.gmcu.org to locate the nearest Fee-Free CO-OP ATM. Shared Branch locations may have ATMs which are not surcharge free. Look for the logo on the ATM which says CO-OP ATM.

7. DOCUMENTATION

a. You can get a receipt from a terminal at the time you make any transfer to or from your account using ATM's or Point of Sale terminals. Unless for reasons beyond our control:

- * Receipts are not required for EFTs of \$15 or less.
- * The ATM/Unattended Terminal is out of receipt paper.
- * The ATM/Unattended Terminal is experiencing other technical difficulties.

b. If you have arranged for electronic transfers to or from your account using an automated clearinghouse system, you may contact us during business hours, access Virtual Branch, or call the Freedom 24 Audio Line to verify whether or not the transfer has occurred.

c. Periodic statements. You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly).

8. STOP PAYMENTS OF PREAUTHORIZED PAYMENTS

a. Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account or have given some person, company, or government agency authorization (i.e. ACH) to withdrawal from your account, you can stop any of these payments. Here's how: Contact us during business hours, in time for us to (1) receive your request 3 business days or more before the payment is scheduled to be made. (2) If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (3) There is a stop payment fee that will be charged to you in effect at the time of each stop payment order.

b. Notice of varying amounts. 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.

c. 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 only in accordance with our Membership and Account Agreement.

9. LIABILITY OF INSTITUTION - 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 the form of available funds in your account to make the transfer.
- * If the Credit Union fails to receive necessary transfer data or the data received is erroneous or incomplete.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the automated teller machine where you are making the transfer does not have enough cash.
- * If the terminal or system 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.

* If the Credit Union has reason to suspect that there is unauthorized use on your account.

*There may be other exceptions stated in our agreement with you or as provided by applicable law.

10. CONFIDENTIALITY

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

*Where it is necessary for completing transfers,

* In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or

* In order to comply with government agency or court orders, or

* If you give us your written permission.

11. ERROR RESOLUTION

a. In Case of Errors or Questions about your Electronic Transfers

Telephone us at 314-621-4575 or 1 800-621-4828;

Write us at 1001 Pine Street St. Louis, MO 63101;

Or email us at memberserv@gmccu.org; 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.

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

* 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.

*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.

b. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly.

* If we need more time, however, we may take up to 45 days to investigate your complaint or question.

* If we decide to do this, we will issue provisional credit to your account within 10 business days (5 business days from notification of unauthorized VISA® Debit Card point-of-sale transactions unless determined that additional investigation is warranted and allowed by applicable law or regulation) 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.

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

d. We will tell you the results within three business days after completing our investigation.

e. 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.

12. ACCOUNT SAFETY

DO:

- > Check your accounts through Virtual Branch Home Banking online or through the Freedom 24 Audioline regularly to verify transaction activity.
- > Review statements as soon as they arrive (via mail or email) and notify us of any suspicious entries.
- > Sign up for alerts (where available).
- > Notify us immediately if there are unauthorized transactions on the account or the card is lost or stolen.
- > Be sure you are aware of where your card is at all times.
- > Take reasonable steps to protect your card from loss, theft, or unauthorized use.
- > Be cautious about giving anyone your card account number.
- > Review your receipts to make sure your full account information is not printed.
- > Keep the card in sight during a transaction and protect the card during use, particularly at ATMs.
- > Contact us if a new or replacement card does not arrive within a reasonable time or the packaging has been tampered with.
- > When you receive your card, immediately sign the signature panel.
- > Provide us with your up-to-date contact details.
- > Keep statements, receipts, and other financial information in a secure place and, when it is time to destroy them, use a shredder

DO NOT:

- > Keep the PIN with or near the card.
- > Use PINs that can be easily guessed such as your date of birth.
- > Disclose your PIN to other people including friends, family, and credit union employees.
- > Share either your card or your card details with anyone including your family and friends.
- > Leave receipts behind at an ATM or merchant.
- > Wait to report suspected fraudulent transactions-inform your credit union as soon as possible.

Gateway Metro Federal Credit Union 1001 Pine Street St. Louis MO 63101

Business Hours: Monday - Friday 7:00 AM to 5:00 PM and Saturday 9:00 AM to 12:00 PM

Telephone: 314-621-4575 Toll-Free 1-800-621-4828

Lost/Stolen Debit Card 1-800-472-3272

WITHDRAWAL OF SERVICES POLICY

I. Member services may be withdrawn for any of the following acts by the member:

- a. Any type of harassment, including sexual, ethnic, or racial harassment or racial or ethnic slurs, any overt sexual conduct, flirtation, advances or abuse.
- b. Making graphic or degrading comments about an individual or their appearance.
- c. Offensive or abusive physical conduct.
- d. The making of false, vicious or malicious statements about Credit Union employees, the Credit Union, its services, operations, policies, practices or management.
- e. The use of profane, abusive, intimidating or threatening language toward employees or fellow members.
- f. Any fraudulent, dishonest or deceptive activity involving Credit Union employees or services.

- g.** Intimidating or attempting to coerce or interfere with Credit Union employees and the performance of their duties.
- h.** Posting, defacing or removing notices or signs on the Credit Union premises.
- i.** Writing on Credit Union bulletin boards without management's authorization.
- j.** Theft or misappropriation of Credit Union funds or property.
- k.** Any violations of Credit Union security procedures.
- l.** Possession, use or being under the influence of drugs or alcoholic substances on Credit Union premises.
- m.** Fighting or possession of weapons of any kind on Credit Union premises.
- n.** Causing a loss or making known the intention to cause the Credit Union a loss by way of loan default, account overdraft, charged off loan, sharedraft loss, ATM loss, share account related loss, or otherwise.

2. Withdrawal of services may include:

- a.** Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.
- b.** Denial of services that involve personal contact with Credit Union employees.
- c.** Denial of access to the Credit Union premises.
- d.** Taking any other action permitted by the applicable Federal or State laws or the Credit Union's bylaws.

IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS: TRUTH IN SAVINGS

**From: Gateway Metro Federal Credit Union
1001 Pine Street
St. Louis, MO 63101-2014
(314) 621-4575**

I. GENERAL SHARES ACCOUNT & STARTING LINE ACCOUNT

Rate Information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ___ % with an annual percentage yield of ___ %. The dividend rate and annual percentage yield may change at any time.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded monthly.

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

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance required to open this account is \$5.

Minimum balance to obtain the disclosed annual percentage yield- You must maintain a minimum daily balance of \$101 in your account each day to obtain the disclosed annual percentage yield.

Addition limitations- You may make unlimited additions into your account.

Transfer Limitations- During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

2. SHARE DRAFT I ACCOUNT

Minimum balance requirements- No minimum balance requirements apply to this account.

Additional limitations- You may make unlimited additions into your account. No dividends are paid on this account.

3. SHARE DRAFT II ACCOUNT

Rate Information- The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ___ % with an annual percentage yield of ___%. The dividend rate and annual percentage yield may change monthly.

Nature of dividends- Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded monthly.

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

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance required to open this account is \$500.

Addition limitations- You may make unlimited additions into your account.

Minimum balance fee- If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$15 once during the statement cycle.

4. SHARE DRAFT III ACCOUNT

Rate Information The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ___% with an annual percentage yield of ___%. The dividend rate and annual percentage yield may change monthly.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded monthly.

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

31.

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance required to open this account is \$1,500.

Addition limitations- You may make unlimited additions into your account.

Minimum balance fee- If, during any month, your account balance falls below the required minimum balance, your account will be subject to a minimum balance fee of \$15 once during the statement cycle.

5. GATEWAY METRO FEDERAL CREDIT UNION MONEY MARKET FUND ACCOUNT

Rate Information- The dividend rates for this account are determined at the discretion of the board of directors. Tier 1- As of the last dividend declaration date, if your daily balance was \$100,000 or more, the dividend rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%. Tier 2- As of the last dividend declaration date, if your daily balance was \$50,000 or more, but less than \$100,000, the dividend rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%. Tier 3- As of the last dividend declaration date, if your daily balance was \$25,000 or more, but less than \$50,000, the dividend rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%. Tier 4- As of the last dividend declaration date, if your daily balance was \$10,000 or more, but less than \$25,000, the dividend rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%. Tier 5- As of the last dividend declaration date, if your daily balance was \$1,000 or more, but less than \$10,000, the dividend rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%. The dividend rates and annual percentage yields may change at any time.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded daily.

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

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance to open this account is \$1,000.

Minimum balance to obtain the disclosed annual percentage yield- You must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield.

Addition limitations- You may make unlimited additions into your account.

Transfer limitations- During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Fees and charges- If, during any statement cycle, you make more than three withdrawals or transfers by check, draft, or similar order to a third party, your account will be charged \$15 per withdrawal.

6. FUNDS AVAILABILITY POLICY FOR SHARE DRAFT I, SHARE DRAFT II, SHARE DRAFT III AND MONEY MARKET FUND ACCOUNTS

This describes your ability to withdraw funds at Gateway Metro Federal Credit Union.

Your Ability to Withdraw Funds- Our general policy is to allow you to withdraw funds deposited in your account on the first business day after we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit. 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.

Determining the Availability of a Deposit- The length of the delay is counted in 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 5 p.m. 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 5 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability- Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire Transfers

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- 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 or deposit at an ATM), funds from these deposits will be available on the second business day after the day we receive your deposit.

Check Deposits- The first \$200 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a local check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

Special Rules for New Accounts- If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Holds on Other Funds- If we cash a check for you drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those

funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdraw immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time period that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply- We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

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

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

Deposit at Non-proprietary ATMs- Funds from any deposits (cash or check) made at automated teller machines (ATMs) we do not own or operate will not be available until the third business day after the date of your deposit. This rule does not apply at ATMs that we own and operate. All ATMs that we own or operate are identified as our machines.

ACH & WIRE Transfers- This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfer as adopted in the state in which you have your account with us, or as adopted in New York if that state has not adopted UCC 4A. If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your period statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The credit union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution.

7. IRA CONTRIBUTION ACCOUNT

Rate Information- The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ___% with an annual percentage yield of ___%. The dividend rate and annual percentage yield may change at any time.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency - Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded monthly

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

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance required to open this account is \$25.

Addition limitations- You may make unlimited additions into your account.

Transfer limitations- During any statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of pre authorized or automatic payment or transfer, telephonic order or instruction, or home computer terminal transfer. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure.

8. HOLIDAY CLUB ACCOUNT

Rate Information- The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ____% with an annual percentage yield of ____%. The dividend rate and annual percentage yield may change at any time.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account annually.

Compounding frequency- Dividends will be compounded monthly.

Dividend Period- For this account type, the dividend period is annually. For example, the beginning date of the first dividend period of the calendar year is October 1, and the ending date of such dividend period is September 30. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period, and for the example above is September 30.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

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 place non-cash items (for example, checks) into your account.

Minimum balance requirements- No minimum balance requirements apply to this account.

Addition limitations- You may make unlimited additions into your account.

9. CLUBHOUSE CREW ACCOUNT

Rate Information- The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was ____ % with an annual percentage yield of ____ %. The dividend rate and annual percentage yield may change monthly.

Nature of dividends- Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Crediting frequency- Dividends will be credited into this account monthly.

Compounding frequency- Dividends will be compounded monthly.

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

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 place non-cash items (for example, checks) into your account.

Minimum balance to open- The minimum balance required to open this account is \$5.

Minimum balance to obtain the disclosed annual percentage yield- You must maintain a minimum daily balance of \$5 in your account each day to obtain the disclosed annual percentage yield.

Addition limitations- You may make unlimited additions into your account.

Transfer Limitations- During any statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic payment or transfer, or telephonic order or instruction, or home computer terminal transfer. No more than three of the six transfers may be made by check or draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure.

10. COMMON FEATURES

Bylaw Requirements- You must complete payment of one share into your Share Savings account(s) as a condition of admission to membership. The par value of a share is \$5.

National Credit Union Administration Insurance- This credit union is federally insured by the National Credit Union Administration.

Limits and Fees- Please refer to Gateway Metro Federal Credit Union's Schedule of Fees and Charges for fees and limitations.