

check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

2. Non -local checks. The first \$200 from a deposit of non-local checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the fifth business day after the day of your deposit. For example, if you deposit a \$700 non-local check on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Monday of the following week.

3. Local and non-local checks. If you deposit both categories of checks, \$200 from the checks will be available on the first business day after the day of your deposit, not \$200 from each category of check.

Special Rules For New Accounts - If you are a new member, the following special rules will apply during the first 90 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 ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 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 fifth business day after the day of your deposit.

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

Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for 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 Nonproprietary 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 UCC4A. 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 end 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

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

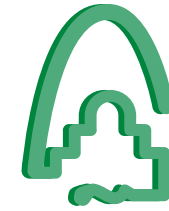
Insurance - This credit union is federally insured by the National Credit Union Administration.

Limits and Fees - Fees may be imposed on each check, draft item, ATM card withdrawal, and debit card withdrawal. Please refer to Gateway Metro Credit Union's Cost Account Information Brochure and Business/Organizational Account brochure for fees and limitations.

MEMBER LIABILITY

If your statement shows activity that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost 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 hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or PIN # has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us using the information on the front of this disclosure



IMPORTANT BUSINESS AND ORGANIZATION ACCOUNT INFORMATION FOR OUR MEMBERS

FROM

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

General Shares for Business and Organization Accounts

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 anytime.

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.

Additional limitations - You may make unlimited additions into your account. Additional fees may apply. **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 preauthorized 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.

Organization/Club Account

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

Additional limitations - You may make unlimited additions into your account. Additional fees may apply.

Premier Organization Account

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

Additional limitations - You may make unlimited additions into your account. Additional fees may apply. Monthly Service Fee \$_____.

Business Account

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

Additional limitations - You may make unlimited additions into your account. Additional fees may apply. Monthly Service Fee \$_____.

Premier Business 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. Additional fees may apply. Monthly Service Fee \$_____.

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.

FUNDS AVAILABILITY POLICY FOR ORGANIZATION/CLUB, PREMIER ORGANIZATION, BUSINESS, AND PREMIER BUSINESS ACCOUNTS

This describes your ability to withdraw funds at Gateway Metro 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 fifth 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

Other Check Deposits - The delay for other check deposits depends on whether the check is a local or a non-local check. To see whether a check is a local or a non-local check, look at the routing number on the check:

If the first four digits of the routing number are:
0810 0815 0865 2812 2819
0812 0819 2810 2815 2865

The check is a local check. Otherwise, the check is a non-local check. Some checks are marked "payable through" and have a four- or nine digit number nearby. For these checks, use the four-digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check, to determine if the checks are local or non-local. Our policy is to make funds from local and non-local checks available as follows.

1. Local checks. The first \$200 from a deposit of local 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