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## TERMS AND CONDITIONS OF YOUR ACCOUNT

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Idaho and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

**BYLAWS** - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

### ARBITRATION AND WAIVER OF CLASS ACTION PROVISION

THIS SECTION CONTAINS IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS AND RELATED SERVICES. IN PARTICULAR, YOU AND WE AGREE THAT AT THE ELECTION OF ANY PARTY, ALL CLAIMS BETWEEN US SHALL BE RESOLVED THROUGH MANDATORY BINDING ARBITRATION PURSUANT TO THIS SECTION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT.

**Arbitration and Waiver of Class Action.** You and the Credit Union agree that at the election of either party, you and the Credit Union will resolve in binding arbitration any and all disputes arising out of, affecting, or relating to this Agreement or any other agreement between you and us, your accounts, your transactions with us, or the products or services we are, or have provided, or will provide, or have offered to provide to you, any fees you may have been charged by us, or any aspect of your relationship with the Credit Union ("Claims"). The term "Claims" includes (i) Claims between you and us or our parent corporations, subsidiaries, affiliates, predecessors, successors, assigns, agents, independent contractors, employees, officers, directors, or other representatives, and (ii) disputes regarding the validity, enforceability, or

scope of this Arbitration Agreement or this Agreement, including but not limited to whether a given claim or dispute is subject to arbitration. The term "Claims" is to be given the broadest possible meaning.

You and we agree any and all Claims threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration. Any arbitration shall be administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org); or, a copy can be obtained at any branch location, or on Idaho Central's website [www.iccu.com](http://www.iccu.com).

Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. If you or us has filed a Claim in court, you and we agree that the filing party retains the right to seek to resolve any Claim between us in arbitration, including any Claim that is filed as a counterclaim, cross-claim, or separate claim in that proceeding. In such a case, upon the election of any party, the entire dispute shall be resolved in arbitration pursuant to the provisions of this section. For the avoidance of doubt, filing a Claim in court shall not be construed as waiver of the right to initiate arbitration of that Claim or any other Claim that you or we may file against each other.

**Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. Other rights that you or we would have had in court may also not be available in arbitration. By entering into this Arbitration Agreement, you and we will not have the right to (i) have a court or jury decide the claim being arbitrated, (ii) engage in pre-arbitration discovery to the same extent that you or we could in court, (iii) as set forth below, participate as a representative or member of any class or of claimants in a class action, in court or in arbitration, relating to any claim subject to arbitration, or (iv) join or consolidate claims other than your Claims or our Claims. IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT OR A COMPARABLE COURT OF LIMITED JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT).**

This Arbitration Agreement is interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement shall not apply to Claims initiated in or transferred to small claims court. This Arbitration Agreement does not apply to: any Claims relating to (1) any consumer credit transaction secured by a dwelling (including a home equity line of credit secured by your principal dwelling); or (2) to any consumer credit obtained while you were a covered borrower as defined by the Military Lending Act.

**Selection of Arbitrator.** Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement supersedes the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and then you and we shall agree on a substitute arbitration forum (such as JAMS), and the arbitration shall be governed by that forum's procedural rules applicable for streamlined arbitration proceedings except as expressly modified by this Arbitration Agreement.

**Effective Date.** This Arbitration Agreement is effective as of the date the account that is subject to this Agreement is opened.

**Arbitration Proceedings.** The arbitration shall be conducted as a virtual arbitration hearing, unless you and we mutually agree to a different location in writing. Any claims and defenses asserted in court can be asserted in the arbitration. The Arbitrator is entitled to award all of the same remedies a court can award, including any kind of injunctive relief awarded by a court. Discovery shall be available for nonprivileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court, and it cannot be appealed.

The Credit Union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees if we are required to do so by applicable law. Conversely, if the Credit Union prevails, then you will not be required to pay its attorneys' fees and costs.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration.

**Jurisdiction.** You and we agree our relationship includes transactions involving interstate commerce and these arbitration provisions are governed by and enforceable under the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Idaho shall apply.

**Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE YOU AND WE ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT, or CLASS-WIDE ARBITRATION. YOU AND WE WAIVE ANY RIGHT TO ASSERT ANY CLAIMS AGAINST ANY OTHER PARTY AS A REPRESENTATIVE OR MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION, EXCEPT WHERE SUCH WAIVER IS PROHIBITED BY LAW AGAINST PUBLIC POLICY. Unless mutually agreed by you and the Credit Union, claims of two or more persons may not be joined or consolidated in the same arbitration (unless the persons are joint account holders or beneficiaries on your account).

**Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions remain fully enforceable.

**Arbitration Award.** The arbitration and the arbitrator's award is final and binding unless a party appeals the decision in writing to the arbitration forum within 15 days according to the rules of the arbitration forum. A final and binding arbitration award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as judgement in any court having jurisdiction.

**Agree to Resolution of Disputes by Arbitration.** If you agree to the resolution of disputes by arbitration and be bound by the Arbitration Provisions, then you do not need to take any action. By taking no action, your accounts and related services will be bound by the Arbitration Agreement effective immediately.

**Decline Resolution of Disputes by Arbitration.** If you do not agree to the resolution of disputes by arbitration provisions, then you must provide written notice stating you reject the Arbitration Agreement Provisions within 30 days of opening your account and receiving this notice. You must send the notice to the following address and include your name, your member or account number, and your statement declining to accept the Arbitration Agreement Provisions:

IDAHO CENTRAL CREDIT UNION  
ADMINISTRATIVE DEPARTMENT  
P.O. BOX 2469  
POCATELLO, IDAHO 83206

If you exercise this right to opt-out of this Arbitration Agreement, the remaining terms of this Agreement will still apply.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, [www.adr.org](http://www.adr.org), or call AAA at (800) 778-7879.

**CHOICE OF LAW AND VENUE** - Except as otherwise expressly noted in this Agreement, this Agreement and all the exhibits shall be construed and enforced according to the laws of the state of Idaho. The parties further agree that, to the extent any party files a Claim against the other party in court and neither party exercises its right to have the dispute arbitrated in accordance with the Arbitration Agreement in this Agreement, any matter which may be brought or pursued in court hereunder shall be brought and maintained only in a state or federal court located in (1) Bannock County, Idaho, (2) the county where any real estate collateral pledged to ICCU to secure the subject loan is located, (3) in the county where ICCU maintains a physical office, (4) in the county where the Borrower resides or has its principal place of business, or (5) any other forum mutually agreed to by the parties. Each party (1) consents to such venue and the court's personal jurisdiction over each party in that venue, and (2) waives the right to have any such lawsuit filed in any other jurisdiction or venue.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-

party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

#### **WITHDRAWALS -**

**Important terms for accounts where more than one person can withdraw** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks electronically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

#### **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES**

**Generally** - The information in this section will help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also defines the terms related to overdraft and NSF transactions. Transactions or items include any of the following: debit card transactions, automated clearinghouse (ACH) transactions, online transfers, check transactions, our fees or charges, or other electronic transactions or withdrawals of any type. An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, as measured by the Current Balance at the time the transaction settles, but we pay the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, a transaction would have caused your account to be overdrawn if we had paid it, but we do not pay the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee. While we reserve the right to pay or not pay any item that would cause your account to be overdrawn, you may request that we not pay such items. In that case, we will reject or return any item that would cause your account to be overdrawn (NSF). If you do not want us to pay any items that would cause your account to be overdrawn, you will need to contact us by calling us at 1-800-456-5067, visiting a branch, or writing us at P.O. Box 2469, Pocatello, ID 83206. If you do not notify us, we retain the right, at our discretion, to pay or not pay any item that would cause your account to be overdrawn. Overdraft services should not be viewed as an opportunity to overdraw your account. We encourage you to manage your account(s) and finances accordingly.

**Understanding account balance types** - To determine if a transaction may cause an overdraft or NSF, it is important to understand your account has two different balance types: Available Balance and Current Balance. Importantly, your Available Balance may not be the same as your account's Current Balance.

- **Current Balance:** Your account's Current Balance (sometimes called the ledger or actual balance) only includes transactions that have settled up to that point in

time, that is, transactions (deposits and withdrawals) that have posted to your account. Certain deposit transactions included in your Current Balance may also be subject to "holds" as defined in our Funds Availability Disclosure. The Current Balance does not include outstanding transactions such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending and have not settled. The balance on your periodic statement is the Current Balance for your account as of the statement date.

- **Available Balance:** Your account's Available Balance is calculated based on the money available in your account to make payments. In other words, the Available Balance takes transactions that have been authorized, but not yet settled, and subtracts them from the Current Balance. In addition, when calculating your Available Balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the Current Balance. For more information on how holds placed on funds in your account can impact your Available Balance, read the subsections titled "Funds availability" and "A temporary debit authorization hold affects your Available Balance" and our Funds Availability Disclosure.

**Overdrafts** - You understand that we may, at our discretion, pay transactions or items that overdraw your account. However, the fact that we may pay transactions or items that overdraw your account does not obligate us to do so later. So, you cannot rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have done so in the past. We can change our practice of paying, or not paying, transactions or items that would overdraw your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from a savings account you have with us. If we have approved an overdraft protection plan for your account, we will pay transactions or items that overdraw your account by transferring funds from your linked savings account at our discretion, provided it has sufficient funds. No more than six (6) such transfers may be permitted in any calendar month from deposit accounts. After the sixth (6th) such transfer in any month, any overdraft or nonsufficient funds transactions will be handled in accordance with our regular overdraft or nonsufficient funds procedures. There is a fee for each automatic overdraft protection transfer from a savings account or overdraft line-of-credit. In any case, there is an additional fee if you exceed more than six (6) transfers in a month from your savings account. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to pay such overdrafts and overdraft fees. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or everyday debit card transactions if you have not opted-in to that service. Choosing not to opt-in may result in ATM and everyday debit card transactions being declined.

**Nonsufficient funds (NSF)** - If an item written by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented to us for payment in an amount that exceeds your Current Balance, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the item or transaction as set forth below. Be aware that such an item or transaction may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item or transaction is presented for payment. You agree that we may charge you an NSF fee each time an item or transaction is presented if the amount of money in your Current Balance is less than the amount of the item or transaction presented to us for payment, regardless of the number of times the item or transaction is presented. We reserve the right to pursue collection of previously dishonored items at any time and charge for services rendered to collect by us or third parties.

**Overdraft limits** - As part of our discretionary standard overdraft coverage that comes with your account, we will assign you an overdraft dollar limit based on your account standing, credit score, relationship with the credit union and other factors we may deem relevant. The assigned limit is subject to change or be revoked at any time and at our discretion, without prior notification. The assigned limit is not a guarantee that we will pay overdrafts and is subject to our discretion of paying or not paying transactions or items that would cause your account to be overdrawn. We will not pay overdrafts on transactions or items that would cause your Current Balance to be negative in an amount equal to or exceeding your assigned overdraft limit, in which case we will decline or return the transactions or items. Returned transactions or items may incur NSF fees. Our discretionary overdraft coverage is not a loan or line of credit and must be repaid immediately (within 24 hours of notification or less). If you opt out of our overdraft services, no overdraft limit will be assigned to your account.

**Fees** - Assessment of overdraft and NSF fees is determined based on the account's Current Balance after the close of each day, and not based on the Available Balance at the time a transaction is authorized. If the Current Balance, including new deposits, is greater than or equal to the total of new debits after all items and transactions have posted by the end of each day (8:00 pm MT), there will be no overdraft or NSF fees assessed. If the Current Balance is overdrawn by \$5.00 or more after all items have posted at the end of each day, you can be charged overdraft fees for each time we paid an overdraft transaction. If we do not pay a transaction and return or reject it, an NSF fee may be charged. There is no fee if you transfer money and that transfer eliminates an overdraft before the end of each day on which the transaction posts, in person, through eBranch or mobile banking, or over the phone. Except in the circumstances specified below, we will charge an overdraft or NSF fee according to our overdraft policy:

- We will not charge an overdraft or NSF fee if your Current Balance at the end of each day after all transactions have posted is overdrawn by \$5.00 or less.

- A maximum of five (5) overdraft and NSF fees will be charged per account, per day.

Please see our current Fees and Charges Schedule for information regarding the associated charges.

**Overdrawn accounts** - The owner and joint owner(s), if any, agree to be jointly and severally (individually) liable for any account shortage resulting from overdrafts and overdraft fees, whether caused by you or another with access to this account, regardless of the cause, and agree to immediately (within 24 hours of notification or less) deposit sufficient funds to cover the negative amount of the overdraft and overdraft fees.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearinghouse (ACH) transactions, online transfers, in-person branch withdrawals, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

**Balance information** - Keeping track of your balance is important. You can review your Available Balance in a number of ways, including eBranch or mobile banking, our automated teller machines (ATMs), calling our member contact centers or visiting one of our branches. You can review your Current Balance in a number of ways, including your periodic account statement, eBranch or mobile banking, our automated teller machines (ATMs), calling our member contact centers or visiting one of our branches.

**Funds availability** - Knowing when funds you deposit into your account will be reflected in your Available Balance and Current Balance can help you avoid having transactions declined or being assessed fees or charges. Please see our Funds Availability Disclosure for information on when different types of deposits will be made available for withdrawal as certain deposit transactions may be subject to holds. For more information on how overdraft and NSF fees are assessed based on balance type, see the subsection above titled "Fees". A deposited item may be returned after the funds from the item are made available to you for withdrawal. In this case, we will reverse the credit of the item. We may determine the amount of funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the Current Balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your Available Balance** - When you use your Idaho Central Debit Card to make a purchase, the transaction is authorized based on your Available Balance. Once a transaction is authorized, a temporary hold is placed on your account for the amount submitted by the merchant; you will see this hold reflected in your Available Balance. This hold does not affect or otherwise adjust your Current Balance. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three business days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, your Available Balance will be reduced by the amount of the temporary hold. In some cases, the hold may exceed or be less than the amount of the transaction; for example, for some purchases made at gas stations, restaurants, hotels, car rentals, or other transactions. Funds subject to a hold are not necessarily the same funds that are ultimately used to pay for a transaction. At the time the transaction posts, your Available Balance will be adjusted, and the actual amount of the purchase will be debited from your Current Balance. If this causes your account to be overdrawn, an overdraft fee may be assessed. Please note, however, that even though a transaction has been authorized, it still might result in an overdraft if you initiate other transactions that settle while the transaction is still pending. So, do not consider a transaction authorization as a guarantee there will be sufficient funds in your account to pay the transaction when it posts. Ordinarily, we will not authorize debit card transactions unless you have sufficient funds in your checking account's Available Balance and/or you are within available limits, if you are enrolled in our overdraft services. However, we may pay some debit card transactions when you do not have sufficient funds in your Current Balance even if you did not opt into overdraft service for debit card transactions, if we had previously authorized the transaction, or had placed a hold that differs from a transaction amount, as described in the previous paragraph. Therefore, opting into our overdraft service for ATM and debit card transactions may result in you incurring overdraft fees for some transactions that we would otherwise pay without assessing a fee.

The following example illustrates how overdraft fees are assessed on a checking account that has overdraft coverage for ATM and everyday debit card transactions:

Your checking account Current and Available Balances are both \$100, and you use your debit card to make a \$75 purchase online. We will place a \$75 hold on your account once the purchase is authorized, which will reduce your Available Balance to \$25 (\$100-\$75) while your Current Balance remains at \$100. The \$75 hold placed on your account may take several days to settle and for the transaction to post to your checking account. Before the merchant sends the charge for final settlement, you withdraw \$50 from an ATM. Your Available Balance will now be negative \$25 (\$100-\$75-\$50) and show an overdrawn status. However, since your \$75 online debit card purchase has not settled, your Current Balance remains at \$50. The following day the merchant settles the \$75 online debit card purchase and the transaction posts to your account. Your Current Balance will be negative \$25 at the end of the day. At this time, you will

be assessed an overdraft fee for the payment of the Debit transaction (the \$75 debit card online purchase). This overdraft fee will be deducted from your checking account, further reducing both the Current and Available Balances. If you had deposited funds in the amount of \$25.00 or more before the end of the day, your account would not have been overdrawn and you would not have been charged an overdraft fee, as outlined in the "Fees" section above.

This transaction is for example purposes only, there are many other scenarios not accounted for here.

**Payment order of items** - The order in which items are paid is important if there is not enough money in your account to pay all the items that are presented. The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items. When processing items drawn on your account, our policy is to pay them in the order they are received. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer overdraft or NSF fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. By paying items in the order that we receive them, our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common or Community Property)** - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with the right of survivorship. Upon the death of either spouse the property will vest in and belong to the surviving spouse.

**Joint Account - No Survivorship (As Tenants In Common)** - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**Community Property Account - No Survivorship** - Such an account is issued to a husband and wife who intend that all of the property in the account, including earnings, be held as community property without right of survivorship.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**POWER OF ATTORNEY** - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney. All power of attorney documentation is subject to review and requires acceptance by the Credit Union before the agent will be allowed to transact on your behalf.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**RETURN OF A DEPOSITED ITEM** - A check that is included in a deposit to us could be returned to us and not paid. This is called a return of a deposited item, or deposit nonsufficient funds. The credit union at its discretion may return the item again for payment. We will charge a fee if we do not receive payment.

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may amend or delete any term of our bylaws or this agreement. We may also add new terms to our bylaws or to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason (including if your membership in the credit union terminates). For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method. Only a joint tenant that is a member can close an account.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

**CORRECTION OF CLERICAL ERRORS** - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you

discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers** - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**RIGHT TO REPAYMENT OF INDEBTEDNESS** - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date. We are not required to offset in the event we choose to waive an offset.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**AUTHORIZED SIGNER (Individual Accounts only)** - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

**RESTRICTIVE LEGENDS OR ENDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

**STALE-DATED CHECKS** - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

**PLEDGES** - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**CHECK PROCESSING** - We process items electronically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ENDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

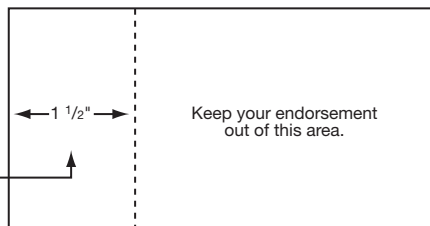
To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1/2" of that edge.

Name	7654
Address, City, State	_____ 20 _____
Pay to the order of	_____ \$ _____
	_____ dollars
Bank Name and Location	_____
Memo	_____
⑆ 2 3 4 5 6 7 8 9 ⑆	7 6 5 4

TRAILING EDGE

FRONT OF CHECK



YOUR ENDORSEMENT MUST BE WITHIN THIS AREA

BACK OF CHECK

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**BACKUP WITHHOLDING/TIN CERTIFICATION** - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

**ACCOUNT SECURITY -**

**Your duty to protect account information and methods of access** - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., a Debit card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**EMV 3DS ONE-TIME PASSCODES (OTP) FOR ONLINE TRANSACTIONS USING YOUR DEBIT AND CREDIT CARD**

- When making an online transaction that requires OTP for a debit or credit card purchase, the OTP will be sent to your mobile phone number registered in our system via SMS. You must enter the OTP to complete your transaction on the page of your device's screen when transacting online. Registration for the OTP service is not required. If you are not able to enter the OTP, or the authentication via this service fails, the online merchant will reject the transaction. You agree that Idaho Central is not responsible for the rejection by a merchant to accept your payments on the basis of this service.

By using this OTP service, you agree:

- To provide the data required for the transaction authorization process.
- To keep the confidentiality of your card number and personal information that you have entered to this service. If you let someone else use your passcode, or you share it with others, you will be responsible for all claims, losses and other consequences relating to all transactions that have taken place using this service.
- You understand that this OTP service can be used only for transactions with online merchants that have 3D Secure (3DS).
- You agree that Idaho Central Credit Union is not liable for losses arising from your failure to comply with these Terms and Conditions.
- You understand that messages and data rates may apply for using this service.

**INSTRUCTIONS FROM YOU** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

**MONITORING AND RECORDING TELEPHONE/VIDEO CALLS AND ACCOUNT COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls and video for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

**CHANGES IN NAME AND CONTACT INFORMATION** - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. We are entitled to collect a return item fee or a failed transaction fee for any entry returned to us by the receiving depository financial institution as well as any debit entry dishonored by us (ICCU). Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**INTERNATIONAL ACH TRANSACTIONS** - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend

processing of an IAT and potentially affect the settlement and/or availability of such payments.

**CASH TRANSACTION REPORTING** - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

**RECEIVING INSTANT PAYMENTS** - The following additional terms apply to any instant payments we receive for credit to your account through an instant payments network, which may be the RTP® network operated by a third party, The Clearing House, or another third party network. The terms "sender," "receiver," and "sending participant" are used here as defined in the system rules governing the RTP network. In addition to the rules of the instant payments network, instant payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.

- Instant payments networks may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. You may not send or receive instant payments on behalf of any person or entity not domiciled in the United States. Instant payments that are permitted under the rules of the instant payments network and our requirements are considered eligible payments for purposes of this Agreement.
- Instant payments cannot be cancelled or amended by the sender. If we receive a message from a sending participant requesting return of an instant payment received for credit to your account, we may notify you of that request. You're not obligated to comply with any such request for return of funds. Any dispute between you and the sender of an instant payment should be resolved between you and the sender.
- If you don't wish to accept an instant payment credit received to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.
- Instant payments are typically completed within thirty (30) seconds of transmission of the instant payment by the sender, unless the instant payment fails or is delayed due to a review by us or the sending participant, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the instant payments network or sending participant may also prevent instant payments from being sent to your account.  
We're under no obligation to honor, in whole or in part, any payment order or other instruction that is against applicable law.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**INTEREST CHECKING AND NON INTEREST CHECKING ACCOUNTS** - Some Accounts consist of a checking sub account and a savings sub account. The Credit Union may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, or your monthly statement.

**INFORMATION VERIFICATION** - I agree that Idaho Central Credit Union may verify my credit and employment history by any necessary means, at any time, including preparation of a credit report by a credit reporting agency.

**UNLAWFUL INTERNET GAMBLING NOTICE** - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**BYLAW REQUIREMENTS** - You must complete payment of one share in your Share Savings account as a condition of admission to membership. If the balance in your Share Savings account falls below \$25.00 and all sub accounts have a zero balance, you may be terminated from membership immediately.

**TRANSACTION LIMITATION** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

**NCUA INSURANCE** - Funds in your account(s) with us are insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number



## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**ATM Transfers - types of transfers, dollar limitations, and charges** - You may access your account(s) by ATM using your VISA Check Card and personal identification number, to:

- get cash withdrawals from checking or share savings account(s)
  - dollar limits will be disclosed at card issuance
  - there is a charge of \$1.50 per withdrawal at ATMs not associated with the CO-OP Network

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

**Types of VISA Check Card Transactions** - You may access your checking account(s) to purchase goods (in person, by phone, or on-line), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Check Card Transactions - dollar limitations** - Using your Check Card:

- dollar limits will be disclosed at card issuance

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

**International Fee.** Visa will charge an ISA (International Service Assessment) Fee of 0.80% for International Visa Card transactions where the merchant's institution is in the U.S. Visa will charge an ISA Fee of 1% for International Visa Card transactions where the merchant's institution is outside the U.S.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

**Visa Account Updater Notice of Right to Opt Out.** Your Visa-branded card will be automatically enrolled in the free Visa® Account Updater (VAU) service. With VAU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants

of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Share insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the NCUA. You can also visit the NCUA website at [www.ncua.gov](http://www.ncua.gov) and click on the Share Insurance link. The link includes detailed contact information as well as a share insurance estimator.

**REASONS FOR DISHONOR** - We are under no obligation to honor withdrawal requests on your account if any loan you have with us is 20 days or more past due or you are in default. We are under no obligation to honor withdrawal requests from your account if we have reason to believe such withdrawals would subject us to financial risk. We may charge \$1.00 per check that is rejected by our check processing system if the check is not provided by Idaho Central Credit Union's endorsed vendor.

**LOST OR STOLEN CHECKS** - You agree to notify us immediately if your checks (or other access devices, such as ATM cards or debit cards) are lost or stolen. You can call (208) 478-3300 or 1-800-456-5067 or notify any employee in any branch office.

**CLAIMS ON MONEY ORDERS, CASHIER'S CHECKS OR OFFICIAL CHECKS** - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen money order, cashier's check or official check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We are required to pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable, we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check. At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

**INACTIVE ACCOUNT** - You agree to use your account on a regular basis. If you do not use your account during a 12-month period, we may close it and forward your remaining balance to you.

**UNCLAIMED PROPERTY** - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

**BOARD OF DIRECTOR'S POLICY** - The Board authorizes the President of the credit union to deny, restrict and/or terminate membership, accounts, and member services for any member demonstrating abusive, harassing, or damaging actions or behavior. The President may authorize other employees of the credit union to deny, restrict and/or terminate membership, accounts, and member services. Denial or restriction of services does not terminate a member's right to maintain a regular share account in good standing or to vote at any regular or special meeting of the members. Termination of membership results in the loss of all rights and expectations of membership in the credit union.

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## NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

**We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.**

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directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 1-800-456-5067, notify us through our website at <https://www.iccu.com/> or visit your local branch. You must include your name, account name, account number and last six digits of your card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

**eBranch Computer Transfers - types of transfers** - You may access your account(s) by computer by using your Sign-On ID and Password, to:

- transfer funds from checking to checking or savings
- transfer funds from savings to checking or savings
- make cross-customer transfers
- transfer funds from line of credit to checking or savings
- make payments from checking or savings to loan accounts with us
- make payments from checking to third parties
- get information about:
  - the account balance of checking or savings accounts
  - unlimited deposits to checking or savings accounts
  - unlimited withdrawals from checking or savings accounts
  - year to date and prior year to date tax information

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

**Limitations on frequency of transfers.** In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- For security reasons, there are other limits on the number of transfers you can make by ATM, telephone, debit card and computer.

#### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made.

We will charge you the current stop payment fee for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line of credit and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.

(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

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

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

#### UNAUTHORIZED TRANSFERS

**(a) Consumer liability.**

**For personal accounts only. See below for business accounts.**

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft amount). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a hospital stay) kept you from telling us, we may extend the time periods.

**(b) For business accounts only, you agree:**

- To tell us AT ONCE if your statement shows transfers that you did not make, including those made by card, code, or other means. If you do not tell us within 30 days after the statement was mailed to you, you may not get back any money you lost after the 30 days if we can prove that we could have stopped someone from taking the money if you had told us in time.
- To assist us in the investigation of claims for unauthorized transactions and by providing the appropriate statements and reports reasonably requested by us.
- To notify us promptly if any user of a card is no longer employed by you or otherwise no longer authorized to conduct business on your behalf.
- That by allowing anyone to use your card, or by failing to exercise ordinary care (such as sharing or using commonly associated numbers such as your birthdate for your PIN), you will be responsible for all authorized and unauthorized transactions.
- That all of the provisions of this agreement, including liability limitations and the requirement that you give us notice of unauthorized transactions within 30 days, apply to your EFT services.

**(c) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

**(d) Additional Limit on Liability for Visa® Check Card.** Unless you have been negligent or have engaged in fraud, or where you delay reporting unauthorized transactions for more than 60 days (30 days for business accounts), you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

#### ERROR RESOLUTION NOTICE

**For personal accounts only. See below for business accounts.**

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

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

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

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20

business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, as provisional credit so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**For business accounts**, our practice is to follow the procedures described above, but we are not legally required to do so. For example, we are not required to give provisional credit, or to finalize the claim within the time frames stated above. We require you to notify us no later than 30 days after we sent the first statement on which the error appeared. We may request you provide us with a written statement that the disputed transaction was unauthorized, and any additional details as requested for us to properly investigate.

IDAHO CENTRAL CREDIT UNION  
ATTN: ADMINISTRATIVE DEPARTMENT  
P.O. BOX 2469  
POCATELLO, IDAHO 83206  
Business Days: Monday through Saturday  
Excluding Federal Holidays  
Phone: 800-456-5067

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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## FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all accounts and deposits made at a branch, automated teller machine (ATM), or by mail. It does not apply to deposits made remotely through our mobile deposit services. Please see the "Mobile Deposit Terms of Service" for the associated funds availability policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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

If you make a deposit at an ATM before 8:00 P.M. MT on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 8:00 P.M. MT or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

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

### LONGER DELAYS MAY APPLY

**Case-by-case delays.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

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

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

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We have reasonable cause to believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six (6) months.

There is an emergency, such as failure of computer or communications equipment.

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

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

### DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

Funds from check deposits made at an Idaho Central ATM will be made available by the second business day after the day of the deposit unless we determine a longer delay is necessary as defined in the Funds Availability disclosure. Check deposits made at an ATM within the first 30 days of account opening will be made available after the fifth business day of the deposit. The first \$225 of the deposit will be available immediately for all ATM check deposits made at our machines.

All ATMs that we own or operate are identified as our machines.

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## TRUTH IN SAVINGS DISCLOSURE

### SAVINGS ACCOUNTS

#### SHARE SAVINGS ACCOUNT

##### Rate Information:

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

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

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

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

##### Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$300.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (for example, checks) to your account.

##### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or computer transaction. If you exceed the transfer limitations set forth above in any month, your account will be subject to closure by the credit union.

##### Par value of a share:

The par value of a share in this account is \$25.00.

##### Fees and charges:

An excess withdrawal fee of \$2.00 will be charged for each debit transaction (withdrawal, transfer, automatic transfer or payment out of this account) in excess of six during a calendar month.

## SECONDARY SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$300.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$2.00 will be charged for each withdrawal, transfer, automatic transfer or payment out of this account in excess of six during a calendar month.

## CENTRAL CENTS SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$.01.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$2.00 will be charged for each withdrawal, transfer, automatic transfer or payment out of this account in excess of six during a calendar month.

For terms and conditions on this account, please refer to the Central Cents Enrollment Form.

## CHOICE SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### Fees and charges:

An excess withdrawal fee of \$25.00 will be charged for each withdrawal in excess of two during a calendar year.

## SHARE BEAR AND STARTER SAVINGS ACCOUNTS

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a . If you exceed the transfer limitations set forth above in any month, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$2.00 will be charged for each debit transaction (withdrawal, transfer, automatic transfer or payment out of this account) in excess of six during a calendar month.

### Age limitations:

When the age of 18 is reached, your account will be converted to a Share Savings Account.

## IDAHO FIRST-TIME HOME BUYER SAVINGS ACCOUNT

### Account Requirements:

Account owner(s) must be an Idaho resident, filed a state of Idaho income tax return for the most recent taxable year and a first-time home buyer. A first-time home buyer is considered to be an individual who does not own or co-own a single family or multifamily residence and has never previously owned a single family residence.

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

Account is subject to annual contribution limits, determined by the state of Idaho.

No withdrawals may be made during the first 30 days of account opening and deposits into the account may not exceed \$100,000.00 during the lifetime of the account.

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$2.00 will be charged for each withdrawal in excess of six during a month.

## MEDICAL SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$100.00.

You must maintain a minimum daily balance of \$100.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$5.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not write more than five checks.

### Fees and charges:

An excess withdrawal fee of \$1.00 will be charged for each check written in excess of five during a month.

## HEALTH SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not write more than five checks. Debit card transactions are unlimited.

### Fees and charges:

An excess withdrawal fee of \$1.00 will be charged for each check written in excess of five during a month.

A monthly fee of \$2.50 will be charged to your account each month.

## MONEY MARKET SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$15.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a check, preauthorized or automatic transfer, telephonic order or instruction, or computer transaction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

## HIGH-YIELD ONLINE SAVINGS ACCOUNT

### Account Requirements:

The primary account holder must be signed up for eStatements to qualify for this account. In the event the primary account holder is not signed up for eStatements, we reserve the right to close the account or convert it to a Secondary Savings account.

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$10.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$10.00 will be charged for each withdrawal in excess of six during a month.

## PRIVATE CLIENT MONEY MARKET SAVINGS ACCOUNT

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25,000.00.

You must maintain a minimum daily balance of \$50,000.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$25.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a check, preauthorized or automatic transfer, telephonic order or instruction, or computer transaction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

## INSURED DEPOSIT MONEY MARKET SAVINGS ACCOUNT

**Account Requirements** - Must have an active Idaho Central checking or savings account.

An allotment will be added to the insured deposit money market account when opened to have monthly interest automatically transferred into another account. Since interest will have a posting date of the first day of a month, the interest transfer will occur at end of day on the first.

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees and charges:

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

## TRADITIONAL, ROTH SEP IRA AND COVERDELL EDUCATION SAVINGS ACCOUNTS

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

**Compounding and crediting** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

### Minimum balance requirements:

The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$300.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or computer transaction subject

to IRA withdrawal guidelines. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees and charges:**

An excess withdrawal fee of \$2.00 will be charged for each withdrawal in excess of six during a month.

**TRADITIONAL, ROTH AND SEP IRA MONEY MARKET SAVINGS ACCOUNTS**

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your deposit account before interest is paid, you will not receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$10.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

**Transaction limitations:**

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or computer transaction subject to IRA withdrawal guidelines. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees and charges:**

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

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## CHECKING ACCOUNTS

**FREE CHECKING ACCOUNT**

**Minimum balance requirements:**

The minimum balance required to open this account is \$100.00.

**Transaction limitations:**

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

**MONEY MARKET CHECKING ACCOUNT**

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a service charge fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$10.00 for that monthly statement cycle.

You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

**Transaction limitations:**

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

**STARTER CHECKING ACCOUNT (To qualify for this account, you must be between the ages of 12 and 17.)**

**Minimum balance requirements:**

The minimum balance required to open this account is \$50.00.

**Transaction limitations:**

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

**Age limitations:**

When the age of 18 is reached, your account will be converted to a Free Checking Account.

**BASIC CHECKING ACCOUNT**

**Minimum balance requirements:**

The minimum balance required to open this account is \$100.00.

**Transaction limitations:**

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

**Fees and charges:**

A monthly fee of \$15.00 will be charged each month.

**PRIVATE CLIENT CHECKING ACCOUNT**

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

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$10,000.00 in your account to avoid a service charge fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$25.00 once during the statement cycle.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

**Transaction limitations:**

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

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## CERTIFICATES

**STANDARD CERTIFICATES, including IRA and Coverdell Education Savings.**

**Compounding and crediting - Terms less than 12 months:** Interest will be compounded and credited to the certificate account at maturity, becoming part of the principal balance. **Terms 12 months or greater:** Interest will be compounded and credited to the certificate account quarterly, becoming part of the principal balance.

The annual percentage yield is based on the assumption that interest will remain in the certificate account until maturity. Alternatively, at the time of opening, you may request to have interest paid to you in the form of a transfer to another ICCU deposit account rather than credited to the certificate account. Choosing to have interest paid to you will reduce earnings.

**Daily balance computation method** - Interest is calculated using the daily balance method which applies a daily periodic rate to the principal balance in your account each day and begins to accrue on the calendar day you deposit to your account.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Early withdrawal penalties** - Early withdrawal penalties apply to this account. **Terms less than 12 months:** If you withdraw any portion of the principal balance prior to the maturity date, a penalty equal to 90 days of interest will be charged. **Terms 12 months or greater:** If you withdraw any portion of the principal balance prior to the maturity date, a penalty equal to 180 days of interest will be charged.

- The following exemptions may be made to waive the early withdrawal penalty.
  - Death of the account owner(s)
  - Court determination has been received declaring the owner is legally incompetent.
  - An account owner has become disabled.
  - The account owner is receiving a Required Minimum Distribution (RMD) from an IRA account.

**Renewal policy** - Upon maturity, your account balance will be renewed at the then-current rate. Each renewal period will be the same as the original period beginning on the maturity date. You may withdraw your principal balance without penalty during the first ten (10) calendar days following renewal.

**Minimum balance requirements** - The minimum balance required to open this account is \$500.00.

**Transaction limitations** - You may make one principal deposit (\$100 minimum) during the first 60 days after the Open Date.

**Account Restrictions** - This account is non-transferable and non-negotiable.

**PROMOTIONAL CERTIFICATES, including IRA and Coverdell Education Savings.**

**Compounding and crediting - Terms less than 12 months:** Interest will be compounded and credited to the certificate account at maturity, becoming part of the principal balance. **Terms 12 months or greater:** Interest will be compounded and credited to the certificate account quarterly, becoming part of the principal balance.

The annual percentage yield is based on the assumption that interest will remain in the certificate account until maturity. Alternatively, at the time of opening, you may request to have interest paid to you in the form of a transfer to another ICCU deposit account rather than credited to the certificate account. Choosing to have interest paid to you will reduce earnings.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated using the daily balance method which applies a daily periodic rate to the principal balance in your account each day and begins to accrue on the calendar day you deposit to your account.

**Early withdrawal penalties** - Early withdrawal penalties apply to this account. **Terms less than 12 months:** If you withdraw any portion of the principal balance prior to the maturity date, a penalty equal to 90 days of interest will be charged. **Terms 12 months or greater:** If you withdraw any portion of the principal balance prior to the maturity date, a penalty equal to 180 days of interest will be charged.

- The following exemptions may be made to waive the early withdrawal penalty.
  - Death of the account owner(s)
  - Court determination has been received declaring the owner is legally incompetent.
  - An account owner has become disabled.
  - The account owner is receiving a Required Minimum Distribution (RMD) from an IRA account.

**Renewal policy** - Upon maturity, your account balance will be renewed at the then-current rate. Each renewal period will be the same as the original period beginning on the maturity date. You may withdraw your principal balance without penalty during the first ten (10) calendar days following renewal.

**Minimum balance requirements** - The minimum balance required to open this account is \$500.00.

**Transaction limitations** - You may make one principal deposit (\$100 minimum) during the first 60 days after the Open Date.

**Account Restrictions** - This account is non-transferable and non-negotiable.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, debit card, or other electronic means.

Overdraft - each overdraft paid .....	\$24.94
Nonsufficient funds item - each .....	\$31.94
Overdraft protection transfer from savings .....	\$2.50
Account activity printout .....	\$3.00 per statement period
Account research .....	\$20.00 per hour, 1-hour minimum
Account balancing assistance .....	\$20.00 per hour, 1-hour minimum
Stop payments - each .....	\$30.00
Wire transfer	
Incoming .....	\$15.00
Outgoing .....	\$20.00
Foreign .....	\$40.00
Copy of check .....	.25 free per year; \$2.00 each thereafter
Copy of VISA transaction (credit or debit) .....	\$3.00
Visa Check Card reissue fee .....	\$10.00
Out-of-Network ATM Withdrawal Fee .....	\$1.50
Collection items .....	\$30.00 per item
Foreign checks (non-Canadian) .....	\$15.00
Canadian dollar checks .....	\$10.00
Check cashing fee .....	1% or \$5.00 minimum
Returned mail fee .....	\$5.00 per item
Annual locator fee .....	\$10.00
Loan add on .....	minimum \$25.00
Special account handling fee .....	\$100.00

**Please see a separate disclosure for rate information or call us at 1-800-456-5067.**

**Bylaw requirements** - You must complete payment of one share in your Share Savings account as a condition of admission to membership. If the balance in your Share Savings account falls below \$25.00 and all sub accounts have a zero balance, you may be terminated from membership immediately.

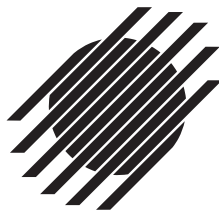
**Transaction limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

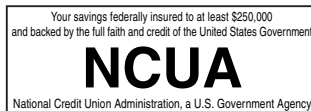
## FEES AND CHARGES SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Membership entrance fee .....	\$5.00
Check printing .....	(fee depends on style and quantity of check ordered)
Starter checks .....	\$1.00 per sheet (charged after the initial 30 days of account opening)
Cashier's check .....	\$4.00
Money order .....	\$2.50
Deposited checks (and other items) returned unpaid .....	\$5.00
Item drawn on own account .....	\$31.94
Garnishments .....	\$10.00
Executions .....	\$25.00
Levies .....	\$25.00



**Idaho Central**  
CREDIT UNION



### Contact Information

Direct requests and inquiries to:  
Idaho Central Credit Union  
P.O. Box 2469  
Pocatello, ID 83206-2469  
Toll Free: 1-800-456-5067  
Website: www.iccu.com

To report a lost or stolen VISA® card after hours, weekends or holidays  
Call: 1-888-241-2510