



WELCOME to Georgetown Kraft Credit Union. We are so glad you have joined us.

Your member card with your member number (*first number*) and checking account number (*second number used for direct deposits, if you opened one*) will soon arrive in the mail.

We are a **full-service financial institution** with a complete line of lending products such as **car and boat loans, mortgages, home equity lines, personal loans, VISA credit cards** and much more. We take great pride in being able to meet the lending needs of our members. We also have **free checking accounts, debit cards, online services, club accounts (for Christmas and vacation savings), kids' accounts, share certificates, and IRAs**. I hope you are already enjoying many of these services or will inquire about them at one of our offices.

It is our mission to provide unequalled service and products to our membership. The GKCU staff at any of our five locations will be happy to assist you in any way possible. **Now is a great time to be a member.** Again, welcome to GKCU and please do not hesitate to call on us. We look forward to building a great relationship.

Sincerely,

Kevin Owens, President/CEO

1379 N. Fraser Street

**MAIN BRANCH
GEORGETOWN**

SC 29440

843-546-8494

1530 Bourne Street

GEORGETOWN

SC 29440

843-436-6323

103 S. Morgan Avenue

ANDREWS

SC 29510

843-264-3677

488 Nelson Boulevard

KINGSTREE

SC 29556

843-354-2219

49 Jetty Drive

PAWLEYS ISLAND

SC 29585

843-979-1300

SHARE CERTIFICATES (CDS)

Allocate your money to a savings account for an extended amount of time, and earn higher interest than regular savings accounts. Minimum deposits and terms apply. Contact GCKU for a list of current terms and annual percentage yields.

INDIVIDUAL RETIREMENT ACCOUNTS

Talk with a GKCU employee to get your savings for the future started today with a tax-deferred savings in an IRA. Types include Traditional, Roth, and Educational. All IRAs are insured separately from other savings by the NCUA and penalties may incur for early withdrawal.

KRAFT CLASSIC CHECKING

Specifically designed for members ages 60 and over. Enjoy benefits like:

- One FREE box of checks a year*
- FREE Stop Payment Orders
- FREE Cashiers Check (1 per month)
- FREE Fax/Copy Services
- FREE Notary Services
- 10% Discount on Safety Deposit Boxes
- FREE Mailed Statements
- FREE Online & Mobile App Services
- FREE Remote Deposit
- Plus, receive .25% off** a loan rate if you sign up for autopay

CLUB SAVINGS ACCOUNTS

We've got the solution to help you reach your savings goals.

- Christmas Club Accounts
- Vacation Club Accounts
- Congratulations Club Accounts (wedding & baby shower registry)
- CU Save Kids Savings Accounts (ages birth to 15)

Contact GKCU for rates and terms.

*Upon the member's request, one box of basic checks during one year may be ordered at no cost to the member. (not to exceed current basic check cost). Additional costs associated with certain check designs are not covered and must be paid by member.

**The 1/4% discount is applied for qualified borrowers to GKCU's lowest Annual Percentage Rate (APR) at the time of application when payments are made through autopay. Applicable rates are based on individual creditworthiness and GKCU's loan policies and are subject to change without notice. Loans are subject to approval.

Online Services

convenience at its best



Life is easier with Online Services!

You've got enough to do during the day... work, school, grocery store, errands. At GKCU, we understand that and we want to help make life a lot easier with our FREE online services.

Designed to give you access at times most convenient for you, GKCU's online services help you stay connected to all of your GKCU accounts. And best of all, they are all FREE to you as a member of GKCU and completely secure. To find out more, simply ask any GKCU employee and start relaxing today!

Virtual Branch – Use your personal computer to check account balances, view history, transfer between GKCU accounts, make loan payments, reorder checks, and receive emails about special promotions.

E-Statements – Tired of waiting for your statement to come in the mail? With e-statements, you receive your statements via email. You can access all printed inserts also via our website so you'll never miss hearing from us!

Bill-Pal – Point, Click and Pay. GKCU has made paying your bills simple and more convenient through our FREE online bill paying service. After becoming a registered **Virtual Branch** user, you can enjoy the convenience and ease of paying all your monthly bills online. (*Tip:* You will need your checking account number located on bottom of your checks and the vendor account number and payee's address when establishing bill pay list.) And best of all, there is assistance available to you 24 hours a day, 7 days a week! You're in control of who you pay, how much and how often, either with one time payments or reoccurring payment options.

Mobile Services & Remote Deposit – On the go wherever you are. With GKCU's mobile services you can receive text messages about account activity or download our app to access account balances, transfer funds or deposit checks.

Shared Branching – It's like taking GKCU with you when you're out of town. Find participating credit unions across the nation that treat you like the valued GKCU member you are—even when in their branch.

Sign up and get your finances online today. Ask at any GKCU branch, click on the Online Teller button, or find Shared Branching locations at www.GKCU.org.



Mobile GKCU

quick reference guide

page one

**Texting, Smartphone, and Web Browser
access for your GKCU services**

Thank you for choosing GKCU's mobile options to keep you connected to your accounts whenever and wherever you are. GKCU's mobile choices allow you to view accounts and conduct transactions while you are on the go, after hours, or even on vacation. It's like having your own GKCU branch at your fingertips no matter where you are. Best of all, these features are free to GKCU members.

Signing up is simple. To register, sign up in the branch, contact a call center representative or register via our online teller. Visit our website at www.GKCU.org and click on the log-on to Online Teller button. From there you can set up an online account that can be used from any device to view accounts, transfer funds, make loan payments and pay bills.

Once you have enrolled for Virtual Branch, you can sign up for mobile services too. GKCU offers these options for your convenience:

Text Messaging (SMS) • Mobile Phone Website • Smart Phone App: *Mobile Money* • Text E-Alerts

*Please note mobile options are only available to members with a mobile phone capable of sending/receiving texts. Some mobile carriers may assess an additional charge for sending/receiving texts. All major mobile carriers can support GKCU mobile options but check with your carrier to ensure your phone plan will be able to support the banking service you choose. GKCU is not responsible for additional charges incurred as result of using mobile phone services.

TO REGISTER:

1. Enroll for Online Teller by visiting www.GKCU.org.
2. Go to Mobile Setup and click the Set Up button. Choose one or all the services you want to use and the accounts you want to access.
3. A text message will be sent to your mobile phone containing a unique activation code used to verify your phone number.
4. In Virtual Branch, enter the activation code sent to your phone. (this will associate that phone with your account).

DOWNLOADABLE APPLICATIONS:

for iPhones, Androids, and other Smart Phones

After enrolling for Virtual Branch, your smartphone can now become your own GKCU branch with our mobile app. Apps can also be downloaded from appropriate App Stores by searching Mobile Money or scanning the QR code on the front of this brochure.



APPLE STORE



GOOGLE PLAY

E-ALERTS TEXT SERVICE

Receive automatic notices concerning your account. You can set up alerts specific to activity you want to know about (i.e., account balance reaches threshold amount). You can receive messages to your mobile phone or your email address. You decide what alerts you want when registering for E-Alerts through Virtual Branch. If first time enrolling, you will receive an activation code to your mobile device; enter the activation code and click activate. (Standard text messaging rates will apply.)

continued...

GKCU Mobile App

quick reference guide

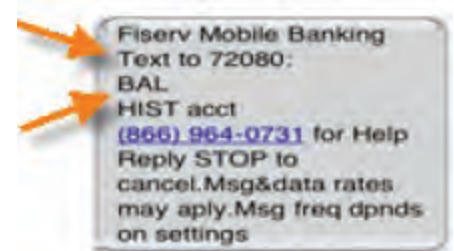
page two

Texting and Smartphone access
for your GKCU services

TEXT MESSAGING SERVICE (SMS)

Use to check balances, review recent account activity, and receive online alerts.

After enrollment (via Virtual Branch), a text "help" message will be sent with the short commands and short code to use the text messaging service. A short code is a shortened version of a phone number, usually 5–6 digits. It is recommended you add this short code to your contacts list.



Text messages are limited to 160 characters so reference this guide for abbreviated text commands:

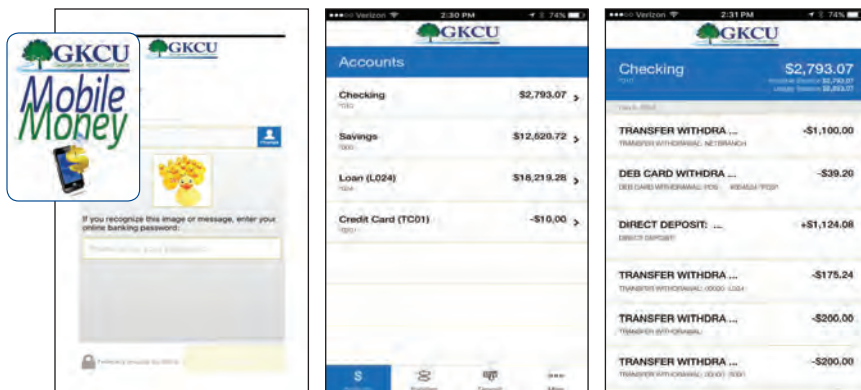
Account Balance: **B, BAL, BALANCE, BALANCES**

Transaction History: **STMT, TRAN, HIST (account nickname)**

Help: **HELP, HLP**

Stop Requests: **STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL**

Remember to specify which account (i.e. **TRAN SAV1**) or if other accounts from other financial institutions registered, be sure to include GKCU in front of keyword. If message ends with Reply Next, type **NEXT** or **MORE** to see more transactions.

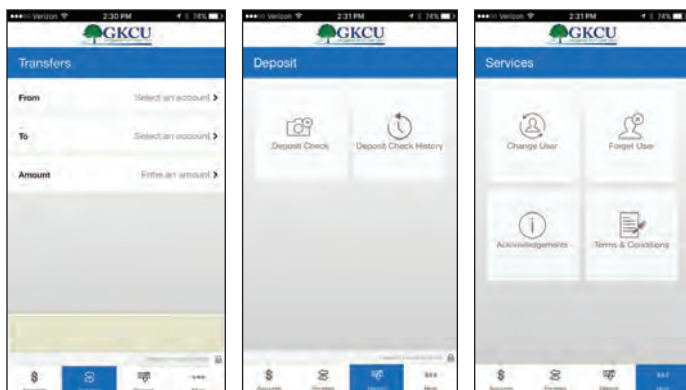


MOBILE MONEY APP

(for smartphones; available for download in app stores)

Use to check account balances, review recent account history, transfer money between accounts, and remotely deposit checks when you can't make it by a branch. After enrolling for Virtual Branch, go to your smartphone's app store and search for GKCU Mobile Money and download the app.

After download, you will need to enter your log in ID and password that you use for your Virtual Branch log in, and will see a list of your active GKCU accounts.



Select the transaction you wish to conduct: **TRANSFER, DEPOSIT, or MORE.**

Select Account which you wish to transfer money from and to and confirm transaction.

To deposit a check, click on **DEPOSIT** and take a photo of the front and back of check. Remember to endorse the check "FOR REMOTE DEPOSIT ONLY AT GKCU".

The **MORE** option allows you to sign up for InstaBalance (to check your balance without having to log in), switch users, update user identification and view the terms and conditions.

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Direct Deposit or ACH Withdrawals

Please establish or re-route the Direct Deposit or ACH Withdrawal per the instructions below.
(ACH Withdrawals not available on a Savings Account.)

Member Name:

Address:

City, State, ZIP Code:

Georgetown Kraft Credit Union
1379 North Fraser Street
Georgetown, SC 29440
Telephone: 843-546-8494

Savings Account

Checking Account

ABA/Routing Number: **253279099**

SAVINGS Account Number:

CHECKING Account Number:

Member Signature
(required if faxing/emailing):

GKCU Representative Signature:

Date:

	Date _____	
PAY TO THE ORDER OF _____	VOID	\$ _____
_____		_____ DOLLARS
GKCU 1379 N. Fraser Street Georgetown, SC 29440	FOR CHECKING ACCOUNTS ONLY	
MEMO _____		
⑆253279099⑆		⑈



Courtesy Pay

Request for Overdraft Protection coverage for certain ATM Withdrawals and Debit Card Purchases

Your Right to Request Overdraft Protection Coverage: We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a merchant, online or by telephone, unless you agree to overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks. Having overdraft coverage does not guarantee we will pay your overdrafts. If we (GKCU) decide to pay an overdraft, you will be charged fees as described below. Fee information, other options and contact information are listed below. Members are not eligible for Courtesy Pay until 18 years of age.

Overdraft Fees:

- We will charge a fee of **\$30.00** each time an overdraft is paid.
- There is no limit on the daily fees we can charge you for overdrawing your account.
- Fees may be amended from time to time. Please refer to the GKCU Rate and Fee Schedule included in the Truth-in-Savings Disclosure.

Other Ways We Can Cover Your Overdrafts: GKCU offers less expensive alternatives, such as linking your account to another account with us or an overdraft line of credit. Contact GKCU to learn more about these options.

How to Request Overdraft Coverage or Get More Information: To request overdraft coverage for your ATM withdrawals and debit card purchases or for information about other alternatives we offer for covering overdrafts, please contact us:

- Call 843-546-8494
- Visit any of our branch locations

If you want to authorize transactions that exceed your account balance for ATM withdrawals and debit card purchases, please complete and sign the section below. If you would like to Opt Out, also complete and sign. You may bring it to any branch, fax it to **843-546-0029**, or mail it to: **GKCU, 1379 N. Fraser St., Georgetown, SC 29440**

- OPT IN – sign below to receive this service.** I want overdraft coverage for my **ATM withdrawals and debit card purchases**. I understand that if I cause an overdraft, I will be charged a fee as stated in the Credit Union fee schedule, as may be amended from time to time. All other terms and conditions of your Cardholder and other agreements and disclosures with the Credit Union shall continue to apply.
- OPT OUT – for ATM withdrawals and debit card purchases.** You will be *opted out* of Courtesy Pay for ATM withdrawals and debit card purchases if you do not sign for Opt In.
- OPT OUT – for ALL transactions.** I *do not want* Courtesy Pay. I understand by opting out of Courtesy Pay, my transactions will overdraft with insufficient funds. I also understand if an overdraft occurs, I will incur an overdraft fee of \$30.00 from Georgetown Kraft Credit Union and I may incur returned-check fees from the merchant or receiving party. I opt out of Courtesy Pay on the following transactions:
- When I write a check
 - When I request an electronic fund transfer (EFT) to another account
 - When I make an Automatic Teller Machine (ATM) withdrawal
 - When I use my Georgetown Kraft Credit Union debit card to make a purchase

INELIGIBLE: ___ Minor ___ Multiple Shares ___ Rep Payee ___ Non-Profit ___ Conservator ___ Estate
___ 2 or more GKCU Charge-Offs

Account Owner's Name: _____

Account Owner's Signature: _____

Member Number _____

Account Number _____

Date _____



Protect your family against the unexpected.

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances.

This protection could cancel your loan balance or payments up to the contract maximums.

LifeGuard adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.

Purchasing protection is voluntary and won't affect your loan approval. It's simple to apply.



IN THE EVENT OF...	DEATH	DISABILITY	INVOLUNTARY UNEMPLOYMENT
WHAT HAPPENS...	<ul style="list-style-type: none"> Protected borrower passes away. 	<ul style="list-style-type: none"> A covered disability occurs due to injury or illness. 	<ul style="list-style-type: none"> A covered job loss occurs.
IT CANCELS THIS... up to the contract maximums	<ul style="list-style-type: none"> Your payments or loan balance. 	<ul style="list-style-type: none"> Your loan payments. 	<ul style="list-style-type: none"> Your loan payments.
YOU MAY BE ELIGIBLE IF YOU...	<ul style="list-style-type: none"> Have an eligible loan. 	<ul style="list-style-type: none"> Are a permanent employee who is actively working.* 	<ul style="list-style-type: none"> Are a permanent employee who is actively working.*

*Refer to the member agreement for a full explanation of terms and conditions.

ASK YOUR LOAN OFFICER TO PROTECT WHAT MATTERS MOST TO YOU.

continued...





Offered by **Georgetown Kraft Credit Union**

Our program as of: 10/01/2018

The table below is intended to provide a general description of the optional protection program for consumer loans.

Protection for Consumer Loans	LifeGuard	Disability	Involuntary Unemployment
Type of Cancellation	Balance Cancellation* Payment Cancellation**	Payment Cancellation	Payment Cancellation
Maximum Benefits	Up to \$50,000* The earliest of 3 months or \$3,000** The maximum benefit will reduce at age 70	The earliest of 24 months or \$24,000 per occurrence	The earliest of 6 months or \$3,000 per occurrence
Waiting Periods¹	N/A	14-Day Non-Retro for a Protected Event	14-Day Non-Retro for a Protected Event
Specified Period Limitation²	6-month pre-existing condition limit	6-month pre-existing condition limit	6-month benefit exclusion from date of loan or advance

Please refer to the Contract for complete terms and conditions of the program as additional eligibility requirements, conditions, and exclusions apply.

¹ With Retro plans, after satisfying the waiting period, benefits begin from the first day of loss. With Non-Retro plans, benefits begin after the waiting period has been satisfied. Refer to the Contract for complete details.

² Under the Contract terms, there are specific limitations for events that occur within a specified period immediately following the Effective Date of Protection for a loan or advance. Refer to the Contract for complete details.

*Applies to Life, Terminal Illness and Accidental Dismemberment

** Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Your purchase of Debt Protection with LifeGuard is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply.

Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with LifeGuard. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

Membership & 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 all funds, stop payment on items and transfer without the consent of the other owner(s). Any owner may pledge to us all or any part of the shares with 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). 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 are 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 number 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.
- 10. FUND TRANSFERS** — Except as amended by this Agreement, 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 may 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.

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. To cover overdrafts from your account, GKCU will attempt to pay drafts based on applicable services associated with your account in this order: 1) Overdraft Protection, if applicable, 2) Transfer from savings, with transfer fee, 3) Courtesy Pay, if applicable. If overdraft protection or courtesy pay are not linked to your account, and there are not sufficient funds in your savings to transfer, GKCU can opt to pay the draft and impose a non-sufficient funds fee per transaction. 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 computer 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. If we recredit 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 checks or drafts will lapse within 14 calendar days unless confirmed in writing within that time. 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; or (4) your account funds are subject to legal process or other claim. 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 online 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. 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.
 - 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. 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 post judgment 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.

Truth-in-Savings Disclosure

LAST DIVIDEND DECLARATION DATE: 4/22/2024

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Rates are subject to change at anytime at the discretion of the credit union.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share	.20% / .20%	Monthly	Monthly	Monthly	\$25.00	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
CU Save Age 0-14	.20% / .20%	Monthly	Monthly	Monthly	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.20% / .20%	Monthly	Monthly	Monthly	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	.20% / .20%	Monthly	Monthly	Monthly	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Share	.20% / .20%	Monthly	Monthly	Monthly	—	—	—	Average Daily Balance	—
Money Market	\$1,000 to \$9,999.99 .75% / .75%	Monthly	Monthly	Monthly	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account withdrawal limitations apply.
	\$10,000 to \$49,999.99 1.25% / 1.26%								
	\$50,000 to \$99,999.99 1.75% / 1.76%								
	\$100,000 to \$249,999.99 2.00% / 2.02%								
	\$250,000.00 or greater 2.50% / 2.53%								
Share Draft	.10% / .10%	Monthly	Monthly	Monthly	—	—	\$2,500.00	Average Daily Balance	—
Kraft Classic Share Draft	.10% / .10%	Monthly	Monthly	Monthly	—	—	\$2,500.00	Average Daily Balance	Account limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period.
For all accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, each dividend rate will apply only to that portion of the account balance within each balance range.
- NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.



3. **DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the day the Credit Union receives provisional credit. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.
5. **BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share, CU Save Age 0-14, Money Market, Share Draft, Kraft Classic Share Draft, and Congratulations accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
6. **ACCOUNT LIMITATIONS** — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Money Market accounts, you may make six (6) withdrawals from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Christmas Club accounts, you may make two (2) withdrawal from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Vacation Club accounts, you may make two (2) withdrawals from your account each year. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Kraft Classic Share Draft accounts, you must be 60 or older to open this account. For IRA Share and Share Draft accounts, no account limitations apply.
7. **FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.
8. **BONUS** — For Share accounts you will receive \$5.00 for opening an account for a new baby.
9. **MEMBERSHIP**—Share Condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below:

Par Share Value:	\$25.00
Number of Shares Required	1
Membership Fee	\$ 1.00
10. **RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure.

If you have any questions or require current rate information on your accounts, please call the Credit Union.

FEE SCHEDULE

SHARE ACCOUNT FEES	
Share Account Reopening Processing	\$25.00/Account
Christmas Club Account Withdrawal	\$5.00/Withdrawal after 2 withdrawals per year
Vacation Club Account Withdrawal	\$5.00/Withdrawal after 2 withdrawals per year
MONEY MARKET ACCOUNT FEES	
Excess Withdrawal	\$10.00, see Account Limitations
Account Service	\$10.00/Month if balance falls below minimum balance

SHARE DRAFT ACCOUNT FEES	
Insufficient Funds – Item Not Paid	\$30.00 / Item
Courtesy Pay – Item Paid	\$30.00 / Item
Returned Item	\$5.00/Item
Returned Item (NSF)	\$30.00/Item
Stop Payment	\$28.00/Item
Share Draft Printing	Prices may vary depending upon style
Check Copy	\$3.00/Check
NSF Transfer	\$6.00/Transfer
Account Reopen	\$25.00/Account

Truth-in-Savings Disclosure continued

OTHER SERVICE FEES (applicable to all accounts)									
Account Research	\$10.00/Hour								
Statement Copy	\$5.00/Statement								
Paper Statement	\$1.00/Statement Share accounts receive statements quarterly and Share Draft accounts receive statements monthly.								
Sales Draft Copy	\$3.00								
Items Sent for Collection	\$10.00/Item								
Wire Transfer: Outgoing / Incoming	\$30.00 / \$10.00 per Transfer								
Cashier's Check	\$5.00/Check								
Counter Checks	\$2.00/Page								
Stop Payment for Cashier's Check	\$ 5.00 – Under \$2,500.00 \$12.50 – \$2,500.00 or more								
Inactive Account	\$5.00/Month after 1 year and account under \$100.00								
Membership Closure	\$10.00 if closed within 6 months								
Undeliverable Mail	\$5.00								
Tax Levy	\$50.00								
Account History Printout	\$5.00/Month								
Manual ACH Posting	\$5.00/Posting								
Check Cashing for members who only have a Share account and a balance less than \$100.00	<table border="0"> <tr> <td>\$0.00 – \$100.00</td> <td>No Charge</td> </tr> <tr> <td>\$100.01 – \$1,000.00</td> <td>\$5.00</td> </tr> <tr> <td>\$1,000.01 – \$2,500.00</td> <td>\$10.00</td> </tr> <tr> <td>\$2,500.01 or greater</td> <td>\$25.00</td> </tr> </table>	\$0.00 – \$100.00	No Charge	\$100.01 – \$1,000.00	\$5.00	\$1,000.01 – \$2,500.00	\$10.00	\$2,500.01 or greater	\$25.00
\$0.00 – \$100.00	No Charge								
\$100.01 – \$1,000.00	\$5.00								
\$1,000.01 – \$2,500.00	\$10.00								
\$2,500.01 or greater	\$25.00								

ELECTRONIC FUNDS TRANSFER FEES					
Debit/ATM Withdrawals, Inquiries, Transfers From Applicable Accounts (Non- GKCU ATMs Only)	\$1.00/Each transaction after 2 per month				
Debit/ATM NSF	\$30.00/Item				
Debit/ATM NSF Transfer	\$6.00/Transfer				
EFT NSF	\$30.00/Item				
EFT NSF Transfer	\$6.00/Transfer				
Instant Issue Visa Card	\$5.00				
Mailed Visa Card Replacement	\$15.00				
FedEx Rush Order Mailed Card	\$30.00 plus card cost				
SAFE DEPOSIT BOX					
3" x 5" x 24" Box	\$20.00/Year				
3" x 10" x 24" Box	\$35.00/Year				
5" x 10" x 24" Box	\$45.00/Year				
10" x 10" x 24" Box	\$80.00/Year				
Change of Lock	Replacement cost				
Drilling of Box	Replacement cost				
Box Rental Late Payment	\$5.00				
ELECTRONIC FUNDS TRANSFER SERVICES: LIMITATIONS, FEES AND OTHER IMPORTANT INFORMATION					
PIN Limits:	<table border="0"> <tr> <td>Online</td> <td>\$1000.00/24 hours</td> </tr> <tr> <td>Offline</td> <td>\$250.00/24 hours</td> </tr> </table>	Online	\$1000.00/24 hours	Offline	\$250.00/24 hours
Online	\$1000.00/24 hours				
Offline	\$250.00/24 hours				
Online Transaction Processing	Immediate processing unless system is in store mode				
Signature Based Limits	\$2,500.00 up to 72 hours				
Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online on the transaction date on or before 2:00 p.m. (EST)				
Bill Payment Limits	\$10,000 / Transaction				
Home Banking:	<table border="0"> <tr> <td>Online</td> <td>No limits</td> </tr> <tr> <td>Offline</td> <td>No access</td> </tr> </table>	Online	No limits	Offline	No access
Online	No limits				
Offline	No access				
Message Pay Convenience Fee	\$4.99 / transaction				

LOCATIONS

1379 N. Fraser Street

**MAIN BRANCH
GEORGETOWN**

SC 29440

843-546-8494

1530 Bourne Street

GEORGETOWN

SC 29440

843-436-6323

103 S. Morgan Avenue

ANDREWS

SC 29510

843-264-3677

488 Nelson Boulevard

KINGSTREE

SC 29556

843-354-2219

49 Jetty Drive

PAWLEYS ISLAND

SC 29585

843-979-1300

Privacy Policy and Agreement

Trust has always been the foundation of our relationship with our members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement, the terms "we," "our," or "us" mean Georgetown Kraft Credit Union; and the terms "you" or "your" mean all members, consumers, borrowers and guarantors.

1. The Types of Information We Collect. We only collect information about our members for lawful purposes, or as otherwise required by applicable law. We collect information about members from the following sources: a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, address, phone number, social security number, financial data, birth date, gender and other information; b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household or homeownership.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements and other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

The Credit Union's Web Site. We may also collect information from "cookies," which are electronic files that capture information about you when you access our online services. However, this information is only used to facilitate the internal processing of your request or to facilitate the ease of using our web site. We do not disclose cookie information to nonaffiliated third parties. For more information on how we use cookies and keep your information confidential, see #8 below.

2. The Types of Information We Disclose. To benefit our members, and former members, we only share the information described in the section above within the Credit Union which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties described in this paragraph including other financial institutions with which we have joint marketing agreements, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home banking; for assistance in making loans, loan underwriting; processing loan applications; appraising collateral, statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies such as CUNA Mutual Insurance Society and Members Financial Services offered through CUNA Brokerage Services, Inc. that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling, retail automobile sales and travel services to you. We may report information about your account(s) to third parties such as credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactions or other defaults on your loan and share/share draft account(s) may be reflected in your credit report. We may also share information when permitted by applicable law.

3. Security. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products and services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

4. Notices and Joint Relationships. Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

5. Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than expressly required by applicable law.

6. What members can do to help. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling on behalf of the credit union and asks for your account number, you should be aware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

7. Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

8. How does GKCU collect information about you through its Internet website(s) and what is done with that information? We consider your privacy and the confidentiality of your business with us to be paramount in the trust you place in us. When we do collect information about you, it is to facilitate our relationship. We use two methods for collecting and using information:

- a. Through online forms on the website(s) from data you provide when requesting products, services or information from us. Some examples include loan applications, personal information updates and Internet communications from you.
- b. By using small client-side files that reside on your computer called cookies, of which we use two types:



- i. Session cookies that expire at the end of your browsing session. For our purposes these are generally used by Fiserv Galaxy Plus to facilitate the internal processing of the transactions you conduct through the service.
- ii. Persistent cookies that expire at a date determined by us. These cookies are generally used to help us measure the effectiveness of our advertising campaigns and do not contain any personally identifiable or confidential information. They can also be used to help you personalize your experience on our website(s) should we choose to offer such a service.

Under no circumstances can a website other than those from our domain read or interact with the cookies created by our domain and we do not share any data we may collect from cookie information that can be personally identifiable. For more information about cookies and how they work, visit: <http://www.ufaq.org/navcom/lyncookie.html> or <http://www.microsoft.com/info/cookies.htm>

9. **Beware of Phishing.** "Phishing" scams often come as official-looking e-mail that appears to have come from your credit union, bank, credit card company, or eBay, etc. The e-mail usually says that there is something wrong with your account or that they need to verify your information. These messages have been forged and are fraudulent. Your credit union, bank, credit card company, etc., will not contact you by e-mail to verify your information or inform you that you have a problem with your account. You should just delete these messages; never reply to them and never follow their instructions. For further information you may wish to review the information provided at the following links: How not to get hooked by a 'Phishing' Scam: From the Federal Trade Commission – <http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm> or Privacy: Tips for Protecting Your Personal Information: From the Federal Trade Commission – <http://www.ftc.gov/bcp/online/pubs/alerts/privtipsalrt.htm>.

FACTS WHAT DOES GEORGETOWN KRAFT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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

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

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

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

How? All financial companies need to share member/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member/customers' personal information; the reasons Georgetown Kraft Credit Union chooses to share; and whether you can limit this sharing.

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

Questions? Call (843) 546-8494 or write to us at Georgetown Kraft Credit Union, 1379 N. Fraser Street, Georgetown, SC 29440



What we do

<p>How does Georgetown Kraft Credit Union protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Georgetown Kraft Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Non affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Georgetown Kraft Credit Union does not share with non affiliates so they can market to you, except for our joint marketing arrangements.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial service providers</i> ▪ <i>Insurance products and other companies that provide consumer discount programs.</i>

OPT-OUT RESPONSE FORM

I am exercising my right to opt out of nonpublic information disclosure as permitted by law.

Name: _____ (Anyone listed on the account may elect to opt out on behalf of all account holders)

Account Number: _____ Please list any additional account numbers for which the opt-out will apply.

1. _____
2. _____
3. _____

Mail to: Georgetown Kraft Credit Union, 1379 N. Fraser Street, Georgetown, SC 29440

INTRODUCTION

Regulation CC (12 CFR 229) implements the Expedited Funds Availability Act. It affects transaction and similar accounts that facilitate payments or transfers to third persons. This means that transaction accounts such as checking accounts and business checking accounts are covered under the regulation, and the Credit Union must follow the specified funds availability schedules, disclosure requirements, return rules, and other provisions. Accounts such as regular savings accounts, money market deposit accounts, and time deposits are not covered under the act. Regulation CC applies to both consumer and commercial accounts.

It will be the policy of our Credit Union to comply with the requirement of Regulation CC and with all state laws regarding funds availability; however, in general Regulation CC preempts state law unless the state law provides for faster availability.

FUNDS AVAILABILITY POLICY

The purpose of this policy is to describe **Georgetown Kraft Credit Union** check hold policy for transaction accounts. The Credit Union's objective is to make funds available as expeditiously as good business practices mandate.

The length of delay is counted in business days from the business day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. Monday thru Thursday and 5:30 p.m. on Friday or on a day we are not open, we will consider the deposit was made on the next business day.

The Credit Union will begin to accrue interest on deposits to interest-bearing accounts on the day the Credit Union receives the deposit.

Same-Day Availability

Funds from the following deposits are available on the business day of deposit:

- All electronic payments, such as direct deposits and wire transfers
- Checks drawn on the Credit Union, if funds are available in the account
- Cash deposits
- U.S. Treasury checks made payable to the account holder

Next-Day Availability

Funds from government checks (local and state) are available the next day as long as the check is made payable to the account holder. If the check is not made payable to the account holder, then a two-day waiting period will apply.

If the deposit is made in person to one of the Credit Union's tellers, funds from the following items are also available on the first business day after the day of deposit:

- Cashier's checks, certified checks, and teller checks that are made payable to the account holder
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. postal money orders, if these items are payable to the depositor

If the deposit is not made in person to one of the Credit Union's tellers (for example, if the deposit is made through the mail or at a night depository), funds from these deposits will be available on the second business day after the day of deposit.

Other Checks

The Credit Union will make the first \$225 from a deposit of other checks available on the first business day after the day of the deposit. The remaining funds will be available on the second business day after the day of the deposit.

Longer Delays

Availability may be delayed for longer periods under the following circumstances:

- The Credit Union believes a check will not be paid.
- Deposited checks total more than \$5,000 on one day.
- Returned unpaid checks are redeposited.
- An account has been overdrawn six times or more in the last six months.
- Emergencies, such as failure of communications or computer equipment.

The Credit Union will notify affected customers if the Credit Union delays their ability to withdraw funds for any of these reasons. The Credit Union will tell affected customers when the funds will be available. If the notice is given in person, the customer will be asked to sign the notice of hold form.



New Account Rules

Special rules apply during the first 30 days after an account is opened. An account is not new if the customer has had another transaction account at the Credit Union for more than 30 days. If the customer has had authorization only to sign on a corporate account and then opens a new consumer account, it is considered a new account for purposes of Regulation CC. Funds from electronic direct deposits and cash will be available on the day of deposit.

Funds from wire transfer deposits and the first \$5,000 of a day's total deposit 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 deposit if checks are payable to the depositor. The excess over \$5,000 will be available on the ninth business day after the day of deposit. If the deposit of these checks (other than a U.S. Treasury check) is not made in person to one of the Credit Union's employees, the first \$5,000 will not be available until the second business day after the day of deposit.

Funds from checks will be available on or by the tenth business day after the day of deposit.

Holds on Other Funds

If the Credit Union cashes a check or accepts for deposit a check drawn on another depository, the Credit Union may make funds immediately available but delay the availability to withdraw a corresponding amount of funds on deposit in any account the depositor has with the Credit Union. Held funds will be available according to the Credit Union's check hold policy stated elsewhere in this Regulation CC policy.

When the Credit Union Will Pay Interest on Deposits

The Credit Union will begin to accrue interest on deposits to interest-bearing accounts on the day the Credit Union receives the deposit. Deposits are considered deposited on the same day when received at a teller station or proprietary ATM. They are considered deposited when they are removed from night depositories, lock boxes, and nonproprietary ATMs. When deposits are sent through the mail, they are considered deposited when received by the Credit Union.

All Credit Union employees with duties that involve the requirements of Regulation CC will be trained by the compliance officer annually and will have written procedures in their departments regarding the provisions that relate to their job duties.

Substitute Checks

We will include in our policy the disclosures required for substitute checks. The notice will state:

That a substitute check is the legal equivalent of an original check, and the consumer's credit rights that apply when a consumer in good faith believes that a substitute check was not properly charged to his or her account.

In order to take advantage of the safe harbor in Regulation CC, we will use model form 12 CFR 229, Appendix C to Part 229 for this disclosure.

The board of directors approved and adopted this policy on July 18, 2011.

Electronic Funds Transfers Terms & Agreement

VISA® Debit Cards • Automatic Payments & Deposits • Mobile & Web-based Transactions

Thank you for using Georgetown Kraft Credit Union's Electronic Funds Transfer options for your financial needs. As a full-service financial institution, we are proud to provide products that make our members' lives easier. Please refer to the following terms and conditions when using your electronic access to your GKCU accounts.

VISA® Debit Cards: The GKCU VISA Debit Card is one of the best financial tools that you could use for everyday transactions and ATM withdrawals. The VISA Debit Card can be used as an ATM card for cash withdrawals and a VISA Debit Card, which deducts funds from your checking account, for store purchases such as groceries, gas and clothes or anywhere VISA is accepted. The VISA Debit Card is fully protected by GKCU and Verified by VISA, which protects you with every online purchase.

Internet Access: With Virtual Branch, your computer becomes your own personal GKCU branch. Password protected and fully secure, you can check balances, view e-statements and account history, transfer funds, make GKCU loan payments, reorder checks and stop payments on drafts.

Mobile Money: With GKCU's mobile app Mobile Money, you can access your accounts from your smartphone to check balances, transfer funds, remotely deposit checks and make loan payments.

Bill Pay: Never have to find a stamp again with GKCU's free online bill pay service. Convenient and secure, your bills can be paid with a simple point and click from your computer.

Shared Branching: Stay connected to GKCU even when you're away from home. With Shared Branching, you can visit participating credit unions to do real-time transactions with your account. Visit our website for a list of participating credit unions.

Should you have any questions or problems regarding any GKCU electronic device, please feel free to contact any of our branches. Thank you again for allowing us to serve your financial needs.

TERMS & CONDITIONS

1.) This agreement defines your and GKCU's rights and responsibilities with respect to transactions. You understand that all agreements and rules and regulations applicable to your accounts and account services, as set forth in your Membership Agreement and otherwise, remain in effect and apply to this Agreement, except as specifically modified herein. You agree to abide by this Agreement and all rules, regulations and instructions of GKCU and the networks relating to the use of any card and/or Access Device, as amended, modified or revoked. GKCU may not offer all services discussed in this Agreement at this time.

a.) Definitions: The words "you" or "your(s)" mean everyone who signs any Account Card or is authorized to make Transactions regarding your account(s) as provided herein or by governing law, including any account service(s). "We," "us," or "our" means Georgetown Kraft Credit Union or GKCU. "Access Device" means any card, electronic access device and/or any codes, passwords or personal identification numbers (PINs) that we issue to allow you to access and/or use any account or other services.

"Transaction" or "transactions" means any deposit, order, transfer, payment, purchase via POS transaction or other withdrawal or other instruction relating to any account or account service provided by GKCU.

"Authorized user" means any person who has actual, implied or apparent authority, or to whom any owner has at any time given any information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. If you authorize anyone to use your access devices, that authority shall continue until you specifically revoke such authority by notifying GKCU in writing or as required by applicable laws. If you fail to maintain the security of these access codes and GKCU suffers a loss, we may terminate any or all of your account services immediately.

This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a power of attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us.

b.) **Inappropriate Transactions.** You warrant and agree that you will not use any GKCU Accounts or Services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Third-Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. GKCU may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within GKCU's control and that GKCU will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold GKCU harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

c.) **Transaction Limitations and GKCU's Business Days.** Except as may be otherwise specifically provided in our Agreements, all transactions after our "daily cut-off time" and made on days that are not our business days as set forth in the Funds Availability Agreement will be treated, transmitted, recorded, etc. as applicable and appropriate as if received on the next business day that we are open. Deposits, orders, instructions, requests, etc., received by mail, electronically, at an unstaffed facility, or outside depository will be processed and credited only when actually received by us, and we shall have no responsibility until we actually receive the item. See Item 15 for GKCU business day disclosure.



d.) Temporary Holds. To facilitate certain electronic transactions, we may place temporary holds on funds in your accounts. These holds may be for periods of 36 hours or more, and are used to protect GKCU. GKCU can neither control the parties with whom you do business nor regulate the processing of transactions through the commercial networks used to facilitate your transactions; therefore, transactions may be processed after the expiration of any such temporary holds, and it is your obligation to ensure that sufficient funds are on deposit at all times to cover your transactions. Refer to "Daily Limits" at end of the agreement.

2.) Types of Electronic Funds Transactions. The Electronic Funds Transactions we are or may be capable of handling in the future are indicated below. Some of these services may not apply to your account(s) and/or some of these services may not be available at all terminals.

a.) Automatic Teller Machines (ATMs). GKCU may issue to you an ATM card and Personal Identification Number ("PIN") to be used to make transactions. You can use your ATM card at GKCU's ATM to:

- Withdraw cash from the account(s) designated in your Membership Application ("application");
- Check the balances in the account(s) designated in your Application (this is called an "inquiry"); and
- Transfer funds between account(s) designated in your Application.

b.) Debit/Point-of-Sale Transactions. If we approve your Application for a VISA Debit Card, POS/ATM Debit, or other electronic Access Device, you may use your Card/ Access Device to purchase goods and services at point-of-sale (POS) terminals designated by GKCU and anywhere participating merchants honor your Card/Access Device. Transactions hereunder will be covered by funds deducted from your primary share draft account. Subject to the limitations in the Funds Availability Agreement, you may pay for goods and services (or make certain other transfers if the merchant is a financial institution) at applicable terminals up to the available balance in your designated checking account and any available credit under your applicable overdraft line of credit, and cause that account to be debited for the amount of those purchases. Your available balance in that account may be reduced by the amount of any transaction as soon as the merchant has received authorization from us, even if the documentation evidencing the transaction has not yet been received and processed by us. A merchant is not required to receive prior authorization from us on every transaction. When the documentation has cleared through us, any hold placed on your account for the amount of the purchase or other transactions will be released and your account debited for that amount. NOTE: Cards designated as ATM only may not be used at POS or other non-ATM terminals.

c.) Preauthorized Transfer Services. You can authorize the following transactions without the use of an Access Device issued by GKCU: (1) Payments: You can make payments on your loans with GKCU directly from your primary share or primary checking accounts; (2) Within Credit Union Transfers: You can arrange to transfer funds between your primary share and primary checking accounts. By separate application, you can arrange to transfer funds from your accounts to the account(s) of other members; (3) Direct Deposits and Payments: You can authorize persons or companies to make direct deposits or withdrawals to or from your share or checking accounts for payroll, pension, social security and other types of deposits or payments. You may give other persons or companies written or oral permission to transfer payments from your GKCU accounts through "ACH" or other electronic means. Such agreements or arrangements are solely between you and the other person or company. GKCU shall have no responsibility or liability to you for any such transactions. Thus, you should exercise caution in providing such authority and/or information to access your accounts to others. The authority or information you give to others hereunder applies to all "ACH" or other electronic transactions, whether evidenced by any type of writing or converted to a written instrument by the other person (and/or their agents). All such transactions are deemed to be authorized by you.

d.) Electronic Check Conversion-Types of Transfers: Your check or information you convey to a third party can result in an electronic funds transfer. This can happen in several ways.

For example:

- You can purchase goods or pay for services and other bills and authorize a merchant or service provider to convert your check into an electronic funds transfer.
- At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event that the check is returned for insufficient funds and/or other fees. Paying such a fee electronically is an electronic funds transfer.
- Your authorization to make these types of electronic funds transfers may be expressed in writing, implied through the posting of a sign or your participation in the initiation of the processing of the transaction. This can also happen when you provide information from your check or account to another telephone, Internet or otherwise, who then converts the information given to an electronic transaction, ACH or otherwise.
- You agree that any such transaction is subject to all applicable terms and conditions set forth in this Agreement.

e.) Virtual Branch (Modem-to-Modem Dial-Up, Internet Connection): If we approve the Virtual Branch Service, you may access your accounts through a personal computer (PC) with an Access Device. You must use your access code along with your account number to access your accounts. You may use the Virtual Branch service to: 1) Change your access code. 2) Obtain account information related to any of your savings and loan accounts regarding current balance, checking history, savings dividends and rates, loan interest and payoff amounts, payroll and automatic deductions. 3) Make transfers to or from your Share, Deposit, Transaction, Money Market, Checking or such accounts you have authorized in writing prior to such transfer request. 4) Request advances on your personal or home equity lines of credit loans, deposit the proceeds in any of your accounts or have the proceeds mailed to you at the mailing address listed on your account. 5) Withdraw funds from savings, checking and line of credit accounts by check made payable to you and mailed to you at your mailing address. 6) Make loan payments from any savings or checking account to any loan account of yours (except mortgage loans). 7) Issue third-party checks under Bill Payment Service.

f.) Insufficient Funds Transactions: If your Account balance is insufficient to cover any transaction(s), we may treat these transactions as insufficient funds transactions or as overdraft requests if you have an approved overdraft protection plan with us. GKCU reserves the right to refuse any transaction if you do not have an approved overdraft protection agreement with us, which decision shall be in GKCU's sole discretion.

g.) Electronic Processing and Transactions: Due to the processing systems for electronic transactions used in the United States and by us, a payment or other transaction may be effective/posted before we are open for business on the date scheduled for the payment or other transaction. Therefore, you are responsible for ensuring that your account(s) have sufficient balances as applicable for the scheduled payment/transaction one business day prior to the date scheduled. If a payment is due on a Saturday, Sunday or Federal holiday, the payment will occur on the first business day after the due date. In these cases, you should plan to have the payment initiated on the last business day before any of these days in order

to ensure your payment is made on time. You may not make payments and/or transactions to a federal, state or local governmental or tax unit, or pay child-support or alimony, or make payments to other categories of payees that we establish from time to time using our electronic services.

3.) General Rules for Using Your Access Devices. You acknowledge and agree to the following:

- Your Access Devices are for personal use only. You agree not to allow another person to use your Access Devices.
- You agree not to reveal your PIN/Password(s) to another person and WILL NOT write your PIN/Password(s) on any Access Device. You are responsible for all Transactions made by you or anyone else who uses your Access Devices with your knowledge and consent. You are also responsible for unauthorized use of your Access Devices to the full extent allowed by applicable law. In addition, any person other than yourself who uses your Access Devices is responsible for all Transactions they make and for all Transactions made by others with their permission. This does not limit your own responsibility. You agree to be responsible to maintain your Access Devices with maximum security.
- You authorize GKCU to debit/credit your accounts for all Transactions as if each Transaction were signed by you. Further, you agree that by acceptance or use of your Access Devices, GKCU is authorized to pay from any account necessary to satisfy any Transaction, fee or service charge that results from the use or misuse of your Access Devices.
- You acknowledge that your Access Devices remain GKCU's property and agree to surrender your Access Devices to GKCU or its agent upon demand or through retrieval by any other method.
- You agree to use caution when using any ATM or other electronic terminal or device to complete any Transaction contemplated by this Agreement. You further agree that GKCU shall have no responsibility to you or any user, or be liable for any personal injury or property damage, which may occur as a result of any act before, during or after a Transaction or other visit to any ATM or other electronic terminal location. You or any user assume the risk of nighttime use of any ATM or other electronic terminal location or other electronic banking device.
- An Access Device may be issued to any member or joint owner of legal age when qualified under the rules, regulations, and bylaws of GKCU. Only one Access Device may be issued to each member or joint owner.
- If your Access Device is lost or stolen, you agree to notify GKCU immediately upon discovery of such loss or theft. Replacement of an Access Device may be issued by us at the cost set forth in the Truth-in-Savings Disclosure. You agree to pay GKCU the fee in effect at the time for all copies that you request from us.
- GKCU shall not be responsible for the use or condition of any ATM or other electronic banking terminal or device it does not own. Further, GKCU will not be responsible for any failure of an ATM or other electronic banking terminal or device to function except as specifically provided for by law.
- GKCU reserves the right to add or delete ATM or other electronic terminal locations or other electronic banking devices as it deems necessary.
- You agree to hold GKCU harmless in its pursuit to locate, apprehend and prosecute unauthorized use of any Access Device issued by GKCU, and you agree to assist GKCU in these efforts.
- GKCU reserves the right to make any changes in the daily withdrawal limits it deems necessary.
- GKCU is not liable for any claims you may have against a merchant, company or other financial institution arising from use of your Access Device.
- GKCU cannot stop payment on any point-of-sale Transaction.
- **Additional Charges for Transactions in a Foreign Currency and "Cross-Border" Transactions. Currency Conversion Fee:** If you effect or authorize a transaction with your Access Device in a currency other than US Dollars, VISA will convert the charge into a US Dollar amount. The VISA currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate selected by VISA, as applicable. The exchange rate VISA uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of the purchase or the date the transaction was posted to your account. A Currency Conversion Fee of up to 1% will be applied to transactions that are converted from foreign currencies to US Dollars. **Cross-Border Transaction Fee:** In addition, VISA charges us a Cross-Border Assessment up to 1% on each transaction on all cross-border transactions regardless of whether there is a currency conversion. For purposes of this Section, "cross-border transaction" shall include both (a) transactions initiated in a foreign country which are subsequently settled in the United States, and (b) transactions initiated in the United States but which are ultimately settled in a country outside of the United States. GKCU will assess these fees to you to reimburse it for the fee it is required to pay for each of your transactions subject to these terms. The Cross-Border transaction fee will be shown separately on your periodic billing statement. The Currency Conversion Fee, if it applies to the transaction, will be included in the transaction amount posted on your statement.
- You agree that by acceptance or use of an Access Device, or other Electronic Funds Transfer Services, GKCU is authorized to pay from any account you have, jointly or otherwise, with GKCU any amount necessary to satisfy any transaction, fee or service charge that results from your use or misuse of such services.
- You will not obtain any Access Device(s) to make transactions on your accounts with us that is not issued or approved by us.
- Merchants and others who honor the VISA Debit Card or related Access Device(s) may give credit for returns and adjustments, and they will do so by initiating a credit with us, and we will credit that amount to your account.
- You understand that you must keep your share and share draft account open in order for your applicable electronic services to remain valid. You agree to return all Access Devices if you close your account(s), or upon our request.
- Your PIN will come by mail approximately three (3) days after you receive your card. Please keep the number in a private place. The PIN will allow you to use your VISA Debit Card at any ATM or Point-of-Sale merchant bearing the VISA, STAR, Cirrus or CO-OP logos.
- Keep your VISA Debit Card in a safe place. Notify GKCU immediately if you lose or misplace your card. We do not recommend using your VISA Debit Card to make travel reservations with hotels, car rental companies, airlines, etc., due to the \$2500 up to 72-hour limit and the holds placed on your account. Use a credit card to make reservations.

4.) Making ATM Transactions. Your PIN will allow you to identify yourself when making an ATM transaction. The presentation of your ATM card together with the input of your PIN constitutes your authorization to GKCU to make transactions. You agree to follow all instructions for use of ATMs accessible by your ATM card. Difficulties or complaints concerning the use or condition of any ATM should be reported directly to GKCU. Security or safety measures should be reported directly to the owner of any ATM not owned by GKCU.

*Note: GKCU does not accept deposits at ATM facilities.

5.) Termination and Amendment. GKCU reserves the right at any time to terminate your right to make Transactions and to retrieve or ask for the immediate return of any Access Device it deems necessary without prior notice to you. If notification is required by law, notice will be mailed to you at the address shown on GKCU's share account records. It is the obligation of each member to provide new addresses to GKCU. In addition to the foregoing, the following terms apply to the termination of Virtual Branch services:

Your Right to Terminate. You may cancel your Virtual Branch service at any time by providing us with written notice by postal mail, fax, email or in person (please remember that email is not secure; do not include account numbers or personal information). Your access to Virtual Branch will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

Our Right to Terminate. You agree that we can terminate or limit your access to VirtualBranch for any of the following reasons: (1) Without prior notice, if you have insufficient funds in any one of your GKCU accounts; Virtual Branch may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits; (2) Upon 3 business days' notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account and (3) Upon reasonable notice, for any other reason in our sole discretion.

6.) Access Device Revocation. Any Access Device issued by GKCU may be revoked without notice to you in the event that any of the following conditions occur: A) Overdrafts occur as a result of insufficient or uncollected funds on an account. B) Any transaction that occurs on your account(s) which results in a monetary loss to GKCU. C) Loan, VISA® or other delinquency with GKCU. D) Forced closure of a share or share draft account at GKCU due to misuse. E) Special balance requirements, if any, are not maintained by you. F) Any other situation in which GKCU deems revocation to be in its best interest.

7.) Transaction Fees. You are allowed to initiate at any terminal, ATM, or other access means owned by GKCU or the following networks: CIRRUS, ACCEL, CO-OP. You may be charged certain transaction and other fees as set forth in the Truth-in-Savings Disclosure, which will be automatically debited from your share or checking account(s). GKCU reserves the right to establish and maintain transaction fees and charges, which may be modified from time to time.

*Note: Owners of non-credit union ATMs may charge fees in addition to any fees disclosed in the Truth-in-Savings Disclosure. These fees are generally called a "surcharge." This is not a fee charged by GKCU; however, any such fee will be paid from your account(s).

8.) Service Limitations, Limitation on Frequency and Dollar Amounts of Transactions. Transfer Limitations.

General limitations governing the amount and number of transactions are set forth in the Truth-in-Savings Disclosure. In addition, the following limitations also govern your use of these services:

a.) General Limitations / Applicable Accounts. For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any statement period. Of these six (6), you may make no more than three (3) transfers to a third party by check, draft or debit card. A preauthorized transfer includes any arrangement with GKCU to pay a third party from the member's account upon oral or written orders, including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make in the following manner: 1) transfers to any loan account with GKCU; 2) transfers to another GKCU account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail, or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, GKCU may refuse or reverse the transfer, and your account will be subject to suspension or closure by GKCU, and GKCU may impose a charge. Further, we may reduce the limit for "POS" transactions during any interruption in the electronic connection between GKCU and the retail outlet. Further, we may at any time limit or reduce the number or dollar amount of transactions when we, in our sole discretion, deem it in the best interest of GKCU.

b.) Card/Access Device Acceptance. We do not promise everyone will honor your Card or other Access Device, and we have no obligation to you if anyone refuses to accept your Card/Access Device. We are not liable if any merchant, bank, financial institution or other party refuses to honor your Card/Access Device, or otherwise fails to provide any services made available to you by GKCU.

c.) POS/Debit/VISA® Debit Card Purchases. You may purchase up to \$2500 (signature based) of goods and services at POS terminals within a 72-hour period. This limit is in addition to any ATM withdrawals. There is no limit on the amount or number of debit card purchase transactions you may make each day. No purchase may exceed the available funds in your account. GKCU reserves the right to refuse any transaction if you do not have an approved overdraft protection agreement with us as discussed previously herein, which would draw upon insufficient funds or require us to increase our required reserve on the account. GKCU may set other limits on the amount of any transaction, and you will be notified of those limits.

d.) ATM Transactions. You may withdraw up to \$1000 during online access in any 24-hour period and up to \$100 during offline access in any 24-hour period (if sufficient funds exist in your Account). Transfers: you may transfer up to the balance in your accounts at the time of the transfer.

e.) Virtual Branch (Modem-to-Modem Dial-Up, Internet Connection): You may make Virtual Branch transactions at any time seven (7) days per week. There may be some downtime. You may make fund transfers to your accounts or other accounts you authorize as often as you like; however, there are certain limitations on transfers from savings accounts, as discussed herein above. You may transfer up to the balance in your accounts at the time of the transfer, unless otherwise prohibited in the Truth-in-Savings Disclosure or limited under other agreements. Our Funds Availability Policy may limit the availability of funds transferred by Virtual Branch. Account balance and transaction history information may not show all account activity involving your accounts. You may not obtain account information related to accounts other than your accounts to which you have requested a transfer.

f.) Bill Payment Service (Virtual Branch). You may make bill payment transactions subject to the limitations in the Truth-in-Savings Disclosure. GKCU will process bill payment transfer requests only to those creditors GKCU has designated in the User Instructions and such creditors as you authorize and for whom GKCU has the proper vendor code number. GKCU will not process any bill payment transfer if the required transaction information is incomplete. GKCU will withdraw the designated funds from your account for bill payment transfer by midnight on the date you schedule for payment. GKCU will process your bill payment transfer within one (1) business day on the date you schedule for payment. We will have no obligation to initiate any payment if there are not sufficient funds in your designated account, but may in our discretion do so pursuant to any applicable overdraft agreements. You must allow sufficient time for vendors to process your payment after they receive a transfer from GKCU. Please allow at least a seven (7) day lead time prior to your due date. GKCU cannot guarantee the time that any payment will be credited to your account by the vendor and will not be liable for any service fee, late charge, or finance charge. You agree to follow the requirements of the Bill Payment Disclosure Agreement, which is located under Terms and Conditions.

Electronic Funds Transfers Terms & Agreement continued

9.) Data Security for Virtual Branch: Virtual Branch is accessible only over the Internet. To prevent unauthorized access to member account data, GKCU employs the Secure Sockets Layer (SSL) protocol. This prevents other computers from eavesdropping by encrypting all data transmitted between the Virtual Branch server and the client. Members who live in the United States can use browsers that support 128-bit keys. Cracking a 128-bit key would involve trying all 2 to the 128th power combinations. Members who live abroad are currently restricted by the U.S. Government to use browsers that support 40-bit keys. Cracking a 40-bit key would involve trying all 2 to the 40th power combinations, which are over one trillion combinations.

A 40-bit key is less secure than a 128-bit key, but does provide an adequate level of security for member financial services.

The Secure Sockets Layer protocol validates the identity of the Virtual Branch server through the use of a digital certificate. After connecting to the Virtual Branch server in secure mode, our site sends a signed digital certificate, which contains the name of our Web server, its public encryption key, the certificate's validity dates, the name of the certification authority that issued the digital certificate to our site, and an unforgeable digital signature. The digital certificate authenticates to the client that a connection has indeed been established with the Virtual Branch server.

The Secure Sockets Layer ensures that the data transmitted between the client and the server has not been tampered with through the use of the Message Authentication Codes (MACs). This provides a quick way for the receiving end to verify that the data was not changed en route.

10.) Canceling a Bill Payment Transaction and Your Stop Payment Rights.

Online Bill Payment Transactions: You may cancel or change a scheduled Online Bill Payment by selecting and accurately completing the appropriate fields from the Online Bill Pay menu. Any instruction to cancel or change an Online Bill Payment must be made by the cut-off time of 2:00pm (EST) on the business day the transaction is to be processed. If you do not accurately complete the appropriate instructions prior to that time, we may process the transaction. After the time period set forth herein has passed, it is not possible to stop or cancel a payment. To delete merchants from the Service, you must contact iPay Technologies or us.

If we fail to cancel or stop any Online Bill Payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we recredit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against the person.

Preauthorized Transactions: If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify GKCU orally or in writing in time for us to receive your request three (3) business days or more before the scheduled date of the transfer. GKCU may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do require the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made. This means that the preauthorized payment and future preauthorized payments to the payee you identify may be paid by us from your account(s) after the 14th day.

If you order us to stop a preauthorized transfer three (3) business days or more before the transfer is scheduled, and the stop payment order is made according to the terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for your losses or damages proximately caused by our failure.

E-Check: When any party converts any check, using the information on the paper via any means to send an electronic message to us, such message is an order by you to immediately take the money from your account. You cannot stop payment of an E-Check transaction because it is already done.

Other Transactions: Other transactions hereunder are considered contemporaneous. Therefore, you have no right and we have no obligation to stop or to attempt to stop any other transactions.

11.) Right to Documentation: **a) Terminal Transactions.** You can get a receipt at the time you make any transfer to or from your account using any automatic teller machine or a point-of-sale terminal. **b) Direct Deposits.** If you have arranged to have direct deposits made to your accounts at least once every sixty (60) days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can call or write us at the telephone number or address listed herein to find out whether a deposit has been made. If the only possible transfers to or from your accounts are direct deposits, you will get a statement from us at least quarterly. **c) Periodic Statements.** Transfers and withdrawals transacted through an ATM or POS terminal, Telephone or Virtual Branch service, or debit card purchase will be recorded on your periodic statement. You will receive a statement or notice of the availability of your statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement or notice at least quarterly. If provided electronically, statement notices will be sent via e-mail that will direct you to a site we maintain or cause to be maintained where you may access, review, print and otherwise copy / download your periodic statements using procedures that we authorize. E-mails from us will be sent to the e-mail address provided by any owner.

12.) Notice When Amount of Preauthorized Payment(s) Vary: If you preauthorize GKCU to make payments to persons or companies other than GKCU that vary in amount, then the person or company you are going to pay has the obligation to notify you ten (10) days before each such payment is due and how much it will be. (When required, you must fill out an appropriate agreement with GKCU authorizing such payments, the terms of which are incorporated herein.) You may choose instead to get this notice only when the payment differs by more than a certain amount from the previous payment or the amount falls outside certain limits that you set.

13.) Liability for Failure to Make a Transaction: If GKCU does not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, GKCU may be liable for your losses or damages. However, there are some exceptions to this, which include the following.

- You do not have enough money in your account to make the transaction through no fault of ours.
- The transaction goes over the credit limit on your overdraft line.
- The terminal where you were making the transaction does not have enough cash.
- The terminal or other system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire, flood or electrical failure) prevent the transactions, despite reasonable precautions that we have taken.
- You have not properly followed instructions for operation of the ATM or system.
- The funds in your account are subject to legal process or other similar encumbrance.
- The transaction would exceed one of the established limits contained in this Agreement or by other GKCU agreements.

- Access to your account has been blocked after you have reported your Access Device lost or stolen or you use a damaged or expired Access Device.

14.) Information Disclosure: We will disclose information to third parties about your account or the transactions you make: (1) when it is necessary for completing transactions, or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission.

15.) Business Day Disclosure: For purposes of this Agreement and Disclosure, our business days are Monday through Friday, excluding holidays. Our Night Depository is opened before 10am daily. (Deposits made after 10am or on a day we are not open will be processed on the next business day we are open.)

16.) In Case of Errors or Questions About Transactions: In case of errors or questions about your electronic transfers, telephone us at the telephone numbers, or write us at the address listed at the end of this disclosure, as soon as you can. (For any errors involving a line of credit account, you must review your Loan Agreement and Disclosure and/or VISA Credit Card Agreement for a description of your rights.) We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You should provide the following information:

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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days, at the address listed in this Agreement and Disclosure.

We will tell you the result of our investigation within ten (10) business days after we hear from you and will correct the error within one (1) business day after determining that an error occurred. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days of receiving the error notice, and will inform you, within two (2) business days, after providing the provisional credit, with the amount you think is in error, and the date, so that you have the use of the money during the time it takes us to complete our investigation. We will correct the error, if any, within one (1) business day after determining that an error occurred. A report of our results will be delivered or mailed to you within three (3) business days after the conclusion of the investigation (including, if applicable, notice that a provisional credit has been made final).

For transactions initiated outside the United States, or resulting from a point-of-sale debit card transaction, we will have ninety (90) calendar days instead of forty-five (45) business days, unless otherwise required by law, to investigate your complaint or question. For transactions on accounts that have been open less than thirty (30) calendar days, we will have twenty (20) business days instead of ten (10) business days to credit your account, and ninety (90) calendar days instead of forty-five (45) business days, unless otherwise required by law, to investigate your complaint or question.

Special Rules for Provisional Credit for VISA® Debit Card Transactions: If you believe a VISA Debit Card Transaction was unauthorized, we will recredit your account within five (5) business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing, we need not recredit your account, or we may reverse any credit previously made to your account, until we have received it. We may withhold provisional credit, to the extent allowed under applicable law, if the delay is warranted by the circumstances or your account history.

17.) Your Liability for Unauthorized Transactions: Tell us AT ONCE if you believe your Access Device has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You are responsible for all transfers you authorize using an EFT service under this Agreement. If you permit other persons to use an EFT service or your Access Device, you are responsible for any transactions they authorize or conduct on any of your accounts.

Special Notice to VISA Debit Cardholders. If there is an unauthorized use of your VISA Debit Card or an Internet transaction, and the transaction takes place on the VISA network, then your liability will be zero (\$0.00). This provision limiting your liability does not apply to either VISA commercial cards or ATM cash disbursements. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law, if GKCU reasonably determines, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or card. In any case, to minimize your potential liability, you should notify us of any unauthorized use no later than 60 days after your statement was mailed to you.

For all other EFT transactions that require the use of a PIN or Access Code, if you tell us within two (2) business days, you can lose no more than \$50 if someone uses your card and PIN or Access Code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card, PIN or Access Code, and we prove that we could have prevented the unauthorized transaction if you had told us in time, you could lose as much as \$500. In no event will you be liable for more than \$50 for any unauthorized transaction.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your Card or Access Code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you must call or write us at the telephone number and address on the last page of this document. If a good reason (such as extended travel or hospitalization) kept you from telling us, we may extend these time periods.

18.) Reporting a Lost Card, Access Device, PIN or Online PIN. If you believe that any Access Device has been lost or stolen or that someone has withdrawn or may withdraw money from your account without your permission, you agree to immediately notify us. You can call or write GKCU at the telephone number or address as set forth in Section 23 herein. If you recover your Card/Access Device after you have notified us, DO NOT USE IT.

19.) Amendment. We may amend this Agreement by giving you such notice as may be required by law, effective upon the date indicated in the notice.

20.) Networks for Transactions. Besides being able to use your Access Devices at our terminals as well as any VISA terminal, you may access your account through the following networks: CIRRUS, HONOR, STAR and CO-OP. Note: These networks are subject to change from time to time.

21.) Disclaimer of Warranty and Limitation of Liability: We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Virtual Branch provided to you under this Agreement. We do not and cannot warrant that Virtual Branch will operate without errors, or that any or all Virtual Branch services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or

Electronic Funds Transfers Terms & Agreement continued

by reason of your use of or access to Virtual Branch, including loss of profits, revenue, data or use by you or any third party, whether in an action or tort or based on a warranty. Further, in no event shall liability of GKCU and its affiliates exceed the amounts paid by you for the services provided to you through Virtual Branch.

22.) Virus Protection. GKCU is not responsible for any electronic virus or viruses that you may encounter. We encourage our members to routinely scan their PCs and diskettes using a reliable virus detection product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

23.) Communications between GKCU and You. Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways: (1) Email – You can contact us by email (please remember that email is not secure — do not include account numbers or personal information); (2) Telephone – You can contact us by telephone at (843) 546-8494; (3) Facsimile – You can contact us by fax at (843) 546-0029; (4) Postal Mail – You can write to us at: 1379 N. Fraser Street, Georgetown, SC 29440 and (5) In Person – You may visit us in person at any one of our branch locations.

Daily Limits: There is a \$ 2 500 online per 24 hours limit; ATM online limit of \$ 1000 and a \$100 offline per 24 hours limit on transactions when using your VISA Debit Card with your PIN. There is a \$2 500 limit (up to 72 hours) when used with a signature as a VISA card.

Holds: If a transaction requires your PIN, it will post to your account immediately. If the transaction is authorized by your signature, there may be a hold placed on your account for the amount of the transaction. The hold will drop when the transaction posts. The maximum hold time is for three (3) days.

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

Online PIN Limits	\$ 2 500.00 per 24 hours
Offline PIN Limits	\$100.00 per 24 hours
Signature-based Limits	\$2 ,500.00 up to 72 hours
Online ATM Limit	\$ 1000.00 per 24 hours
Online (Home Banking)	No Limits
Offline (Home Banking)	No Access
Online Transaction Processing	Immediate processing unless system is in store mode.
Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before 2:00 pm (EST)
Bill Payment Limits	\$2,500.00 per payee

FEES as of June 2021– subject to change with notification

Insufficient Funds – Item Not Paid	\$30.00/occurrence	New Credit Card & PIN (Lost/Stolen)	\$5.00/occurrence
Courtesy Pay – Item Paid	\$30.00/occurrence	Replacement PIN (credit card only)	\$3.00/occurrence
Share Transfer	\$6.00/occurrence	New Debit Card	\$5.00 (Lost/Stolen)
Replacement Card (Debit or Credit).	\$3.00/occurrence	Sales Draft Copy	\$3.00/occurrence
ATM Usage Fee (non-GKCU ATMs only).	\$1 each transaction after two (2) per month		
FedEx Rush Order.	\$15 per item + shipping costs (expedited production & overnight delivery)		

Checking Account: You must maintain your checking account in order to keep your VISA Debit Card.

NSFs: If you do not have the funds in your checking account to pay a VISA Debit Card transaction, the funds will be transferred from your share account, if the funds are available. If you do not have the funds in your share account, the funds will be transferred from your overdraft protection line of credit, if applicable.

To Report a Lost or Stolen VISA® DEBIT Card After Hours, Call 843-546-8494 option 2

To Report a Lost or Stolen VISA® CREDIT Card After Hours, Call 843-546-8494 option 3

Direct All Other Reports, Requests and Inquiries to:

GKCU, 1379 N. Fraser Street, Georgetown, SC
(843) 546-8494

Checking Accounts

the financial tool you rely on!

PAGE 1 OF 2

Your checking account remains a vital resource for paying bills, making purchases and having ready access to cash.

We understand that, and that's why Georgetown Kraft Credit Union makes checking with us simple for you and your family. We are always thrilled when our members take advantage of all the products and services available to them. We are excited you have chosen to open a GKCU checking account and are allowing us to become your primary financial institution.



WHEN YOU OPEN YOUR GKCU CHECKING ACCOUNT, YOU CAN ENJOY:

- No minimum balance requirements
- Check duplicates
- FREE VISA debit card (*upon request*)
- 24-hour online and mobile access
- FREE online bill pay & remote deposit capture
- Direct deposit & payroll deduction
- Monthly statements & e-statements
- ATM access with shared branching locations
- Selection of check designs (*nominal costs associated with some designs*)
- Overdraft Protection & Courtesy Pay*

GKCU Money Market Accounts offer the best of both worlds for larger balance accounts by giving you the higher dividends of a tiered savings with the flexibility of a checking account. Money Market accounts give you access to your funds through checks, electronic withdrawals and in-lobby visits, all while earning you more for your investment. Money Market account holders are allowed up to 4 transfers a month to another account or third-party vendor, cash withdrawals (up to 6 a month before fee assessed) and no fees as long as minimum balance is maintained.

Kraft Classic Checking is specially designed for GKCU members aged 60 and over. With Kraft Classic, you can enjoy FREE checks (*1 box of classic design per year*), free fax and photocopy services, higher returns on certificates, discounts on safe deposit boxes, VISA Debit and credit cards with no annual fees and no maintenance or per-check fees. You also receive free mailed statements.

GKCU helps you stay connected to your checking account when you need it most. With ATMs, telephone and online/mobile services, access to your checking is always at your fingertips: 24 hours a day, seven days a week. With GKCU's FREE online bill pay and remote deposit capture, you can deposit checks and pay your monthly bills without ever having to leave the comfort of your home. Just point, click and done! Visit www.gkcu.org to enroll in Virtual Branch, our online teller, or download our Mobile Money app.

Overdraft Protection is a line of credit available for GKCU checking account members to borrow from (*not to exceed \$2,000*) to pay for drafts that do not have sufficient funds. There is no cost, unless you use it, and because it is a pre-approved line of credit, the balance can be repaid in full or made in monthly payments drafted from your account without additional fees. (*Overdraft Protection is a loan and subject to credit approval.*)



continued...

*Subject to credit approval.



Courtesy Pay provides additional peace of mind knowing you are covered in case of an accidental overdraft to your checking account. It is a non-contractual courtesy that costs nothing unless the privilege is used — by writing checks or making other payments / withdrawals for more than is on deposit in your account. For



accounts maintained in good standing, GKCU will, in our sole discretion, pay the item(s) that overdraw your account, up to the authorized limit. For each transaction that overdraws the account, a Courtesy Pay fee will be charged to the account (see *GKCU Truth-In-Savings disclosure*) and we will send you a notice each time the overdraft occurs. Courtesy Pay allows GKCU to provide higher levels of service to our members by helping protect your account and reputation when an inadvertent overdraft occurs. (Courtesy Pay limit of \$500 includes fees.)

Opt In: Don't get caught in the red at the register! Make sure your debit card and ATM transactions are covered from embarrassing overdraft situations with Courtesy Pay coverage. You must opt into this service provided by GKCU. For more information, visit our website or ask for an opt-in form when you are in our lobby.

Courtesy Pay is a discretionary service that allows us to pay a check written to or through a third party on our members' checking accounts even if it causes the account to become overdrawn. Checks presented to a teller are not eligible for Courtesy Pay consideration. Courtesy Pay may provide certain account holders in 'good standing' with the ability to overdraw their checking account in an amount that may not exceed \$500 (including fees).

The credit union will extend the Courtesy Pay program only under the following conditions: 1) members are at least 18 years of age and 2) the account has been maintained in 'good standing' (as defined by GKCU in its sole discretion from time to time)*.

Please read the procedures below to ensure your understanding of the Courtesy Pay program. If you still have questions, do not hesitate to call our office at 843-546-8494 or visit any of our branches.

All Courtesy Pay elections are within the sole discretion of the credit union, and we have no contractual obligations with our members to pay or transfer any NSF item/transaction. Courtesy Pay is an optional service that we may provide as set forth herein to members in good standing. Courtesy Pay is not an entitlement, it is not a loan, and may be discontinued or denied at any time even though we have paid such items at other times. The Courtesy Pay program does not release you from your obligations to pay your debts, including any amount by which your accounts may be overdrawn. Further, Courtesy Pay does not affect or limit the credit union's other rights /options regarding NSF transactions under our other policies, procedures and applicable laws.

Account holders will be notified by mail of any items/transactions paid under the Courtesy Pay program, or items/transactions that are returned or denied. We have no obligation to notify the account holders before we pay or return any items or deny any transaction. The amount of any overdrafts, plus any applicable fees, are due and payable upon demand. No account will be allowed to remain overdrawn for a period of more than 30 days. At that time, the Courtesy Pay privilege will be revoked. If we pay an overdraft on an account with more than (1) owner, each owner is jointly and severally liable for such overdrafts and/or fees. Good Faith Requirement and Reservation of Rights: The credit union requires members who participate in the program act in the utmost good faith. If a member does not fulfill his/her obligations under this program, then the credit union may use all remedies under its agreements and applicable laws to recover any sums paid; and such non-compliance by a member will be deemed intentional after any notice required by applicable state law is provided by the credit union.

Opt Out: An account may be removed from the Courtesy Pay program for members who do not wish to have Courtesy Pay protecting their accounts from overdrafts. At your request, your account can be removed from coverage of any future Courtesy Pay overdrafts. Any items clearing the account without Courtesy Pay and/or sufficient funds will be returned. A Non-Sufficient Funds (NSF) fee will be charged. To opt out of the Courtesy Pay program, contact our office at 843-546-8494 and inform us of your wish to be removed from Courtesy Pay. Your acceptance and agreement to the revised terms will be shown by 1) Not opting out as set forth above; or 2) any account holder's continued use of any existing or new account(s) or services after the effective date.

*'Good Standing' is defined as: no history of fraud or abuse has been discovered; you maintain the required minimum balance in your regular share/savings account; your checking account has been open for 90 days or more; you are 18 years of age or older; there are no outstanding legal orders, garnishments, executions or levies, including bankruptcy notices, on your account; and your account does not have any loans more than 30 days delinquent. Courtesy Pay can only be linked to one checking account per member.

Text Banking Agreement

Credit Union Texting is a service provided by GKCU. The terms “we”, “us”, or “our” mean GKCU. The terms “you” or “your” mean the member who uses the service. With your use of GKCU Text Service, you agree to the following terms and conditions:

1. We may send any GKCU Text services message through your communication service provider in order to deliver them to you. You agree that your communication services provider is acting as your agent in this capacity.
2. You agree to provide a valid phone number for this service so that we may send you certain information about your applicable account. We will determine in our sole discretion what information we make available through this service.
3. You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorney’s fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state, or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.
4. Credit Union Text services are provided for your convenience and do not replace your monthly account statement(s), which are the official record of your accounts.
5. This service may not be encrypted and may include personal or confidential information about you, such as your account activity or status. You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service.
6. Receipt of account information through credit union text services may be delayed or impacted by factor(s) pertaining to your phone carrier or other parties.
7. We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of account information to third parties. Also, nothing about credit union text services creates any new or different liability for us beyond what is already applicable under your existing account agreements.
8. Credit union text services are only available to members who have a consumer deposit account with us, or such other accounts as we make available from time to time in our sole discretion.
9. There is no separate service fee for this service but you are responsible for any and all changes, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. Message and data rates may apply. Such charges may include those from your communications service provider. Message frequency depends on user preferences.
10. To cancel your plan, reply **STOP** to any GKCU text message at any time. For help or information on these products, reply **HELP** to any GKCU message. You will never receive a GKCU text message that asks you to send us any sensitive personal or financial information such as your social security number or your account number. If you ever receive such a request for sensitive personal or financial information, do not respond to the message and call us at 843-546-8494 to report the incident. You may want to screenshot the message to forward to us for research purposes.

The terms and conditions in this Agreement, are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.

Account Owner’s Name: _____

Account Owner’s Signature: _____

Member Number _____

Mobile Phone Number _____

Date _____



www.gkcu.org



MAIN BRANCH:
1379 North Fraser Street, Georgetown SC 29440

Georgetown, SC 29440 Andrews, SC 29510 Kingstree, SC 29556 Pawleys Island, SC 29585
1530 Bourne Street 103 S. Morgan Ave. 488 Nelson Boulevard 49 Jetty Drive

By signing below, you have read and agree to the following:

SIGNATURES, CONSENTS AND AGREEMENTS: Each applicant, authorized user or other party signing this Card (together herein referred to as "applicant(s)") hereby makes application for the account(s)/services and/or membership as indicated and agrees to conform to the Bylaws, as may be amended, of Georgetown Kraft Credit Union. Applicants certify the signature(s) on this card apply to all accounts designated above, and all information provided is true and correct. Applicants also acknowledge receipt and agree to be bound by any terms and conditions in this card, and in the Accounts & Services of the Credit Union Booklet, Truth-in-Savings Act Rate and Fee Schedule, and any Special Account or other separate Account Service Applications or Agreements as amended from time to time, which are incorporated herein by reference. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s) and service(s) now and in the future. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s) services to others, and that we may provide the reasons should we determine you to be ineligible for any services or to be an authorized person/user to the other applicants. All present and future deposits to the account(s) designated above secure payment of any account owner's obligations to the Credit Union.

INTERNAL REVENUE CODE AND BANK SECRECY ACT DISCLOSURES: The Internal Revenue Service (IRS) does not require the applicant's consent to any provision of this document other than the certification required to avoid backup withholding below. I understand and agree that the PATRIOT Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. **TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.**

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, **date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.**

CREDIT REPORTS, MEMBERSHIP-ACCOUNT ELIGIBILITY, OTHER CREDIT UNION SERVICES AND SOCIAL MEDIA: To verify your eligibility or continued eligibility for membership, any account(s), service(s), or loan products; increases or decreases in services and/or credit limits, now and in the future; or as needed to comply with any applicable law, regulation or governmental agency requirements, you authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including consumer credit reports. You agree that this authority applies to any account, account-related service, loans or other financial products you request or which we may offer or make available to you. We may also report information concerning your account(s) and credit to others. You also understand that you may **elect from time to time to use Credit Union or other parties' social media tools and sources;** that there is no claim of privacy or privilege regarding information shared or discernible from such use or sharing; and the use of such information by us does not violate your privacy or other rights. If you have consented to communicating with us via social media, we may use any social media addresses you may establish from time to time.

FEDERAL TAXPAYER IDENTIFICATION AND BACKUP WITHHOLDING CERTIFICATION: For U.S. Citizens and Resident Aliens: In addition to my agreement with GKCU, by signing on the front side of this Account Card, I certify under the penalties of perjury that: (1) The Taxpayer Identification Number or Social Security Number (SSN) on the front side of this Card is my/the correct TIN/SSN (or that I am waiting for a number to be issued); (2) I am NOT subject to backup withholding because: (a) I am exempt, (b) I have been notified by the IRS that I am subject to backup withholding, or (c) The IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien). Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are subject to backup withholding because of your failure to report all dividends and interest on your tax returns. If you are not a U.S. person: You must complete and provide to the Credit Union IRS Form W-8BEN, which is incorporated herein by reference. Note: If you own the income or account jointly with one or more other persons, the income or account will be treated by the withholding agent as owned by a foreign person if Forms W-8BEN are provided by all of the owners. If the withholding agent receives a Form W-9 from any of the joint owners, the payment must be treated as made to a U.S. person.

CONSENT FOR E-DISCLOSURES: You consent to receive the following disclosures in an electronic format via email or download from our website as indicated herein below: Welcome Letter, Membership & Account Agreement, Electronic Funds Transfers and agreement, Privacy Policy, Funds Availability, Truth-In-Savings, Personal Information Policy, E-services operations and disclosures, Direct Deposit forms, Courtesy Pay forms, and Accidental Death & Dismemberment information. In the future, we may deliver to you other notices and disclosures related to any of the foregoing services together with amendments to this agreement and other agreements/disclosures in an electronic format. Other disclosures include, but not limited to: account statements, deposit and loan account disclosures, notices regarding changes in account terms and fees, NSF notices, over-the-limit and other fees/charges, notice of an account being below part value, inactive account/dormancy notices and privacy notices. Accounts opened via telephonic or electronic means will rely on the signatures set forth on this card as the physical signature of the authorized owners/users of this/these accounts as applicable. **By supplying the email listed below, you consent for personal/financial account details to be sent to that address.**

You may request a paper copy of any disclosure or notice that you have agreed to receive electronically by writing or telephoning us at any of the branch locations (listed above) or by emailing at info@gkcu.org. You may withdraw your consent to receive future electronic disclosures any time by emailing us at info@gkcu.org. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on your request.

By accessing the items/disclosures described electronically, you agree to the terms above and consent to receive the above-described disclosures to an email address you agree that GKCU is directed by you to send such disclosures to such addresses; and that such disclosures are deemed received by you upon our sending the email contemporaneously with your opening of any accounts and/or services governed by these disclosures and agreements.

NAME: _____ EMAIL: _____ Work Personal

SIGNATURE: _____ DATE: _____ MEMBER No. _____

_____ I acknowledge I have provided the email by which I will receive and review disclosures sent by GKCU; or will download from their website.

_____ I opt-out of receiving E-Disclosures and request paper copies of any agreements and disclosures from GKCU.

To access the disclosures you have agreed to receive electronically, you will need a computer with Adobe Acrobat Reader. If you don't have Adobe Acrobat Reader, you may download it free at: <http://www.adobe.com/products/acrobat/readstep2.html>. In order to retain the disclosures, you will need a printed or space available on your hard drive.



WELCOME to Georgetown Kraft Credit Union. We are so glad you have joined us.

For your convenience, you may choose to have your account disclosures sent to you electronically. You can have them emailed to you at the email address you provide on your Member Application / Account Card or below or download from our website. The following terms and affirmations indicate your consent to receive and receipt of these disclosures in an electronic format; and your express representation to GKCU that you can access, read, download and/or print the information provided. In this agreement the singular (account owner) includes the plural (account owners).

1. You consent to receive the following disclosures in an electronic format via email or download from our website as indicated herein below: **Welcome Letter, Membership & Account Agreement, Electronic Funds Transfers and agreement, Privacy Policy, Funds Availability, Truth-In-Savings, Personal Information Policy, E-services operations and disclosures, Direct Deposit forms, Courtesy Pay forms, and Accidental Death & Dismemberment information.** In the future, we may deliver to you other notices and disclosures related to any of the foregoing services together with amendments to this agreement and other agreements/disclosures in an electronic format. Other disclosures include, but not limited to: account statements, deposit and loan account disclosures, notices regarding changes in account terms and fees, NSF notices, over-the-limit and other fees/charges, notice of an account being below part value, inactive account/dormancy notices and privacy notices.
2. You may request a paper copy of any disclosure or notice that you have agreed to receive electronically by writing or telephoning us at any of the branch locations (listed below) or by emailing at info@gkcu.org. You may withdraw your consent to receive future electronic disclosures any time by emailing us at info@gkcu.org. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on your request.

1379 N. Fraser Street

MAIN BRANCH
GEORGETOWN
SC 29440
843-546-8494

1530 Bourne Street

GEORGETOWN
SC 29440
843-436-6323

103 S. Morgan Avenue

ANDREWS
SC 29510
843-264-3677

488 Nelson Boulevard

KINGSTREE
SC 29556
843-354-2219

49 Jetty Drive

PAWLEYS ISLAND
SC 29585
843-979-1300

By signing below and by accessing the items/disclosures described electronically, you agree to the terms above and consent to receive the above-described disclosures to an email address you agree that GKCU is directed by you to send such disclosures to such addresses; and that such disclosures are deemed received by you upon our sending the email contemporaneously with your opening of any accounts and/or services governed by these disclosures and agreements.

Name

Email

Signature

Member No. / Date

____ I acknowledge I have provided the email by which I will receive and review disclosures sent by GKCU; or will download from their website.

To access the disclosures you have agreed to receive electronically, you will need a computer with Adobe Acrobat Reader. If you don't have Adobe Acrobat Reader, you may download it free at: <http://www.adobe.com/products/acrobat/readstep2.html>. In order to retain the disclosures, you will need a printed or space available on your hard drive.