



# WELCOME GUIDE

*FOR FORMER MFCU MEMBERS*

# Table of Contents

Table of Contents.....	1
Welcome Letter.....	2
How to Prepare Checklist.....	3
Important Information About Your MFCU Account.....	4
Important Information About Your Loan.....	6
Important Information About Your Debit Card.....	7
Important Information About Your Credit Card.....	9
Statement / e-Statement Guide.....	10
Products / Services.....	11
PrimeClub 2-Month Free Trial.....	13
Digital Banking Access.....	14
MFCU Mobile App & Automatic Payment List.....	15
Online Bill Pay.....	16
PrimeClub Information.....	17
Agreements & Disclosures.....	20
PrimeClub Disclosure.....	21
Fee Schedule.....	23
Membership & Account Agreement.....	24
Electronic Fund Transfers Agreement & Disclosure.....	31
Funds Availability Policy Disclosures.....	38
Regulation E Opt-In Form.....	40



Dear Valued Member,

We are pleased to continue the successful completion of the merger between Muncie Federal Credit Union (MFCU) and PrimeTrust, which took effect on November 1, 2023. Since the merger, we have built a strong relationship with our new members from MFCU and appreciate the positive feedback we have received.

The merger process will be finalized on May 20, 2024. We understand you may have questions, and to ensure a smooth transition, a Frequently Asked Questions (FAQ) section follows to address them.

You're officially part of the region's most dynamic and innovative credit union, and we're thrilled to have you. Whether you've snagged a shiny new account, landed your dream car loan, or unlocked the door to homeownership, know this: PrimeTrust is your financial haven.

Think beyond banking—imagine convenience at your fingertips. Our mobile app and online tools let you manage everything from bills to mortgages, even deposit checks in your PJs. Plus, you have access to a coast-to-coast network of ATMs and shared branches, so PrimeTrust truly goes where you go.

Dive into the enclosed materials to see how we're different. Forget corporate giants, this is a member-owned space: world-class products with a side of genuine, personalized service. We call it "story lending" because your goals and dreams matter. Life can be unpredictable, and we're here to adapt with you, through thick and thin.

Remember, we're just a phone call, email, or friendly visit away. So, pop in, say hello, and let us know how we can help your financial story unfold. Welcome aboard, and buckle up for a fantastic ride!

Here's to your financial success, with PrimeTrust by your side.

P.S. Watch out for special perks and member events—this is just the beginning!

Sincerely,

*Timothy Pierce*

Timothy Pierce  
President / CEO  
765-281-4207  
Tim.Pierce@PrimeTrustCu.com



3700 W. Bethel Ave.  
Muncie, IN 47304

4018 N. Broadway Ave.  
Muncie, IN 47304

5400 N. Wheeling Ave  
Muncie, IN 47304

3230 S. Madison St.  
Muncie, IN 47302



## How to Prepare

- Make sure your personal information is accurate with MFCU**
  - Address
  - Email
  - Phone
- Mark when you receive your new PrimeTrust debit card in the mail (est. by May 10th)**  
*\*Do not activate until May 19th*
- Put together a list of payments attached to your MFCU debit card**
- Update your direct deposit & payroll information.**
- Activate my PrimeTrust Debit Card on May 20th**



## Important Information About Your MFCU Account

**We understand that change can be confusing, especially when it comes to your banking. Here's a quick update about your MFCU Share account following the merger with PrimeTrust:**

### **Will my account number change?**

Yes, your account number will change, but only once. Here's a simple way to understand the change:

- All account numbers will be 10 digits.
- The first two digits will be 44.
- The important part of your account number, the last four or five digits, will stay the same as you have now.
- Any unused (middle) digits will be filled with zeros to make 10 digits.

For example, if your old account number was 12345, your new account number would be 4400012345. Another example, if your old account number was 4321, your new account number would be 4400004321.



### **Will my direct deposit still work?**

Yes! We're taking care of everything behind the scenes. Your direct deposit information will be transferred to PrimeTrust, so you won't see any interruption in your regular direct deposits.

### **What should I do to prepare?**

To ensure a seamless transition, we recommend updating your direct deposit information with the PrimeTrust routing number: 274975424. After May 20th, the current MFCU routing number: 274975385 will be phased out in a couple months.

### **Need help with your direct deposit?**

No worries! We're here to assist you. You can visit any branch after May 20th and our friendly staff will be happy to help you update your direct deposit information. Alternatively, you can contact your payroll or direct deposit company directly to make the change. We appreciate your patience and understanding during this transition. If you have any questions, please don't hesitate to reach out!

### **When will my MFCU account become a PrimeTrust account?**

We are working hard to make the switch as smooth as possible. Your account will be converted to the PrimeTrust system over the weekend of May 18th and finalized on Monday, May 20th.



## Important Information About Your Loan

You won't have to take any action regarding your loan with MFCU. Here's what you need to know:

- Your loan will be transferred to PrimeTrust on May 20th. This transition should be seamless, so you shouldn't experience any interruptions in your service.
- There are a few ways you can make your loan payments after the transition:
  - Online or through the mobile app using the account transfer feature with PrimeTrust. If you're not comfortable with online banking, you can call PrimeTrust for assistance with setting it up.
  - In person at a branch or by phone
  - By mail by sending a check to:

PrimeTrust Loan  
3700 West Bethel Avenue  
Muncie, Indiana 47304

**If you have any questions or concerns, call PrimeTrust at (765) 289-2148.**



## Important Information About Your Debit Card

**New PrimeTrust Debit Card:** Your new PrimeTrust debit card will be mailed out on April 24th, please allow 7-10 business days for delivery. You should receive your card by May 10th. If you've moved recently, please make sure your personal information (address, phone, and email) is up to date to avoid delays.

**Upcoming Branch Closure:** The Wheeling branch (formerly MFCU) will close early at 4:00 pm on Friday, May 18th. During this time, your MFCU debit card will continue to work but you may have partial funds available for high-ticket purchases over the weekend (May 18th-20th).

**Courtesy Pay Change:** If you selected to receive courtesy pay with MFCU, your overdraft authorizations will continue to work in the same way once the conversion is complete, with one exception:

- We're adjusting our courtesy pay allowance to \$350 to match the PrimeTrust policy. This service can still cover unexpected debits.





### Using Your New Card:

- **Start Date:** You can start using your PrimeTrust debit card on Monday, May 20th.
- **Activation:** You will need to activate your new card before using it. You will be able to select a PIN at this time.
- **MFCU Card:** Your MFCU debit card will work until May 20th to give you time to activate your new PrimeTrust debit card.

**We recommend making any essential purchases or withdrawals before May 18th to avoid any inconvenience over the weekend.**

**For questions or assistance, please call the Wheeling branch at 765-284-7667.**





## Important Information About Your Credit Card

**Your credit card will keep working just the way it has been!**

You'll still make payments the same way - online, by check, or by phone/branch visit.

**Here's what's coming:**

- **New PrimeTrust Visa Card:** Sometime between late summer and early fall, you'll receive a PrimeTrust Visa credit card in the mail. Once you activate it, your MFCU credit card will automatically switch over to PrimeTrust.





## Statements / eStatements

Easily manage all your account statements online 24/7/365. With PrimeTrust eStatements, you can quickly search for, view, save, and print digital copies of your statements from your online banking dashboard and mobile banking app.

Online delivery reduces the risk of identity theft related to stolen or lost mail. And digital alerts notify you as soon as an eStatement is available, giving you instant access to key information about your account.

Enroll in eStatements in just a few clicks from PrimeTrust online banking or our mobile banking app today.

### **eStatement Benefits**

- **Faster Access:** Receive real-time alerts when your statements are ready to view
- **Easy-to-Manage:** No need to file or shred -- eStatements are conveniently available online 24/7/365
- **Enhanced Security:** PrimeTrust eStatements are always protected and right where you need them
- **Zero Waste:** Reduce your environmental footprint.

### **Paper Statements**

At PrimeTrust we have a \$2.00 monthly paper statement fee. This fee allows us to keep the price of other products / services low. This is the same fee as charged currently at MFCU.

Individuals 17 years and younger and 65 years and older get paper statements for FREE

# PrimeTrust Products and Services

PrimeTrust Federal Credit Union is not your average financial institution. We're a locally-operated, not-for-profit financial cooperative where you and your financial success are top priorities.

Unlike banks, we don't have shareholders or directors to pay at the end of each quarter. Instead, we pass our excess earnings to member-owners like you through better rates and low- and no-fee services. That means the more you use the credit union, the more you and your family benefit.

To learn more about our financial products and services, call 765-289-2148 or visit us online at PrimeTrustCU.com.

## Savings Products

- **Savings Account** – Receive easy access to your money while earning dividends with a Share Savings Account from PrimeTrust.
- **Certificates** – To lock in deposits, PrimeTrust offers competitive fixed-rate Certificate products with a variety of maturity periods.
- **Money Market** – A PrimeTrust Money Market account enables you to earn a higher rate on your deposits than a regular savings while still receiving the same easy access to your money.
- **Traditional IRA** – With earnings that are tax-deferred to save for retirement, Traditional IRAs are ideal for investors at high or peak earning potential who expect a lower tax rate in retirement.<sup>1</sup>
- **Roth IRA** – A Roth IRA is ideal for investors with growing earning potential who expect the same or higher tax rate in retirement. Roth IRAs are tax deferred, and could be tax-free to save for retirement under certain circumstances.<sup>1</sup>
- **Christmas Club** – Save for the holidays, year round! Have a portion of your paycheck directly deposit into your Christmas Club account or add funds when convenient and watch your savings grow.

<sup>1</sup>Subject to IRS rules – Consult a Tax Advisor.

<sup>2</sup> Onieal and Associates is registered representative of and offers securities, investment advisory and financial planning services through First Allied Securities Inc. Member SIPC. Supervisory Office: 1416 W. Jackson St, Muncie, IN 47303. Phone: (765) 896-9553.

Prime Trust Federal Credit Union is not an affiliate or subsidiary of First Allied Securities, Inc.

CRN201502-169405

- NOT A CREDIT UNION DEPOSIT OR OBLIGATION.
- NOT NCUA INSURED.
- NOT GUARANTEED BY ANY GOVERNMENT AGENCY.
- NOT GUARANTEED BY ANY CREDIT UNION.
- MAY GO DOWN IN VALUE.

## Checking Products

- **E-ssential Checking** – Stay connected to your money on-the-go. E-ssential Checking provides anywhere, anytime account access with smart tools like online banking, eStatements/eAlerts, online bill pay, and Shared Branching.
- **Peace of Mind Checking** – Peace of Mind Checking has all the great features of our E-ssential Checking package, while also providing tools that safeguard your identity, protect your credit, and help you recover financially should you become a victim of identity theft.
- **Peace of Mind Plus Checking** – Receive the features of E-ssential Checking and prevention, detection, and correction tools you need to protect yourself and your family against identity theft and fraud – plus competitive dividend rates on the money in your account.
- **Visa® Debit Card** – Make purchases without the hassle of writing a check with a PrimeTrust Visa® Debit Card.
- **Start Right Checking** – Let us teach your teen about good financial practices with Start Right Checking. Teens can earn prizes for completing free online financial literacy programs and are invited to participate in special events and contests. (Coming Soon)
- **Health Savings Account** – Pre-tax contributions to be used for medical expenses for those who have a high deductible medical plan.<sup>1</sup>

## Home Mortgages

- **First Mortgages** – Receive the same interest rate, monthly principle, and interest payment over the course of your loan with our fixed-rate mortgages.
- **Home Equity Line of Credit** – Let your home equity work for you. With a PrimeTrust HELOC, your available line amount is replenished as you pay, so you can make your next large purchase with confidence.
- **Equity Loans** – Anticipating a major one-time expense? A PrimeTrust Equity Loan is an excellent choice -- allowing you to access the equity in your home while receiving the security of a fixed rate and fixed term.
- **Residential Construction Loan** – Build the home of your dreams or the vacation home you have always dreamed of with our fixed rate residential construction loan.
- **Home Affordable Refinance Program (HARP)** – If you are not behind in your mortgage, but owe more than your home is worth, you may be eligible for HARP financing. HARP is a program designed to help you get a new, more affordable mortgage by refinancing your current mortgage into a lower interest rate with over 100% LTV financing.

## Loan Products

- **Vehicle Loans** – Shopping for a new or used car, truck, van, RV, boat, or motorcycle? Let PrimeTrust put you in the driver's seat with an affordably-priced Vehicle Loan.
- **Personal Loan** – Life comes with unexpected expenses. For those times, PrimeTrust offers a variety of flexible loan products, including Personal Loans and a Consumer Line of Credit.
- **Share Secured Loan** – Need to make a purchase but don't want to dip into your savings? A Share Secured Loan might be right for you. Shared Secured Loans are collateralized by the money in your Share Savings or Share Certificate account. So you can borrow the cash you need at a low loan rate while still earning interest on your deposits.

## Visa Credit & Debit Cards

- **Platinum Rewards Visa**® – Receive a 9.9% APR interest rate with no annual fees and points for the things you want.
- **Gold – Cash Back Visa**® – Earn cash back on your Visa® purchases and receive a 12.9% APR and no annual fees.
- **Classic Visa**® Card – Visa® Classic Cards provide members with no annual fees and a 14.9% APR.
- **Visa**® Launch Card – The Launch Card can help you build your credit with no annual fees while receiving a 10.99% APR and reward points redeemable for great items.
- **Visa**® Gift Card – A prepaid Visa® Card that's an ideal choice for birthdays, weddings, holidays, or any gift-giving occasions.
- **Visa**® Travel Card – Receive the convenience of a Visa® Debit Card with a prepaid Visa® Travel Card.
- **Visa**® Reloadable Debit Card – There's no danger of overspending with a reloadable, prepaid debit card from Visa®. An ideal, low-cost alternative to payday loans and check cashing stores!
- **Visa**® Balance Transfer – Transfer the balances from your higher rate credit cards to a PrimeTrust Visa® and receive a lower introductory rate for six months.

## Valuable Member Services

- **ACH Origination / Payroll Deduction** – Have money automatically debited from your paycheck, checking account, or savings account to quickly and easily make regular loan or mortgage payments.
- **Direct Deposit** – Have all or part of your paycheck automatically deposited into a PrimeTrust account.
- **Online Banking** – Quickly access your accounts from the convenience of the Internet, 24-hours-a-day.
- **Mobile Banking** – Use our free app to access your accounts or pay bills on-the-go on any wifi-enabled device.
- **Online Bill Pay** – Log on and pay from anywhere – day or night. Our free Bill Pay is fast, easy, and convenient.
- **eStatements / eNotices** – Receive fast, environmentally-friendly electronic access to your monthly account statements and notices.
- **Bank by Phone** – Access your accounts and transfer funds 24-hours-a-day with our free Bank by Phone service.
- **Shared Branching** – Bank for free at over 5,000 nationwide Shared Branching locations.
- **ATM Access** – Use Alliance One network ATMs up to 15 times per month without a fee and out-of-network ATMs up to 4 times per month with no additional fees.

## Relationship Resources

- **Accel Program** – Enjoy unlimited access to free financial counseling through Accel Members Financial Counseling.
- **Wealth Management**<sup>2</sup> – PrimeTrust has partnered with WestPoint Financial Group to provide members with access to a certified financial planner for investment and savings planning, insurance planning, wealth management, and asset protection.
- **Tax Management** – To provide members with tax management services, PrimeTrust has partnered with Estep \* Doctor & Company. Through this relationship, members can have a certified public accountant design a personal accounting plan.



## **Unlock Your Financial Advantage with a Free 2-Month Trial of PrimeClub!**

Tired of worrying about fraud? Want to take control of your finances? Our exclusive PrimeClub is here to help! Get a FREE 2-month trial starting May 20th when your MFCU checking account automatically enrolls in PrimeClub.

### **PrimeClub offers a powerful suite of 16 financial tools, including:**

- Enhanced fraud protection
- Tools to help you budget, save, and grow your money
- Exclusive access to Primetrust products and service.

**For more information: See the PrimeClub Informational packet on pages 14-17**

# PrimeTrust Digital Banking Access



## Enrollment:

To enroll in online banking you will need your member (account) number, social security number, e-mail address, and your phone number (preferably text-capable) on file with PrimeTrust. These items are typically captured when the account is setup.

\*These instructions assume you can receive text messages. In the event you do not have text capability, you may use a direct phone line and receive an automated call during Step 6 (below).



## COMPUTER

1. Go to [primetrustcu.com](http://primetrustcu.com) and click "LOGIN" in the upper right corner.
2. Next Click "Enroll".
3. Follow the screen prompts and enter the information for the primary owner of the account – Social Security Number, Account Number, and E-Mail Address. Click "Next".

Continue on to Step 4 (below)

## MOBILE APP

1. Download the "PrimeTrust Financial FCU" app by searching the Appstores or following the QR Codes
2. Open the App and click "ENROLL NOW" in the lower right-hand corner.
3. Follow the screen prompts and enter the information for the primary owner of the account – Social Security Number, Account Number, and E-Mail Address. Click "Next".

## COMPUTER & MOBILE APP STEPS (CONT.)

4. Click "Get started" on the 2-step verification prompt.
5. Enter your Email and Cell-Phone number in the respective areas labeled "Email" and "Phone" and click "Next". Be sure to enter your area code, as well.
6. Choose text message and click Next to receive your code for two-factor authentication. (you may use the other two options if a cell phone is unavailable to receive text message).
7. Check your cell phone for a text message containing "Your PrimeTrust Financial FCU code" and type it in the "Verification code" area and click "Verify".
8. You're all set! Click Done.
9. Please read the "End User License Agreement (EULA)" and click "Accept" if you agree with the terms.
10. Click "Accept" to confirm you have read the terms of service.
11. On the "Create credentials" menu, choose a Username and strong Password. Be sure to remember your choices as you will need these to login the online banking after you enroll.
12. Enter your chosen "Username" and "Password" in their respective fields. You will need to enter your password twice to confirm.

## E-STATEMENT ENROLLMENT ON COMPUTER

1. Sign on to online banking and click on any account (share) to view the details of that account.
2. To the right of the transaction details, find and click on the "Documents" icon.
3. Click to put a check in the checkbox next to "Enroll all accounts".
4. Click "Enroll".
5. Click "Ok" to confirm you are enrolled.

## E-STATEMENT ENROLLMENT ON MOBILE APP

1. Sign in to "PrimeTrust Financial FCU" app and locate the "Documents" button under the Share Balance.
2. Make certain the check-mark is present beside "Enroll all accounts"
3. Next, click "Enroll"



## Important Information About Your MFCU Mobile App (It'sMe247)

### **Changes Coming on Monday, May 20th:**

- The MFCU mobile app and online banking will no longer be available after May 20th.
- On May 20th, you can enroll in the PrimeTrust mobile app and online banking platform. See previous page (page 14) for step-by-step instructions.

### **PrimeTrust Online Banking:**

- Many members have rated the PrimeTrust app highly (4.9 out of 5 stars). There may be a short learning period as you get used to the new system, but we believe you'll find it user-friendly.

### **Paying Bills:**

- When you enroll in PrimeTrust online banking, you can also sign up for our online bill pay service. Instructions for bill pay enrollment can be found on the following page (page 16)
- Unfortunately, your bill pay settings from MFCU online banking won't transfer automatically to PrimeTrust.
- To make the switch to PrimeTrust bill pay easier, we recommend writing down a list of companies you pay (utilities, phone, etc.) and their account numbers before May 20th. This will make it easier to set up your bill payments again.





## Online Banking - Bill Pay

### Online Bill Pay Steps

1. Log in
2. Select Move Money > Payments (if in mobile, tap Pay under your account)
3. If it is your first time using payments, it will ask you to enroll. Click Enroll
4. Select the merchant or person you would like to pay
5. Select an account to take funds from and then input the amount
6. If you would like to set a date for the payment, select More Options and select the desired date
7. Select Submit

**We understand that change can be challenging, and we appreciate your patience as we transition to this new system.**



### Have additional online banking questions?

Visit [primetrustcu.com/digital-banking](https://www.primetrustcu.com/digital-banking) to learn more about our online banking application. Included is a series of tutorial videos designed to make Muncie's best even better.

# Welcome to PrimeClub!

Bringing You Peace of Mind

Dear Valued Member,

We are thrilled to announce that as a former member of Muncie Federal Credit Union we are offering you two months of our Peace of Mind (P.O.M.) Checking for FREE for 2 months! In addition, we are also excited to be expanding P.O.M to now feature PrimeClub! PrimeClub automatically enhances your P.O.M. account with 16 innovative features that build upon the value that many of our members already enjoy.

You now have access to an even bigger world of benefits including:

- IDProtect®: Protects your family, monitors your credit file, provides instant credit score access, and much more! Sleep soundly knowing your identity is safeguarded.
- CARFAX™: A \$40 value, included with your P.O.M. membership. Get peace of mind knowing your car's history.
- TeleHealth™: Get access to doctors, therapists, and counselors right from your phone. Save on prescriptions and get the care you need without leaving home.
- PrimeClub Advantage Card: Enjoy discounts at 9 different local PrimeTrust business members. Save money while supporting local businesses.

...and much more!

To start utilizing your P.O.M. and PrimeClub benefits:

- Call our world-class call center at (765) 289-2148.
- Send us a chat via the PrimeTrust mobile app.

**Once your 2 month free P.O.M. trial ends (Aug. 1), you will be charged the \$5.95 monthly fee. If you wish to change to our no-fee offering you will need to call our call center, send us a chat, or stop in a branch.**

Visit [peaceofmind.clubchecking.com](http://peaceofmind.clubchecking.com) to access your benefits

*Tim Pierce*

Tim Pierce  
President / CEO  
(765) 281-4207  
tim.pierce@primetrustcu.com

# Prime Club

## Peace of Mind



### 16 Exclusive Club Benefits



#### 1.) IDProtect®

- Family protection
- Fully managed recovery
- Expense reimbursement
- Registers your debit/credit cards

#### 2.) Credit File Monitoring

- Monitors over 1,000 databases

#### 3.) Credit Score Access

#### 4.) 6 Month Credit Pull

- No score penalty

#### 5.) Financial Wellness 360°

- Personalized financial education
- Assistance with realistic goal setting
- Individualized financial action plans

#### 6.) Travel & Leisure Discounts\*

- Discounts from businesses
- Print coupons online or access from a mobile device

#### 7.) Local Discount Card

- Discounts to nine locally owned and operated businesses

#### 8.) Shopping Rewards\*

- Exclusive offers and discounts at thousands of online retailers

#### 9.) Health Discount Savings

- Savings on vision, dental & prescription services
- *Not insurance*

#### 10.) TeleHealth™

- 24/7 video or phone visits with U.S.-based doctors
- Therapists and counselors also available

#### 11.) Accidental Death / Dismemberment Insurance

- Receive up to \$10,000
- Coverage divides equally on joint account and reduces 50% by age 70

#### 12.) Cell Phone Protection

- Covers up to \$300 (\$50 deductible)

#### 13.) Debit Advantage®

- Buyer's protection & extended warranty

#### 14.) PrimeTrust Rewards

- Refer-A-Friend
- Debit card incentives

#### 15.) Notary Services

- FREE with PrimeClub!

#### 16.) CARFAX™

- FREE Vehicle History Report
- A \$40.00 value!



\*Online registration required

\*\*See enclosed PrimeClub Benefits Guide for details on activating all PrimeClub features.

# Accessing Your PrimeClub Benefits

It's As Easy As 1, 2, 3!

1

Visit [peaceofmind.clubchecking.com](https://peaceofmind.clubchecking.com) on a phone or computer to get started



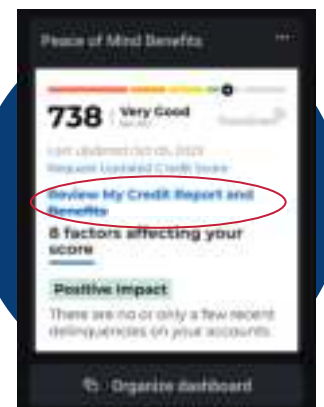
2

Sign up or sign in by using code: IN754222



3

Access your benefits via the PrimeTrust online banking app. Go to the “Peace of Mind Benefits” section of your dashboard



## Any Issues?



Send us a chat via the PrimeTrust mobile app



Call the Benefits Service Center at (866) 210-0361



Call PrimeTrust's Call Center at (765)289-2148



# **AGREEMENTS & DISCLOSURES**

Effective November 1, 2023, Peace of Mind Checking is getting more benefits!

**PrimeTrust Federal Credit Union is excited to announce enhancements to Peace of Mind Checking on November 1, 2023!**

Peace of Mind Checking will continue to offer the same service and benefits you've come to expect from your PrimeTrust account while adding some exciting enhancements – and the best part – there will be no change to the monthly checking account fee. Beginning November 1, 2023, your Peace of Mind Checking will feature a new benefits website and mobile app that are also accessible directly through your PrimeTrust Online Banking and PrimeTrust Mobile App.

**Your Peace of Mind Checking account delivers all these important benefits and services:**

- IDProtect®** – Identity theft monitoring and resolution service<sup>1</sup>, including:
- **Up to \$10,000 in Identity Theft Expense Reimbursement Coverage<sup>2</sup>**
  - **Identity Monitoring\***
  - **Fully Managed Identity Theft Resolution Services**
  - **Debit and Credit Card Registration\***

**Benefits below are being updated and will include:**

- **Credit File Monitoring\*** – Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report.  
*ACTIVATION: Credit File Monitoring will be turned on automatically for the primary account owner listed above, provided information has been verified by the Credit Reporting Agency and primary account owner has not previously activated Credit File Monitoring. See sidebar regarding activation for primary account owner and reverse for Terms and Conditions and complete details regarding activation, including activation for joint account owner(s). Must be 18 years or older. Note: An email address must be on file to receive credit file monitoring alerts.*
- **Credit Report\*** – Request a single bureau credit report every six months or in the event you have suffered an identity-theft event and have opened a resolution case.
- **Credit Score<sup>3\*</sup>** – Access to a new single bureau credit score every month.

**NEW Credit Score Tracker** – Receive valuable insight into your credit score<sup>3,4</sup>. Score Tracker plots your credit score each month on a chart so that you can easily see changes over time, along with score factors that provide insight into what events may have caused your credit score to change at a certain point in time.

**NEW Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics and more to help maximize financial wellness. (available via web and mobile only)

**Accidental Death & Dismemberment Insurance<sup>2</sup>** – Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

**Cellular Telephone Protection<sup>2</sup>** – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per eligible account, per twelve-month period. Covers up to three phones on a cellular telephone bill. (Cellular telephone bill must be paid using eligible account.)

**Debit Advantage® – Buyer's Protection<sup>2</sup> & Extended Warranty<sup>2</sup>** – Buyer's Protection covers items for 90 days from the date of purchase against accidental breakage, fire, or theft. Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with eligible account for coverage.)

**Shopping Rewards<sup>TM\*</sup>** (available via web and mobile only)

**Travel and Leisure Discounts** (available via web and mobile only)

**Health Discount Savings\*** – Enjoy savings on vision, prescriptions and dental services. This is NOT insurance.

**NEW Telehealth<sup>5\*</sup>** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to care for you and your family. There are zero copays and no surprise bills, plus discounts on prescriptions and lab work. Telehealth covers non-emergency, urgent care for things like allergies, sinus infections, flu, strep throat, bronchitis, hypertension, rashes, acne and more. Therapists and counselors are also there to help work through all kinds of mental and behavioral health, including depression, divorce, grief, loss and addictions.

**Great banking features:** Complimentary AllianceOne ATMs<sup>6</sup>, No minimum balance, Mobile App w/ Remote Check Deposit, Financial Counseling w/ Greenpath<sup>TM</sup>, Visa® Instant Issue Debit Card, Online Banking & Bill Pay, eStatements & eAlerts

**ACCESSING YOUR BENEFITS STARTING November 1, 2023!**

**Primary Account Owner:**

**You can now access Peace of Mind Checking benefits by simply logging into your PrimeTrust Online or Mobile Banking account.**

If you have not created a PrimeTrust Online or Mobile Banking account – it's easy, visit [www.primetrustcu.com/](http://www.primetrustcu.com/) and select the Login option at the top of the page and enroll or download the PrimeTrust FCU Mobile Banking app in the App Store or Google Play store. Once you've created your Online or Mobile Banking account, **simply navigate to your Dashboard to get started and access your benefits.**

**Joint Account Owner(s):**

See reverse for instructions on how to access benefits.

**ACCESS BENEFITS WHILE ON THE GO!**

You can also download the Club Checking Mobile App! Instructions are available at [PeaceOfMind.ClubChecking.com](http://PeaceOfMind.ClubChecking.com). Available on iOS and Android phones.

**HAVE QUESTIONS?** Call the Benefits Service Center at (866) 210-0361, Monday – Friday, 8:30 a.m. to 5:00 p.m. (EST), to learn more about your benefits, or for assistance with registration and activation.

**Please note, the Secure Checking mobile app will no longer be available after October 31, 2023.**

As always, thank you for the opportunity to serve your financial needs.

Sincerely,

*Tim Pierce*

President & CEO

**\*Registration/activation required**

**Please refer to the Terms & Conditions on the reverse for complete details regarding activation of the monitoring services with IDProtect®<sup>1</sup>, as well as additional benefit disclosures.**

## TERMS AND CONDITIONS

### IDProtect® Monitoring Services:

**Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report.

**ACTIVATION (Primary Account Owner): Effective November 1, 2023, Credit File Monitoring will be turned on for the primary account owner to which this notice is addressed**, provided primary account owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA) *and* primary account owner has not previously activated credit file monitoring. **A unique email address must be on file to receive alerts. To verify activation and to confirm information on file, you will need to complete registration using the instructions found on the front of this letter.** If you do not have access to online or mobile banking and you did not previously register with Secure Checking, simply visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and select “Sign Up Here” to confirm your identity and complete registration. If you previously registered, visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and “Sign In” using your [SecureChecking.com](https://SecureChecking.com) login credentials. Mobile credit alerts may be activated at that time. Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at (866) 210-0361.

**Joint Account Owner(s): Credit File Monitoring will not be turned on for joint account owner(s).** If you did not previously register with Secure Checking, you can visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and use access code IN754222 to complete registration and access your benefits. If you previously registered, visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and “Sign In” using your [SecureChecking.com](https://SecureChecking.com) login credentials.

**WRITTEN INSTRUCTIONS/DISCLOSURE:** Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; “ECC”) and TransUnion (“CRA”) to use your personal information to activate the Credit File Monitoring (“CFM”) services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing “written instructions” under the Fair Credit Reporting Act to ECC and CRA (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CRA (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

**Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records and more. A risk score rating is generated with your initial scan and monthly thereafter and can be viewed online. If your score reflects a high-risk score, a Risk Specialist will follow up with you by email or phone to discuss the scan.

**ACTIVATION: Identity Monitoring will not be turned on for primary or joint account owner(s).** Registration is required to activate this benefit and an active phone number must be on file to receive notice of elevated risk score. Primary account owner and joint account owner(s) may activate by going online.

### ADDITIONAL DISCLOSURES:

<sup>1</sup> Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Benefits are available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members but are not available to employees or authorized signers who are not owners. Benefits are not available to a “signer” on the account who is not an account owner or to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member, and his or her eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household.

<sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual insurance documents or Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named on the insurance document or Guide to Benefit. Guide to Benefits can be found online. **Insurance products are not insured by the NCUA or any federal government agency, not a deposit of or guaranteed by the credit union or any credit union affiliate.**

<sup>3</sup> You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on TransUnion data. Third parties may use a different type of credit score to assess your creditworthiness.

<sup>4</sup> Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

<sup>5</sup> Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

<sup>6</sup> First 15 Credit Union Owned transactions. First 4 non-Credit Union owned. Foreign transaction may be subject to foreign currency conversion fee. Refer to Fee Schedule or Membership Agreement for further details.

## Joint Account Owner(s) – ACCESSING YOUR BENEFITS STARTING NOVEMBER 1, 2023!

### ALREADY REGISTERED?

- Visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and “Sign In” using your [SecureChecking.com](https://SecureChecking.com) login credentials.

### NEVER REGISTERED?

- Visit [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com) and use access code IN754222 to complete registration and access your benefits.



You can also download the Club Checking Mobile App!

Instructions are available at [PeaceOfMind.ClubChecking.com](https://PeaceOfMind.ClubChecking.com). Available on iOS and Android phones.



## Schedule of Fees and Charges

Effective: 2-1-2024

### Checking/Savings Accounts

Non-Sufficient Funds Fee (Share Drafts, ACH & Debit Card Transactions)	\$28.00 per item
Paid Non-Sufficient Funds Item Fee	\$28.00 per item
Stop Payment (Checking Account, ACH & Cashier's Checks)	\$28.00 per item
Returned Deposit Item Fee	\$5.00 per item
E-ssential Fee Waived with eStatements or Direct Deposit	\$2.00 per month
Prime Club Checking	\$5.95 per month
Prime Club Checking Plus Monthly Minimum Balance Fee	\$7.95 per month
Peace of Mind Plus	\$5.00 per month
Reconcile Fee (After First 30 Minutes)	\$25.00 per hour
Research Account	\$25.00 per hour
Account History Printout Fee	\$1.00 per page
Christmas Club Early Withdrawal Fee	\$5.00 per withdraw
Early Closure Fee (Within First 90 Days)	\$15.00
Dormant Account Fee (12 Months Inactivity)	\$15.00 per month
Check Copy Fee	\$1.00 per item
Statement Copy Fee	\$1.00 per page
Overdraft Transfer Fee	\$2.00 per transfer
Minimum Balance Fee	\$20.00 per month
Health Savings Account (HSA) Fee Waived with eStatements	\$2.00 per month
Paper Statements (17 and younger no cost, 65 and older no cost)	\$2.00 per statement

### ATM/Debit Card

Credit Union Owned ATM Transaction Fee (First 15 per Month Free)	\$2.00 per transaction
Non-Credit Union Owned ATM Transaction Fee (First Four per Month Free)	\$2.00 per transaction
Foreign Card Holders using our ATM's	\$3.00 per transaction
Card Replacement Fee (Six to Nine Business Days)	\$6.00 per card
Debit Card Replacement Fee (Instant Issue or Next Day) <i>Not Available for HSA</i>	\$15.00 per card
ATM Card Replacement Fee (Instant Issue or Next Day)	\$10.00 per card
PIN Replacement Fee Mailer	\$3.00 per PIN

### Safety Deposit Box

10 x 10 Box	\$65.00 per year
5 x 10 Box	\$45.00 per year
3 x 10 Box	\$35.00 per year
5 x 5 Box	\$30.00 per year
3 x 5 Box	\$25.00 per year
Safe Deposit Box Key Replacement	\$20.00 per key
Safe Deposit Box Drilling Fee	\$165.00
Late Payment Fee (After 30 Days)	\$15.00 per month

### Wire Transfer

Outgoing International Wire	\$50.00 per wire
Outgoing Domestic Wire	\$20.00 per wire
Incoming Wire Transfer	\$10.00 per wire

### Other Services

Cashier's Check Fee	\$3.00 per item
Money Order Fee (\$1,000 Maximum)	\$3.00 per item
Counter Check Fee; Three Pages (Four Checks per Page)	\$5.00
Each Additional Page (Four Checks per Page)	\$2.00 per page
Forwarded Mail Fee	\$5.00 per item
Bad Address Fee	\$5.00 per item
Loose Coin Counting Fee	5% of coin total
Check Cashing Fee (Single Service Account with Balance less than \$100.00)	\$5.00
Non-Member On-Us Check Cashing Fee	\$5.00
Notary Fee (Member & Non-Member, free for Prime Club)	\$5.00
Car Fax (free with Prime Club)	\$15.00
ACH Rejection/Correction Fee	\$5.00 per occurrence
ACH Return Loan Payment Fee	\$5.00
IRA Premature Withdraw Fee	\$5.00

### Visa Prepaid Travel/Money Card

Travel Card Load Fee	\$9.95
Reload Fee	\$3.00 per card

### Visa Prepaid Gift Card

Gift Card Load Fee	\$3.00 per card
--------------------	-----------------

### Visa Reloadable Debit Card

Reloadable Card	\$4.95 per card
Reload Fee	\$3.00 per card





3700 W. Bethel Avenue  
Muncie, Indiana 47304  
(765) 289-2148  
(765) 282-4676 – Fax

## MEMBERSHIP AND ACCOUNT AGREEMENT

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

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

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**1. MEMBERSHIP ELIGIBILITY** - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share) and/or paying a membership fee as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

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

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

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

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

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

**d. Primary Member Deceased.** If the primary member is deceased, the account must be closed. The Joint owner must open their own primary account.

**4. POD/TRUST ACCOUNT DESIGNATIONS** - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Unless state law provides for different ownership or as permitted and documented by us, the beneficiaries/payees will own the funds jointly in equal shares without rights of survivorship when there is more than one surviving beneficiary/payee. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

**5. ACCOUNTS FOR MINORS** - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law.

**6. UNIFORM TRANSFERS TO MINORS ACCOUNT** - A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party

**LOANLINE**

© CUNA Mutual Group 1993, 95, 96, 99, 2000, 03-07, 09, 10, 13, 19  
All Rights Reserved

authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

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

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

**a. Endorsements.** We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

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

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

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

**e. Direct Deposits.** We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

**f. Crediting of Deposits.** Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

## 9. ACCOUNT ACCESS

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

**b. Access Options.** You may access your account(s) in any manner we permit including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access or mobile application. We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any losses, expenses or fees we incur as a result of handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

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

**10. FUND TRANSFERS** - Fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, such as wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (Nacha). We may execute certain requests for fund transfers by Fedwire which are subject to the Federal Reserve Board's Regulation J.

**a. Authorization for Transfers/Debiting of Accounts.** You may make or order fund transfers to or from your account. We will debit your account for the amount of a fund transfer from your account and will charge your account for any fees related to the transfer.

**b. Right to Refuse to Make Transfers/Limitation of Liability.** Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with fund transfers to or from your account.

c. **No Notice Required.** We will not provide you with notice when fund transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

d. **Interest Payments.** If we fail to properly execute a payment order and such action results in a delay in payment to you, we will pay you dividends or interest, whichever applies to your account, for the period of delay as required by applicable law. You agree that the dividend or interest rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

e. **Provisional Credit for ACH Transactions.** We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

f. **Payment Order Processing and Cut-off Times.** Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. Fund transfers, payment orders, cancellations, and amendments received after a cut-off time may be treated as having been received on the next fund transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

g. **Identifying Information.** If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

h. **Amendments and Cancellations of Payment Orders.** Any account owner may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

i. **Security Procedures.** We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

j. **Duty to Report Unauthorized or Erroneous Fund Transfers.** You must exercise ordinary care to identify and report unauthorized or erroneous fund transfers on your account. You agree that you will review your account(s) and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

k. **Recording Telephone Requests.** You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

l. **Remittance Transfers.** A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. If we act as a remittance transfer provider and conduct a remittance transfer(s) on your behalf, the transaction(s) will be governed by 12 C.F.R. part 1005, subpart B - Requirements for remittance transfers. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

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

## 12. TRANSACTION LIMITATIONS

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

We may refuse to allow a withdrawal in some situations and will advise you accordingly if, for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of 7 to 60 days before any intended withdrawals.

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

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

## 14. OVERDRAFTS

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

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must

affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

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

**b. How Transactions are Posted to Your Account.** Basically, there are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account.

**Credits.** Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure for details regarding the timing and availability of funds from deposits.

**Debits.** There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.

- **Checks.** When you write a check, it is processed through the Federal Reserve system. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and paid each day. We process the payments in the order contained in the data file.
- **ACH Payments.** We receive data files every day from the Federal Reserve with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted throughout the day in order of receipt.
- **PIN-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.
- **Signature-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase; however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. This is referred to as an "authorization hold". An authorization hold will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

For debit card transactions involving merchant authorization holds, there may be a delay between the hold being applied and the transaction posting to your account. During the delay, intervening transactions may impact the available balance in your account. If your available balance is insufficient to cover the amount of the merchant's authorization request, we will decline the request. If your available balance is sufficient to cover the merchant's authorization request, the request will be approved, and an authorization hold in the amount of the request will be placed on your account. The transaction will be subsequently processed by the merchant and submitted to us for payment. If the transaction settles and posts to your account at a time when the available balance is insufficient to pay the transaction without causing an overdraft (i.e., posting the transaction results in an available balance of less than \$0), we will not charge you a fee for overdrawing your account since the available balance in your account was sufficient to cover the transaction at the time it was authorized.

The following example illustrates how this works:

Assume your actual and available balances are both \$40, and you use your debit card at a restaurant to pay your bill totaling \$30. If the restaurant requests authorization in the amount of \$30, an authorization hold is placed on \$30 in your account. Your available balance is only \$10, but the actual balance remains \$40. Before the restaurant charge is sent to us for payment, a check that you wrote for \$40 is presented for payment. Because your available balance is only \$10 due to the \$30 authorization hold, your account will be overdrawn by \$30 when the check transaction is posted to your account even though your actual balance is \$40. In this example, if we pay the \$40 check in accordance with our standard overdraft services, we will charge you a fee for overdrawing your account as disclosed in the Schedule of Fees and Charges. The fee will also be deducted from your account, further increasing the overdrawn amount. In addition, when the restaurant charge is finally submitted to us for payment, we will release the authorization hold and pay the transaction amount to the restaurant. The transaction amount may be \$30 or a different amount (for example, if you added a tip). Even though the amount of the restaurant charge exceeds your available balance at the time the charge is settled (i.e., at the time the merchant or its financial institution requests payment or the transaction posts to your account), we will not charge you a fee for overdrawing your account since you had a sufficient available balance in your account at the time the restaurant charge was authorized and approved.

This is a general description of certain types of transactions. These practices may change, and we reserve the right to pay items in any order we choose as permitted by law.

**c. Understanding Your Account Balance.** Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. In such cases, subsequent posting of the pending transactions may further overdraw your account and be subject to additional fees. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at <https://www.primetrustcu.com>, at an ATM, by visiting a credit union branch or by calling us at 765-289-2148.

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

#### **16. STOP PAYMENT ORDERS**

**a. Stop Payment Order Request.** Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

Stop payment orders for preauthorized debit transactions from your account are governed by Regulation E. Please refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on preauthorized debit transactions.

**b. Duration of Order.** You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed for additional six-month periods by submitting a renewal request in writing, or in a record if allowed by applicable law, before the stop payment order then in effect expires. We do not have to notify you when a stop payment order expires.

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

**17. CREDIT UNION LIABILITY** - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

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

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

**20. PLEDGE, RIGHT OF OFFSET AND STATUTORY LIEN** - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

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

treatment under federal or state law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

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

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

### 23. NOTICES

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

**b. Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

**c. Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any account owner is considered notice to all account owners.

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

**24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING** - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time we may close your account and return the balance to you, less any applicable service fees.

### 25. STATEMENTS

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

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

Unauthorized electronic fund transfers governed by Regulation E are subject to different reporting periods. Please refer to the Electronic Fund Transfers Agreement and Disclosure for reporting requirements pertaining to electronic fund transfers.

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

**d. Address.** If we mail you a statement, we will send it to the last known address shown in our records. If you have requested to receive your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in our records.

**26. INACTIVE ACCOUNTS** - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our Schedule of Fees and Charges. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

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

**28. TERMINATION OF ACCOUNT** - We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if, for example: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or

any other abuse of any of your accounts; (7) we reasonably deem it necessary to prevent a loss to us; or (8) as otherwise permitted by law. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

**29. TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES** - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

**30. DEATH OF ACCOUNT OWNER** - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Even with such knowledge, we may continue to pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten days after the member's death unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

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

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

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

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

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

**36. MONITORING AND RECORDING COMMUNICATIONS** - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

**37. CONSENT TO CONTACT** - By signing or otherwise authenticating an Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by providing written notice to us at 3700 West Bethel Ave. Muncie, IN 47304, by email to [info@primetrustcu.com](mailto:info@primetrustcu.com), via phone at 765-289-2148 or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

**38. EMAIL NOTIFICATION** - By signing or otherwise authenticating an Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by email at any email address associated with your account.

## ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by PrimeTrust Financial Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share (savings) and share draft (checking) accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

**1. EFT SERVICES** — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

**a. Debit Card.** If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft (checking) account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Cirrus®, Star, PLUS®, System, and Alliance One networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa Cirrus®, Star, PLUS®, System, and Alliance One networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

At the present time, you may also use your card to:

- Make deposits to your share (savings) and share draft (checking) accounts.
- Withdraw funds from your share (savings) and share draft (checking) accounts.
- Transfer funds from your share (savings) and share draft (checking) accounts.
- Obtain balance information for your share (savings) and share draft (checking) accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Debit Card transactions may apply:

- There is no limit on the number of Debit Card purchases you make per day.
- You may purchase up to a maximum of \$10,000.00 per day.
- You may make five (5) cash withdrawals in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$600.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may make 15 POS transactions in any one (1) day.
- You may purchase up to a maximum of \$10,000.00 from POS terminals per day, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

**Card Information Updates and Authorizations.** If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to



bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

**b. Health Savings Account.** If you will be using your Visa® debit card to access a Health Savings Account (HSA), portions of this Agreement governed by Regulation E will not apply. A HSA account is defined by the IRS as a trust account, and therefore is not covered under Regulation E. But portions of this Agreement, such as Visa zero liability provisions for unauthorized use for example, do apply. Funds to cover your card purchases will be deducted from your account. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, Cirrus®, Star, PLUS®, System, and Alliance One networks, and such other machines or facilities as the Credit Union may designate.

At the present time, you may also use your card to:

- Make deposits to your share (savings) and share draft (checking) accounts.
- Withdraw funds from your share (savings) and share draft (checking) accounts.
- Transfer funds from your share (savings) and share draft (checking) accounts.
- Obtain balance information for your share (savings) and share draft (checking) accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Health Savings Account transactions may apply:

- Purchase amounts are limited to the amount in your account.
- You may purchase up to a maximum of \$2,000.00 per day.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$600.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may make 15 POS transactions in any one (1) day.
- You may purchase up to a maximum of \$2,000.00 from POS terminals per day, if there are sufficient funds in your account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

**Card Information Updates and Authorizations.** If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

**c. Bank by Phone.** If we approve Bank by Phone for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Bank by Phone to:

- Withdraw funds from your share (savings), share draft (checking), and loan accounts.
- Transfer funds from your share (savings), share draft (checking), and loan accounts.
- Obtain balance information for your loan, money market, club, certificate, share (savings), and share draft (checking) accounts.
- Make loan payments from your share (savings), share draft (checking) accounts.
- Access your Home Equity Line of Credit (HELOC) account.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Bank by Phone via a touch-tone telephone only. Bank by Phone service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Bank by Phone transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

**d. Preauthorized EFTs.**

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share (savings) and/or share draft (checking) account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share (savings) and/or share draft (checking) account.
- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

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

**f. E-branch.** If E-branch is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use E-branch to:

- Withdraw funds from your money market, share (savings), and share draft (checking) accounts.
- Transfer funds from your money market, share (savings), and share draft (checking) accounts.
- Obtain balance information for your loan, money market, club, certificate, share (savings), and share draft (checking) accounts.
- Make loan payments from your money market, share (savings), and share draft (checking) accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share (savings) and share draft (checking) accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.

Your accounts can be accessed under E-branch via personal computer. E-branch will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on E-branch transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

**g. Mobile Banking.** If Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Mobile Banking to:

- Withdraw funds from your money market, share (savings), and share draft (checking) accounts.
- Transfer funds from your money market, share (savings), and share draft (checking) accounts.
- Obtain balance information for your loan, money market, club, certificate, share (savings), and share draft (checking) accounts.
- Make loan payments from your money market, share (savings), and share draft (checking) accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Mobile Banking transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

**h. Bill Pay.** We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your share draft (checking) account for bill payment transfer by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on Bill Pay transactions may apply:

- The maximum amount of bill payments each day is \$15,000.00, if there are sufficient funds in your account.

**2. TRANSFER LIMITATIONS —** For all share (savings) accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

### **3. CONDITIONS OF EFT SERVICES —**

**a. Ownership of Cards.** Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

**b. Honoring the Card.** Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

#### **c. Foreign Transactions.**

**Visa.** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

**d. Security of Access Code.** You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

**e. Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share (savings) and share draft (checking) or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**4. FEES AND CHARGES —** We assess certain fees and charges for EFT services. For a current listing of all applicable fees and charges, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these EFT services. From time to time, the fees and charges may be changed, and we will notify you as required by applicable law.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

**5. MEMBER LIABILITY** — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

765-289-2148  
Toll-free 800-459-5585

or write to:

PrimeTrust Financial Federal Credit Union  
3700 W Bethel Avenue  
Muncie, IN 47304

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

**6. RIGHT TO RECEIVE DOCUMENTATION —**

**a. Periodic Statements.** Transfers and withdrawals made through any debit card transactions, HSA debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

**b. Terminal Receipt.** You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

**c. Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 765-289-2148. This does not apply to transactions occurring outside the United States.

**7. ACCOUNT INFORMATION DISCLOSURE —** We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

**8. BUSINESS DAYS —** Our business days are Monday through Friday, excluding holidays.

**9. CREDIT UNION 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 may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is an insufficient available balance in your account to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.

- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

**10. NOTICES** — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

**11. BILLING ERRORS** — In case of errors or questions about electronic fund transfers from your share (savings) and share draft (checking) accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

765-289-2148  
Toll-free 800-459-5585

or write to:

PrimeTrust Financial Federal Credit Union  
3700 W Bethel Avenue  
Muncie, IN 47304

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

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

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

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

\* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

\*\* If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we

may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

**NOTE:** If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

**12. TERMINATION OF EFT SERVICES** — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

**13. GOVERNING LAW** — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Indiana, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

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

## FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at PrimeTrust Financial Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**1. GENERAL POLICY** — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. 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 close of business 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 the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

**2. RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same 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 next business 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.

**3. HOLDS ON OTHER FUNDS** — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for 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.

**4. LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) 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 communications or computer equipment.

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

**5. 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 \$5,525.00 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 next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 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 twentieth business day after the day of your deposit.

**6. DEPOSITS AT AUTOMATED TELLER MACHINES (ATMS).** We may delay the availability of funds from deposits at ATMs as follows:

Proprietary ATMs – Funds from deposits (cash or checks or drafts) made at an ATM that we own or operate will be available by the second business day after the date of your deposit. However, the first \$225.00 of the deposit and funds from U.S. Treasury checks that are deposited to the account of the named payee will be available on the first business day following the day we receive your deposit. All ATMs that we own or operate are identified as our machines.

Non-Proprietary ATMs – Funds from any deposits (cash or checks or drafts) made at an ATM that we do not own or operate will not be available until the fifth business day after the date of your deposit.

**7. SHARED BRANCHING** — Funds from deposits made at locations designated as Credit Union Share Service Centers may not be available the same day, but will follow the same guidelines as the sections above.

## FACTS

### WHAT DOES PRIMETRUST FINANCIAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

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

#### What?

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

- Social Security number and account balances
- credit history and credit scores
- payment history and income

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

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons PrimeTrust Financial Federal Credit Union chooses to share; and whether you can limit this sharing.

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

#### Questions?

Call toll-free 800-459-5585 or go to [www.primetrustcu.com](http://www.primetrustcu.com)





## Regulation E Opt In Disclaimer:

### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. PrimeTrust can cover your overdrafts in two different ways:

1. PrimeTrust offers standard overdraft practices that comes with your account.
2. PrimeTrust offers an overdraft protection plan that links your savings and checking accounts. To learn more, ask us about this plan.

This notice explains our standard overdraft practices.

#### **What are the standard overdraft practices that come with my account?**

PrimeTrust DOES authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH withdrawals

PrimeTrust DOES NOT authorize and pay overdrafts for the following types of transactions unless you ask us to by signing the one-time consent form on page 41 of document. (Opt In).

- ATM transactions
- Everyday debit card transactions

We do not pay overdrafts that would make your account overdrawn by more than \$350. We pay overdrafts at our discretion, based on **available** balances which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### **What fees will I be charged if PrimeTrust pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$28 each time we pay an overdraft
- We will charge you a fee of \$28 each time an item is returned for nonsufficient funds
- There is no limit on the total fees we can charge you for overdrawing your account.

**What if I want PrimeTrust to authorize and pay overdrafts on my ATM and one-time or everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, you will need to complete this form and return it to us at any branch or by mailing it to: **Attn: ODP Clerk,** PrimeTrust Federal Credit Union 3700 W Bethel Ave, Muncie, IN 47304 or by faxing to: 765-282-4676

**\*\*\*Members have the ongoing right to revoke this consent by notifying PrimeTrust in writing.\*\*\***

\_\_\_\_ I **do not** want PrimeTrust to authorize and pay overdrafts on my one-time debit card transactions. This notice is provided as official confirmation that you have opted out of Regulation E. This means that PrimeTrust will be unable to authorize and pay overdrafts on your one-time debit card transactions.

Please remember that you may opt-in to Regulation E at any time. If you choose to opt in, you will be adding protection to your account and avoiding a declined debit card transaction. While we would charge you a \$28 fee each time, we paid a debit card-related overdraft on your behalf, we would prevent your transaction from being declined if you overdraw your account while using your debit card.

\_\_\_\_ I **WANT** PrimeTrust to authorize and pay overdrafts on my one-time debit card transactions. This notice is provided as an official confirmation that you have opted in to allow PrimeTrust to authorize and pay overdrafts on your one-time debit card transactions. Opting in to Regulation E protects your account and helps you avoid a declined debit card transaction. While we will be charging you a \$28 fee each time we pay a debit card-related overdraft on your behalf, we will prevent your transaction from being declined if you overdraw your account while using your debit card.

Please remember that you do have the right to revoke your opt-in status at any time by contacting us at (765)289-2148 or at a branch location.

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number



# Branch Locations

## **Bethel Branch**

3700 West Bethel Avenue Muncie, IN 47304

## **Broadway Branch**

4018 North Broadway Avenue Muncie, IN 47303

## **Madison Branch**

3230 South Madison Street Muncie, IN 47302

## **Wheeling Branch**

5400 Wheeling Avenue Muncie, IN 47304



PrimeTrustCU.com

765-289-2148

1-800-459-5585