



PO Box 97128 • Raleigh, NC 27624

MEMBERSHIP AGREEMENT AND DISCLOSURES

Privacy Document without opt-out

Membership and Account Agreement

Funds Availability Policy Disclosure

Electronic Fund Transfers Agreement and Disclosures

Truth in Savings Disclosures

Service Fee Schedule



FACTS

WHAT DOES CIVIC 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
- income and payment history

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 Civic Federal Credit Union chooses to share; and whether you can limit this sharing.

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

Questions?

Call (844) 77-CIVIC or go to www.civicrodu.org

What we do

How does Civic Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Civic Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ pay your bills or use your credit or debit card ▪ apply for financing We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Our affiliates include companies with a Civic Trustee LLC name; and others, such as Civic Financial Partners LLC and LGFCU Trustee LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Civic Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ <i>Our joint marketing partners include insurance companies.</i>

Other important information

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3600 Wake Forest Road | Raleigh NC, 27609

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of Civic Federal Credit Union (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, Member Services Request, 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, including additions, deletions, or other changes, 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, which may include the purchase and maintenance of the minimum required share(s) (hereinafter membership share), paying a membership fee, or other requirement(s) 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 and consumer 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 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 – (G.S. 54 109.58) A joint account is an account owned by two or more persons.

a. Rights of Survivorship. A joint account includes rights of survivorship. For a joint account with rights of survivorship, upon the death of one of the owners, the money remaining in the account will belong to the surviving owner(s). 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.

4. ACCOUNTS FOR MINORS - If an account is established for a minor as a joint account with an owner who has reached the age of majority in accordance with state law, they are 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 regardless of their age. Unless a parent or guardian is an account owner, the parent or guardian will not have any access to the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We may not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners. Minors cannot be primary owners on credit card accounts, but may be added as an authorized user to a credit card. Mobile and online banking is only available to minors 13 years of age and older. Mobile and online banking services may be limited, in the Credit Union's sole discretion, for minors between the ages of 13 and 17. Members between the ages of 0 and 12 are eligible for a YoungStar Savings account. Members between the ages of 13 and 17 are eligible for a NextGen Checking and/or NextGen Savings account. For YoungStar Savings accounts, a debit card may only be issued to the minor if the joint owner requests it. A YoungStar Savings account will automatically convert to a NextGen Savings account once the minor turns 13. NextGen Savings and NextGen Checking accounts will automatically convert to a Civic Select Savings and Civic Essential Checking account once the minor turns 18.

5. 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.

6. 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 collecting agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Special instructions for handling an item are effective only if we accept them in writing at the time we receive the item in question. We are not liable for the loss of an item in transit, or errors or delays in the collection process, 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. Items may be sent directly to the financial institution upon which they are drawn or at which they are payable, or they may be sent through collecting agents for collection and remittance.

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 clearing house (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. Returned Items. If we cash an item or deposit it into your account and, upon presentment to the obligated party, the item is not paid for any reason or we believe it will be returned unpaid, it may be charged back against any account you have with us, even if the item is not returned within any applicable deadlines. We may also charge back any item drawn on us if, within the normal handling period for such item, it cannot be honored against the drawer's account. If an item is returned to us after it was deposited or cashed because someone made a claim that the item was altered, forged, unauthorized or should not have been paid for some other reason, we reserve the right to either charge back the amount of such item to your account or hold the amount of such item in your account until a final determination as to the validity of that claim has been made. We may also charge back an item or hold the amount of an item if there is a problem which, in our discretion, justifies a reversal of credit.

f. 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 or process. 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.

g. 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.

7. 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.

8. FUNDS TRANSFERS - Funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code (UCC), such as wire transfers, will be subject to such provisions of the UCC 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 Nacha Operating Rules. We may execute certain requests for funds 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 funds transfers to or from your account. We will debit your account for the amount of a funds 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 funds transfers to or from your account.

c. No Notice Required. We will not provide you with notice when funds 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 funds transfers, payment orders, cancellations, and amendments. Funds transfers, payment orders, cancellations, and amendments received after a cut-off time may be treated as having been received on the next funds 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 Funds Transfers. You must exercise ordinary care to identify and report unauthorized or erroneous funds 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.

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

10. 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; (5) you fail to repay a credit union loan on time; or (6) we deem it necessary for any other reason allowed by applicable law. 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.

11. CERTIFICATE ACCOUNTS - Any term share, or share certificate whichever we offer, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, the Account Receipt for each account, the terms of which are incorporated herein by reference.

12. 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 a merchant or other payee submits or resubmits an item 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 Service Fee Schedule.

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. Overdraft Transfer Service. This is an optional service you can add to your checking account by linking other eligible accounts. We will use available funds in your linked account(s) to authorize or pay your transactions if you do not have enough money in your checking account. If you link two or more accounts, we will use the first account listed to transfer/advance funds and then subsequent accounts will be used as sequentially listed. We will look first to this Overdraft Transfer Service for overdraft protection before applying our discretionary Courtesy Pay service when your account is overdrawn. Any transactions that are not paid by the transfer will either be paid through our Courtesy Pay Service or returned, and Overdraft Transfer Fees, Courtesy Pay Fees, and/or NSF Fees, as applicable, will be assessed.

- **Transfers from linked account(s).** If the available balance in your linked savings, checking, or money market account(s) can cover the overdraft (plus the Overdraft Transfer Fee), we will transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we will transfer the available balance. The Overdraft Transfer Fee will be charged to your checking account.
- **Advances from linked line of credit account.** If the available balance in your linked non-secured line of credit can cover the overdraft (plus the Overdraft Transfer Fee), we will advance the amount needed, in \$50 increments, to cover the overdraft. If the available balance in your linked home equity line of credit (HELOC) can cover the overdraft (plus the Overdraft Transfer Fee), we will advance the amount needed, in \$500 increments to cover the overdraft. The Overdraft Transfer Fee will be charged to your checking account.

c. Courtesy Pay Service. Courtesy Pay is when, at our discretion, we pay items or transactions into overdraft, rather than returning them unpaid. You can request to add or remove Courtesy Pay from your account at any time through the online banking service. The Courtesy Pay Service has two different products—Courtesy Pay Basic and Courtesy Pay Plus, each described in further detail below. The amounts available for use under Courtesy Pay Basic and Courtesy Pay Plus are dynamic, which means they may change as often as daily based on various risk metrics. The Courtesy Pay Service will only be activated if funds are not available through the Overdraft Transfer Service.

If Courtesy Pay Basic and Courtesy Pay Plus overdraft protection are removed from your account, the following will apply if you do not have enough money in your checking account or in accounts linked for overdraft protection to cover a transaction: (1) we will return your checks and automatic payments (such as ACH payments) and assess a returned item fee (Non-Sufficient Funds/NSF) and you could be assessed additional fees by merchants; (2) we will not authorize ATM and everyday (one-time) debit card transactions into overdraft; and (3) we will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has a sufficient available balance but are later presented for payment when your account has an insufficient available balance, we will pay the transaction into overdraft and charge an overdraft fee. An overdraft fee will not be charged on accounts with a balance of negative \$25 or less. There is no limit on the total fees we can charge you for overdrafting your account. Please refer to the Service Fee Schedule for a current list of fees.

- **Courtesy Pay Basic.** Courtesy Pay Basic allows the Credit Union to approve (at our discretion) your checks, other transactions made using your checking account number (such as ACH), automatic bill payments, or recurring debit card transactions (collectively, "Courtesy Pay Basic Transactions") if you do not have enough money in your checking account or in accounts linked for overdraft protection at the time of the transaction. With this service, Courtesy Pay Basic Transactions may be approved into overdraft at the Credit Union's discretion and an overdraft fee will apply. If you make a covering transfer or deposit (subject to the Credit Union's funds availability policy) by the posted cutoff time on the same business day as the transaction no fees are assessed.
- **Courtesy Pay Plus.** Courtesy Pay Plus allows the Credit Union to approve (at our discretion) your ATM and everyday (one-time) debit card transaction(s) if you do not have enough money in your checking account or in accounts linked for overdraft protection at the time of the transaction. With this service, ATM and everyday (one-time) debit card transactions may be approved into overdraft at the Credit Union's discretion and an overdraft fee will apply. The Courtesy Pay Plus service requires members to opt-in in order for the Credit Union to exercise its discretion under this provision to pay these particular transaction types. You may apply for and receive the benefits of a specific agreement for overdraft protection. If approved by us, you agree that the terms of any such agreements shall also apply. If you make a covering transfer or deposit (subject to the Credit Union's funds availability policy) by the posted cutoff time on the same business day as the transaction no fees are assessed. Courtesy Pay Plus does not apply to Courtesy Pay Basic Transactions. The Credit Union may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply.

If Courtesy Pay Plus is not added and there is not enough money in your checking account or accounts linked for overdraft protection, your ATM and everyday (one-time) debit card transactions will be declined, and there are no fees for declined card transactions. If the service is not added and your ATM or everyday (one-time) debit card transaction creates a negative balance during posting, there will not be an overdraft fee.

- **Courtesy Pay Service Availability.** The Courtesy Pay Service is not available for certain accounts, such as business accounts, NextGen Checking accounts, or savings accounts.
- **Courtesy Pay is Offered at the Credit Union's Discretion.** Courtesy Pay is a discretionary service that may be terminated or suspended, without prior notice, for a variety of reasons including excessive overdrafts, returned items, or a change in your deposit trends. Any payment made by us under Courtesy Pay will be made on a case-by-case basis, in our sole and absolute discretion. Courtesy Pay does not constitute an actual or implied agreement between you and the Credit Union, nor does it constitute an actual or implied obligation of the Credit Union. In no event will any termination relieve you of your obligation to repay any negative account balance, overdraft fees, collection costs and attorneys' fees, if any.
- **Eligibility for Courtesy Pay.** Eligibility for Courtesy Pay services is at the sole discretion of the Credit Union. Courtesy Pay is available on one (1) checking account per member. To be eligible for Courtesy Pay services, you must be a member of the Credit Union for more than ninety (90) days. The Credit Union reserves the right to limit, suspend or permanently revoke Courtesy Pay, in our sole and absolute discretion if: (1) you are not a member in good standing; (2) you have charged-off accounts with the Credit Union; (3) you are more than thirty (30) days past due or in default in any other respect on any loan or other obligation to us; (4) you are a party to a bankruptcy proceeding; (5) your account is subject to any legal or administrative orders or levies; (6) any of your accounts are being reviewed for fraudulent, suspicious, or improper activity or transactions; (7) you have entered the Credit Union's Fresh Start Program; (8) you have an

unresolved prior loss with us; or (9) we believe you are not managing your checking account in a responsible manner which may harm you or us.

d. Your Responsibility if Your Account Has an Overdraft: If you have an overdraft on your account (including transactions we have paid on your behalf into overdraft, plus any fees), you must promptly make a deposit or transfer to return your account to a positive balance.

e. Fresh Start Program and Eligibility. The Fresh Start Program is intended as a member assistance and repayment service designed to help eligible members repay a negative share or deposit account balance. The Fresh Start Program is not intended to constitute a traditional extension of credit or loan product subject to formal underwriting standards. Meeting the eligibility does not guarantee approval or enrollment in the Fresh Start Program. Civic Federal Credit Union reserves the right to approve, deny, limit, modify, or discontinue the Fresh Start Program at its discretion and in accordance with applicable laws.

To be eligible for the Fresh Start Program, you must (i) be enrolled in Courtesy Pay Basic or Courtesy Pay Plus, (ii) have your associated checking account be negative for 30 or more days, (iii) have an active recurring deposit into the account, and (iv) have no more than one previous enrollment within the Fresh Start Program. Enrollment in the Fresh Start Program automatically removes you from all Courtesy Pay Services. Overdrawing any share or deposit accounts while within the Fresh Start Program can result in removal from the Program. Your balance through the Fresh Start Program does not accrue interest and is required to be repaid within the established repayment period, not to exceed four months. You may be systemically re-enrolled in Courtesy Pay Basic and eligible to opt-in to Courtesy Pay Plus twelve months after successful completion of the Fresh Start Program. If the Fresh Start balance is not repaid as agreed, the unpaid balance may be charged off, your share or deposit account services with Civic Federal Credit Union may be closed, and you will be ineligible for future Courtesy Pay and Fresh Start participation.

f. 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 from low to high dollar value.
- **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 at the end of the day from low to high dollar value.
- **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. The amount of an authorization hold may also differ from the final transaction amount when 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. It is important to keep in mind that we check your available balance both at the time the merchant's authorization request is received and again when the transaction settles and posts to 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. When the hold ends, the held funds will be released and added back to your available balance. The merchant will process the transaction and submit it to us for payment. If your account is overdrawn after any held funds are added back to your account's available balance and the transaction settles and is posted to your account (i.e., posting the transaction results in an available balance of less than \$0), we may charge you a fee for overdrawing your account, even though 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 Service Fee Schedule. 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). Because 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 may charge you another fee for overdrawing your account, even though 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.

g. 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 periodic statement reflects your actual balance. 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. Because holds and pending transactions reduce your available balance, they may cause you to overdraw your account and incur overdraft fees. Since your periodic statement reflects your actual balance, it may not include information about holds and pending transactions. However, overdraft fees you incur as a result of holds and pending transactions will be reflected on your periodic statement because fees do impact your actual balance.

The following example illustrates the differences between these two balances. Assume your actual balance is \$50 and your available balance is also \$50. You then go to the gas station, and you use your debit card to buy gas for \$20. When that happens, the gas station (i.e., the merchant) requests us to guarantee or authorize the payment. In that case, we will reduce your available balance by the amount of the authorization hold, which is \$20. Your actual balance would still be \$50 because this transaction has not yet posted to your account (i.e., the transaction has not been completed), but your available balance would be \$30 because you have a commitment to pay the merchant \$20. When the merchant submits its request for payment (which could be several days later), your actual balance will be reduced by the amount of the posted transaction (in this example, \$20). At that time, both your actual and available balance are \$30 assuming no other transactions have posted to your account.

You may check your actual and available balances online at www.civfcu.org or by calling us at 844-772-4842.

13. 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.

14. STOP PAYMENT ORDERS

a. Stop Payment Order Request. Any owner may request a stop payment order on a 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. Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Service Fee Schedule.

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. Although payment of a check or draft may be stopped, you may remain liable to any holder of the check or draft, including us. You have the burden of establishing the fact and amount of loss resulting from the payment of a check or draft contrary to a binding stop payment order. 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 a check or draft, as well as claims of any joint account owner or of any payee or endorsee for failing to stop payment of a check or draft as a result of incorrect information provided by you.

d. Items Subject to Other Rules. For cashier's checks, teller's checks, or certified checks that have been lost, destroyed, or stolen, refer to provisions elsewhere in this Agreement which describe the claims process for recovering the amount of such a check. For preauthorized debit transactions, which are governed by Regulation E, refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on such transactions.

15. LOST, DESTROYED, OR STOLEN CASHIER'S CHECKS, TELLER'S CHECKS, OR CERTIFIED CHECKS - Generally, you cannot place a stop payment on a cashier's check, teller's check, or certified check that has been lost, destroyed, or stolen because the law treats these types of checks differently than ordinary checks. However, you may be able to assert a claim for the amount of the check. Article 3 of the UCC as adopted by the state in which we are located controls your and our rights and obligations with respect to these types of checks. Please contact us regarding the specific procedures for submitting a claim for a lost, destroyed, or stolen cashier's check, teller's check, or certified check.

16. 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, clearing house 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.

17. 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 Service Fee Schedule.

18. 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.

19. 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.

20. 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.

21. 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.

22. 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 Service Fee Schedule.

b. Notice of Amendments. Except as prohibited by applicable law, we may amend this Agreement by adding, removing, or changing terms 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.

23. 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 suspend opening your account or close your account and return the balance to you, less any applicable service fees.

24. 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 60 days of the date we sent or otherwise provided the statement to you, we will not be responsible for your loss. Best practice is to review your account daily. 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 you receive paper statements, we will mail your statement to the most recent mailing address reflected in our records. You are responsible for notifying us promptly of any change to your mailing address. Fee associated with statements or other mail returned to the Credit Union as undeliverable are disclosed in the current Service Fee Schedule. If you have enrolled in electronic statements, we will send your statement, or notice that your statement is available, to the most recent email address reflected in our records through the electronic delivery methods authorized by you. You are responsible for maintaining a valid and current email address and for ensuring your ability to access electronic communication. Delivery of statements or notices to the address or email address maintained in our records constitutes delivery by the Credit Union, whether or not the communication is actually received.

25. 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 Service Fee Schedule. Assessment of a fee for inactivity or dormancy may result in your account balance dropping below the par value and subsequent account closure. 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.

26. 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, Member Services Request, or other document which evidences a change to an account and accepted by us.

27. 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.

28. 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: (1) your account is being misused; (2) you have demonstrated conduct which is abusive in nature; (3) we believe that we may suffer a loss; (4) the account activity exceeds what is deemed reasonable and consistent with the type of account; (5) we suspect fraudulent or suspicious activity; (6) any policy that we have adopted regarding restricting services would allow such restriction; or (7) as otherwise permitted by law.

29. DEATH OR INCOMPETENCE - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death or adjudication of incompetence. Even with such knowledge, we may continue to pay checks or drafts drawn on the deceased member's account 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 or drafts. To the extent permitted by law, we may require anyone claiming funds from a deceased owner's account to indemnify us for any losses we sustain if we honor that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

30. 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.

31. BUSINESS CONDUCTED IN A PERSONAL ACCOUNT - If it is determined that your personal account(s) is used to facilitate business, you will be asked to resolve this by establishing a business relationship. If you decline or do not qualify for the business product, we may freeze or terminate your personal account relationship.

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 clearing house and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the state of North Carolina. As permitted by applicable law, you agree that any legal action regarding this Agreement can only be brought in the county in which the debt is incurred, or the county in which the consumer lives when the suit is filed.

35. RESOLUTION OF DISPUTES BY BINDING ARBITRATION AND CLASS ACTION WAIVER - THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER THE CREDIT UNION OR YOU CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION, UNLESS WRITTEN NOTICE OF YOUR DECISION TO OPT OUT IS

RECEIVED WITHIN THE TIME AND MANNER DESCRIBED BELOW. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

a. Agreement to Arbitrate Disputes. Either the Credit Union or you may elect, without the other's consent, to require that any dispute between the Credit Union and you concerning your accounts and the services related to your accounts be resolved by binding arbitration, except for those disputes specifically excluded below. This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1 – 16 (the "FAA"). For purposes of this section, the term "arbitration provision" means this Resolution of Disputes by Binding Arbitration and Class Action Waiver section.

b. Disputes Covered by Arbitration. Any claims or disputes between the Credit Union and you arising out of or relating to your account(s), transactions involving your account(s), and any related service with us are subject to arbitration. Any claims or disputes arising from or relating to this Agreement, this arbitration provision, any prior account agreement between the Credit Union and you, or the advertising, the application for, or the approval or establishment of your account are also included. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future. Disputes also include claims or disputes relating to the enforceability, validity, scope or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced. All such disputes are referred to in this arbitration provision as "Claims". If a party initiates a proceeding in court regarding a Claim or dispute which is included under this arbitration provision, the other party may elect to proceed in arbitration pursuant to this arbitration provision.

c. Disputes Excluded from Arbitration. An exception to arbitration of Claims is that both the Credit Union and you have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis. Claims or disputes arising from your status as a borrower under any loan agreement with us are also excluded from this arbitration provision.

d. No Class Action or Joinder of Parties. YOU ACKNOWLEDGE THAT THE CREDIT UNION AND YOU AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by the Credit Union and you, Claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the Claim may have been assigned.

e. Right to Reject this Resolution of Disputes by Arbitration Provision. YOU HAVE THE RIGHT TO OPT OUT OF THIS AGREEMENT TO ARBITRATE IF YOU TELL US WITHIN 30 DAYS OF THE OPENING OF YOUR ACCOUNT OR THE MAILING OF THIS NOTICE, WHICHEVER IS SOONER. TO OPT OUT, SEND US WRITTEN NOTICE THAT YOU REJECT THE ARBITRATION PROVISION, INCLUDING YOUR NAME AS LISTED ON YOUR ACCOUNT AND YOUR ACCOUNT NUMBER TO THE FOLLOWING ADDRESS: 3600 WAKE FOREST ROAD, RALEIGH, NC 27609, ATTENTION: LEGAL. If you take no action, this agreement to arbitrate will apply without limitation, regardless of whether your account is closed, you pay us in full any outstanding debt you owe or you file for bankruptcy.

f. The Arbitration Proceeding. The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association ("AAA") or JAMS. For AAA, the arbitration will be conducted in accordance with the AAA Consumer Due Process Protocol in concert with the AAA Consumer Arbitration Rules. For JAMS, the arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures. If there is a conflict between a particular provision of the AAA or JAMS Rules and this arbitration provision and/or this Agreement, this arbitration provision and this Agreement will control. If JAMS or the AAA is unable or unwilling to handle the Claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA). The neutral arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Procedure concerning discovery, except that the above class action waiver is specifically enforceable notwithstanding any Federal Rule of Procedure to the contrary.

If you initiate the arbitration, you must notify us in writing at: 3600 Wake Forest Road, Raleigh, NC 27609, Attention: Legal.

g. Costs. The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

h. Right to Resort to Provisional Remedies Preserved. Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that the Credit Union or you may elect to arbitrate any dispute related to such provisional remedies.

i. Arbitration Award. The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law.

j. Severability, Survival. This arbitration provision shall survive termination or changes to your accounts or any related services, the bankruptcy of any party and the transfer or assignment of your accounts or any related services. If any portion of this arbitration provision is deemed invalid or unenforceable, the remainder of this arbitration provision shall remain in force. No portion of this arbitration provision may be amended, severed, or waived absent a written agreement between the Credit Union and you.

36. 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.

37. 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.

38. FINANCIAL EXPLOITATION - As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may: (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we act in good faith and exercise reasonable care. For purposes of this section, "adult" means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

39. 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 call, text message, or voicemail transmission 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 any 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.



3600 Wake Forest Road | Raleigh NC, 27609

FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Civic Federal Credit Union. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean the member, and the terms "our," "we," or "us" mean Local Government Federal Credit Union. The term "check" means check or share draft, as applicable.

1. YOUR ABILITY TO WITHDRAW FUNDS – Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once 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. Our offices may also be closed or have limited operations on weekdays (Monday – Friday) that are not federal holidays; however, the availability of your deposits will be determined in accordance with this disclosure and will not be further limited because of our modified operating hours on those days.

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 day we are not open, we will consider that the deposit was made on the next business day we are open. Our business hours are available at the Credit Union.

2. LONGER DELAYS MAY APPLY – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 or more, in our sole discretion, of your deposits, however, may 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 first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send 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.

In addition, funds you deposit may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

3. 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 \$6,725.00 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 first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 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 ninth business day after the day of your deposit.

4. HOLDS ON OTHER FUNDS FOR CHECK CASHING – 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.

5. HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT – 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.

6. FOREIGN CHECKS – Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

REVISED: JULY 2026

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 Civic 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 savings and 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. Visa. If approved, you may use your Visa® card to purchase goods and services from participating merchants. 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 checking account. For ATM and one-time debit card transactions, you must consent to the Credit Union's Courtesy Pay Plus service 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 Service Fee Schedule.

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 consult the Membership and Account Agreement for information regarding our overdraft services. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, 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 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 savings, checking, and money market accounts.
- Withdraw funds from your savings, checking, and money market accounts.
- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, and money market accounts.
- Access your Credit Card 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 Visa transactions may apply:

- There is no limit on the number of Visa purchases you make per day.
- You may purchase up to a maximum of \$5,000.00 from POS and/or online per day, if there are sufficient funds in your account.
- You may withdraw up to a maximum of \$1,250.00 from an ATM machine, 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.

The following limitations on Visa transactions may apply if you have a YoungStar Savings, NextGen Checking or NextGen Savings account:

- If you have a YoungStar Savings account, you may purchase up to a maximum of \$500.00 from POS and/or online per day, if there are sufficient funds in your account.
- If you have a NextGen Checking or NextGen Savings account, you may purchase up to a maximum of \$1,000.00 from POS and/or online per day, if there are sufficient funds in your account.
- You may withdraw up to a maximum of \$200.00 from an ATM machine, if there are sufficient funds in your account.
- You may not make any transfers.
- 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. 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 savings, checking, and/or money market account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your 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 all future transfers as directed by you, and will remain in effect unless you withdraw your request.
- **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.

c. 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.

d. Online Banking. If Online 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 Online Banking to:

- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, money market, certificate, and credit card accounts.
- Make loan and credit card payments from your checking accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Transfer funds to other people using the Person to Person (P2P) transfer feature.

Your accounts can be accessed under Online Banking via personal computer. Online 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. 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. Please refer to the separate agreement governing this service for additional terms and conditions.

The following limitations on Online 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.
- There may be limitations on the amount and frequency of P2P transactions. Refer to the Zelle® Terms of Service and the Consumer Online and Mobile Banking Service Agreement and Disclosure for further information.
- See Section 2 for transfer limitations that may apply to these transactions.

The following limitations on Online Banking transactions may apply if you have a Steady Save Savings account:

- You will not have access to Zelle® or Bill Pay.
- Steady Save Savings Accounts will have the option of two (2) annual distribution dates and distributions may only be made to other Civic accounts. No transfers or distributions outside of the distribution dates are permitted unless you call the Experience Center.
- You cannot make or receive external transfers from or to your account.

The following limitations on Online Banking transactions may apply if you have YoungStar Savings, NextGen Checking or NextGen Savings account:

- If you have a YoungStar Savings account and are a minor, you do not have access to Online Banking.

- If you have a NextGen Checking or NextGen Savings account, you will have limited Online Banking access. You will not have access to services such as Zelle®, Bill Pay, sending or receiving wires, or ACH origination.

e. 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:

- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, money market, certificate, and credit card accounts.
- Make loan and credit card payments from your checking accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Transfer funds to other people using the Person to Person (P2P) transfer feature.
- Access Card Management and Digital Instant Issuance functionality through the Control+ app.

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. 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. Please refer to the separate agreement governing this service for additional terms and conditions.

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.
- There may be limitations on the amount and frequency of P2P transactions. Refer to the Zelle® Terms of Service and the Consumer Online and Mobile Banking Service Agreement and Disclosure for further information.
- See Section 2 for transfer limitations that may apply to these transactions.

The following limitations on Mobile Banking transactions may apply if you have a Steady Save Savings account:

- You will not have access to Zelle® or Bill Pay.
- Steady Save Savings Accounts will have the option of two (2) annual distribution dates and distributions may only be made to other Civic accounts. No transfers or distributions outside of the distribution dates are permitted unless you call the Experience Center.
- You cannot make or receive external transfers from or to your account.

The following limitations on Mobile Banking transactions may apply if you have YoungStar Savings, NextGen Checking or NextGen Savings account:

- If you have a YoungStar Savings account and are a minor, you do not have access to Mobile Banking.
- If you have a NextGen Checking or NextGen Savings account, you will have limited Mobile Banking access. You will not have access to services such as Zelle®, Bill Pay, sending or receiving wires, or ACH origination.

f. Bill Pay. Once approved, you may authorize us to process bill payment transfer requests to those payees you designate. We will not process bill payment transfers if the required transfer information is incomplete or we are unable to support payments to the designated payee.

By using this service, you authorize us to transfer funds from your checking account to process your bill payment request as of the payment date you designate. When scheduling your payment you must allow sufficient time for the payee to process your payment after receiving the transfer from us. We cannot guarantee the time that a payment will be credited to your account by the payee. Please refer to the separate agreement governing this service for additional terms and conditions.

The following limitations on Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.
- If you have a Steady Save Savings, YoungStar Savings, NextGen Checking, or NextGen Savings account, you will not have access to BillPay.

2. TRANSFER LIMITATIONS — None.

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 savings and 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 Service Fee Schedule 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:

(844) 77-CIVIC

or write to:

Civic Federal Credit Union
3600 Wake Forest Road
Raleigh, NC 27609
Fax: (919) 235-4711

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, 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 (844) 77-CIVIC. 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 savings and 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:

(844) 77-CIVIC

or write to:

Civic Federal Credit Union
3600 Wake Forest Road
Raleigh, NC 27609
Fax: (919) 235-4711

- 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 North Carolina, 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.



FEDERAL CREDIT UNION

3600 Wake Forest Road | Raleigh NC, 27609

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Civic Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				Account Limitations	Monthly Maintenance Fee
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends		
Civic Select Savings	/	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	—	Daily Balance	See Account limitations section.	\$1.00, if account balance drops below \$5.00
YoungStar Savings	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Account limitations section.	—
NextGen Savings	/	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	—	Daily Balance	See Account limitations section.	\$1.00, if account balance drops below \$5.00
Steady Save Savings	/	Daily	Monthly	Monthly (Calendar)	\$1.00	—	—	Daily Balance	See Account limitations section.	—
Health Savings Account Savings	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—	—
Family Health Savings Account Savings	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	See Account limitations section.	—
Civic Money Market	/	Daily	Monthly	Monthly (Calendar)	\$250.00	\$250.00	\$250.00	Daily Balance	See Account limitations section.	\$2.00, if account balance drops below \$250.00
Choice Money Market	\$250.00 to \$49,999.99 / \$50,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	\$250.00	\$50,000.00	\$250.00	Daily Balance	See Account limitations section.	\$10.00, if balance drops below \$50,000
Essential Checking	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Account limitations section.	\$1.00
Signature+ Checking	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Account limitations section.	\$6.00

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NextGen Checking	/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	See Account limitations section.	\$1.00
Beneficiary IRA Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
Beneficiary Roth IRA Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
Roth Conversion IRA Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
Roth IRA Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
Traditional IRA Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
SEP Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00
Coverdell Savings	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	—	\$1.00, if account balance drops below \$25.00

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Choice Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate

and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Civic Select Savings, NextGen Savings, Civic Money Market, Choice Money Market, Beneficiary IRA Savings, Beneficiary Roth IRA Savings, Roth Conversion IRA Savings, Roth IRA Savings, Traditional IRA Savings, SEP Savings, and Coverdell Savings accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met, you will be charged a service fee as stated in this Truth in Savings Disclosure and the Service Fee Schedule. For Civic Money Market and Choice Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual

percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — Minor members with a YoungStar Savings account do not have access to online banking. Minor members with a NextGen Checking or NextGen Savings account will have limited online banking access. Steady Save Savings accounts will have the option of two (2) annual distribution dates and distributions may only be made to other Civic accounts. No transfers or distributions outside of the distribution dates are permitted unless you call the Experience Center. For all accounts except IRA or Health Savings accounts, if the balance of your account is \$0 for a period of sixty (60) consecutive days, the Credit Union may close your account. For Health Savings Account Savings, Beneficiary IRA Savings, Beneficiary Roth IRA Savings, Roth Conversion IRA Savings, Roth IRA Savings, Traditional IRA Savings, SEP Savings, and Coverdell Savings accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to Courtesy Pay Plus service for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account and for information regarding our overdraft services. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Service Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's Courtesy Pay Plus service 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 Service Fee Schedule.

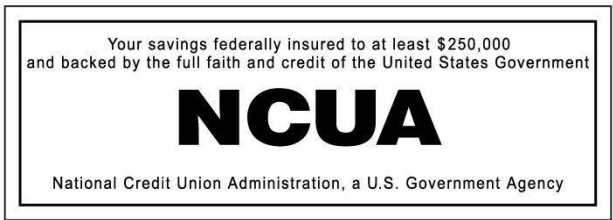
8. MEMBERSHIP — As a condition of membership, you must subscribe to and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

If the Credit Union funds your membership share and the credit union closes your account, your membership share will revert back to the Credit Union. You will not receive your membership share back after account closure unless you previously requested it. Assessment of a fee for inactivity or dormancy may result in your account balance dropping below the par value and subsequent account closure.

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Service Fee Schedule and the Rate Schedule for a listing of fees and charges applicable to your account(s).





FEDERAL CREDIT UNION

3600 Wake Forest Road | Raleigh NC, 27609

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at Civic Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ Civic Choice Certificate		Fixed Rate	\$250.00	Monthly	Monthly	Account's Term	Allowed - during grace period only	We have the ability to restrict or prohibit account withdrawals within the first 90 days of your account opening - See Transaction Limitations section	Automatic
6-11 Months									
Base Rate	/								
Relationship Rate	/								
12-18 Months									
Base Rate	/								
Relationship Rate	/								
19-24 Months									
Base Rate	/								
Relationship Rate	/								
25-36 Months									
Base Rate	/								
Relationship Rate	/								
37-48 Months									
Base Rate	/								
Relationship Rate	/								
49-60 Months									
Base Rate	/								
Relationship Rate	/								
☐ Legacy STC		Fixed Rate	\$250.00	—	Monthly	Account's Term	Allowed - during grace period only	We have the ability to restrict or prohibit account withdrawals within the first 90 days of your account opening - See Transaction Limitations section	Automatic
6 Month	/								
12 Month	/								
18 Month	/								
24 Month	/								
30 Month	/								
36 Month	/								
48 Month	/								
60 Month	/								

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☐ Jumbo Choice Certificate		Fixed Rate	\$75,000.00	Monthly	Monthly	Account's Term	Allowed - during grace period only	We have the ability to restrict or prohibit account withdrawals within the first 90 days of your account opening - See Transaction Limitations section	Automatic
6 Month									
Base Rate	/								
Relationship Rate	/								
12 Month									
Base Rate	/								
Relationship Rate	/								
18 Month									
Base Rate	/								
Relationship Rate	/								
24 Month									
Base Rate	/								
Relationship Rate	/								
36 Month									
Base Rate	/								
Relationship Rate	/								
48 Month									
Base Rate	/								
Relationship Rate	/								
60 Month									
Base Rate	/								
Relationship Rate	/								
☐ IRA Choice Certificate (Requires an IRA Savings account)		Fixed Rate	\$250.00	Monthly	Monthly	Account's Term	Allowed - during grace period only	We have the ability to restrict or prohibit account withdrawals within the first 90 days of your account opening - See Transaction Limitations section	Automatic
6 Month									
Base Rate	/								
Relationship Rate	/								
12 Month									
Base Rate	/								
Relationship Rate	/								
18 Month									
Base Rate	/								
Relationship Rate	/								
24 Month									
Base Rate	/								
Relationship Rate	/								
36 Month									
Base Rate	/								
Relationship Rate	/								
48 Month									
Base Rate	/								
Relationship Rate	/								
60 Month									
Base Rate	/								
Relationship Rate	/								

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and

frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will

reduce earnings. For Legacy STC accounts, dividends do not compound.

2. RELATIONSHIP RATE ACCOUNTS — The Civic Choice Certificate, Jumbo Choice Certificate, and IRA Choice Certificate are relationship rate accounts. If you are not enrolled in the Signature+ Checking account, you will earn the first dividend rate and annual percentage yield listed for this

account in the Rate Schedule. If you are enrolled in the Signature+ Checking account, you will earn the second dividend rate and annual percentage yield listed for this account in the Rate Schedule.

3. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Civic Choice Certificate, Legacy STC, and Jumbo Choice Certificate accounts, at your option, you may choose to have dividends credited to your certificate account or transferred to another Civic Federal Credit Union account. If you elect to have dividends transferred to another account, compounding will not apply. For IRA Choice Certificate accounts, your dividends must be credited to your certificate account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

6. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

7. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. Within the first 90 days of your account opening except as required by law, we have the ability to restrict or prohibit withdrawals from your account. Following the first 90 days of your account opening, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

8. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

9. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date. For Civic Choice Certificate, Jumbo Choice Certificate, and IRA Choice Certificate accounts, penalties may reduce principal.

NOTE: IRS PENALTIES MAY APPLY on withdrawals from IRA Choice Certificate accounts. Penalties waived for Required Minimum Distributions (RMDs).

a. Amount of Penalty. For Civic Choice Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6-11 months	90 days' dividends
Terms of 12-60 months	180 days' dividends

For Legacy STC accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

All Terms	90 days' dividends
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For Jumbo Choice Certificate accounts and IRA Choice Certificate accounts, the amount of early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of 18 months or more	180 days' dividends

b. How the Penalty Works. For Civic Choice Certificate accounts with terms of 6-11 months, the penalty is calculated as a forfeiture equal to 90 days of dividends. For Civic Choice Certificate accounts with terms of 12-60 months, the penalty is calculated as a forfeiture equal to 180 days of dividends. For Legacy STC accounts, the penalty is calculated as a forfeiture equal to 90 days of dividends, or all dividends earned, whichever is less. For Jumbo Choice Certificate accounts and IRA Choice Certificate accounts with terms of 12 months or less, the penalty is calculated as a forfeiture equal to 90 days of dividends. For Jumbo Choice Certificate accounts and IRA Choice Certificate accounts with terms of 18 months or more, the penalty is calculated as a forfeiture equal to 180 days of dividends.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA

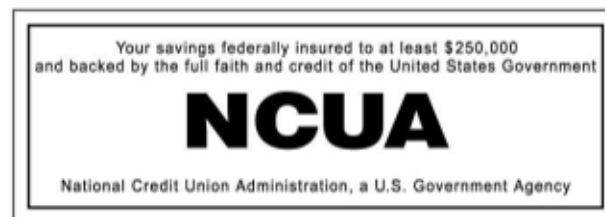
or Keogh and the owner attains age 59½ or becomes disabled.

10. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Your certificate will renew for the same term as your existing certificate account at the dividend rate and annual percentage yield in effect at that time.

2. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

3. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1



17-MONTH PROMOTIONAL CHOICE CERTIFICATE TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: AUGUST 25, 2026

This disclosure supplements the Credit Union's existing Truth in Savings Account Disclosure and applies specifically to the 17-Month Promotional Choice Certificate. All terms not specifically modified by this disclosure remain subject to the Credit Union's applicable account agreement and Truth in Savings disclosure.

DIVIDEND RATE / ANNUAL PERCENTAGE YIELD (APY): The 17-Month Promotional Choice Certificate is a relationship rate account.

If you are not enrolled in the Signature+ Checking account:

you will earn a dividend rate of 4.122% and annual percentage yield of 4.20%.

If you are enrolled in the Signature+ Checking account:

you will earn a dividend rate of 4.222% and annual percentage yield of 4.30%.

RATE INFORMATION: The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

DIVIDEND PERIOD: For each account, the dividend period is the account's term (17 months). The dividend period begins on the first day of the term and ends on the maturity date.

DIVIDEND COMPOUNDING AND CREDITING: Dividends for this account are compounded and credited monthly. At your option, you may choose to have dividends credited to your certificate account or transferred to another Civic Federal Credit Union account. If you elect to have dividends transferred to another account, compounding will not apply.

BALANCE INFORMATION: To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. The minimum balance for the 17-Month Promotional Choice Certificate is \$250.00. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS: Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit in your account.

TRANSACTION LIMITATIONS: Additional deposits into the certificate are only allowed during the grace period. Within the first 90 days of your account opening except as required by law, we have the ability to restrict or prohibit withdrawals from your account. Following the first 90 days of your account opening, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

MATURITY: Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY: We may impose a penalty if you withdraw funds from your account before the maturity date. Penalties may reduce principal.

A. AMOUNT OF PENALTY

Term 17 months 180 days' dividends

B. HOW THE PENALTY WORKS: For Civic Promotional Choice Certificates with a term of seventeen (17) months, the penalty is calculated as a forfeiture equal to 180 days of dividends.

C. EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance:

- a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

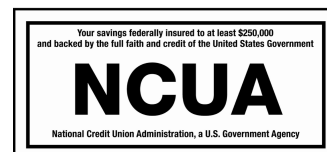
RENEWAL POLICY: Accounts are renewed automatically for another term and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Your certificate will renew as a Civic Choice Certificate for the same term as your existing certificate account and the dividend rate and annual percentage yield in effect at that time.

NONTRANSFERABLE / NONNEGOTIABLE: Your account is nontransferable and nonnegotiable.

MEMBERSHIP: As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

This Supplemental Account Disclosure should be retained with your other account disclosures. The Credit Union may change account terms as permitted by applicable law and the account agreement.



17-MONTH PROMOTIONAL JUMBO CHOICE CERTIFICATE TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: AUGUST 25, 2026

This disclosure supplements the Credit Union's existing Truth in Savings Account Disclosure and applies specifically to the 17-Month Promotional Jumbo Choice Certificate. All terms not specifically modified by this disclosure remain subject to the Credit Union's applicable account agreement and Truth in Savings disclosure.

DIVIDEND RATE / ANNUAL PERCENTAGE YIELD (APY): The 17-Month Promotional Jumbo Choice Certificate is a relationship rate account.

If you are not enrolled in the Signature+ Checking account:

you will earn a dividend rate of 4.218% and annual percentage yield of 4.30%.

If you are enrolled in the Signature+ Checking account:

you will earn a dividend rate of 4.318% and annual percentage yield of 4.40%.

RATE INFORMATION: The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

DIVIDEND PERIOD: For each account, the dividend period is the account's term (17 months). The dividend period begins on the first day of the term and ends on the maturity date.

DIVIDEND COMPOUNDING AND CREDITING: Dividends for this account are compounded and credited monthly. At your option, you may choose to have dividends credited to your certificate account or transferred to another Civic Federal Credit Union account. If you elect to have dividends transferred to another account, compounding will not apply.

BALANCE INFORMATION: To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. The minimum balance for the 17-Month Promotional Jumbo Choice Certificate is \$75,000.00. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS: Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit in your account.

TRANSACTION LIMITATIONS: Additional deposits into the certificate are only allowed during the grace period. Within the first 90 days of your account opening except as required by law, we have the ability to restrict or prohibit withdrawals from your account. Following the first 90 days of your account opening, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

MATURITY: Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY: We may impose a penalty if you withdraw funds from your account before the maturity date. Penalties may reduce principal.

A. AMOUNT OF PENALTY

Term 17 months 180 days' dividends

B. HOW THE PENALTY WORKS: For Civic Promotional Jumbo Choice Certificates with a term of seventeen (17) months, the penalty is calculated as a forfeiture equal to 180 days of dividends.

C. EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance:

a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

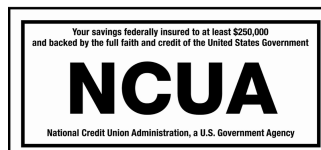
RENEWAL POLICY: Accounts are renewed automatically for another term and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account or change the term of the Choice Certificate without being charged an early withdrawal penalty. Your certificate will renew as a Civic Jumbo Choice Certificate with an 18-month term and the dividend rate and annual percentage yield in effect at that time.

NONTRANSFERABLE / NONNEGOTIABLE: Your account is nontransferable and nonnegotiable.

MEMBERSHIP: As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

This Supplemental Account Disclosure should be retained with your other account disclosures. The Credit Union may change account terms as permitted by applicable law and the account agreement.





Service Fee Schedule

Deposit Account Fees – Consumer and Business	
Essential Checking Account maintenance fee	\$1/month
Signature+ Checking Account maintenance fee	\$6/month
Money Market Account minimum balance fee	\$2/month for balances below \$250
Choice Money Market Account minimum balance fee	\$10/month for balances below \$50,000
Select Savings Account minimum balance fee	\$1/month for balances below \$5
NextGen Teen Savings Account minimum balance fee	\$1/month for balances below \$5
NextGen Teen Checking Account maintenance fee	\$1/month
IRA minimum balance fee ¹	\$1/month for balances below \$25
HSA minimum balance fee	No fee
Non-sufficient funds	\$25
Returned deposit	\$10 per item
Overdraft coverage through Courtesy Pay service ³	\$19 per item paid
Stop payment: All items including checks written, ACH transfers, Zelle® and bill payment	\$25
Inactive/dormant account, following 18 months of account inactivity ⁴	\$5/month per inactive account
Early Account closure fee (account closed within 120 days of opening)	\$25
Excessive transaction fee ⁵ (Savings and Money Market Accounts)	\$1/transaction starting on the 11th transaction executed for an account within a calendar month
6-11 month Choice Certificate early withdrawal	90 days dividends ²
12-60 month Choice Certificate early withdrawal	180 days dividends ²
6-12 month Jumbo or IRA Choice Certificate early withdrawal	90 days dividends ²
18-60 month Jumbo or IRA Choice Certificate early withdrawal	180 days dividends ²
17 month Promo Choice or Promo Jumbo Choice Certificate early withdrawal	180 days dividends ²
ATM transaction	Fees reimbursed up to \$20 per month ⁶
Cash deposits at merchant locations	Fees reimbursed
Shared Branch services	Fee varies
Debit card replacement, per card	\$8, after replacement of 3 or more cards in a 3-month period
Rush debit card replacement	\$75
Consumer check orders, per box	Pass through
Business check orders, per box	Pass through
Deposit account charge-off	\$50
IRA Transfer Fee, transfers out to another institution	\$25

¹ The IRA minimum balance fee applies to the following account types: Beneficiary IRA Savings, Beneficiary Roth IRA Savings, Roth Conversion IRA Savings, Roth IRA Savings, Traditional IRA Savings, SEP Savings, and Coverdell Savings

² Or dividends earned, whichever is less.

³ Courtesy Pay does not apply to Business Accounts.

4 The inactive/dormant account fee will not be assessed if you have conducted a transaction on any of your accounts or logged into online banking within the last 18 months. Inactive/dormant account fee does not apply to IRAs, SEP Saving accounts, or Coverdale Savings accounts.

5 Excessive transaction fees are only applicable to Savings and Money Market accounts.

6 Civic participates in select surcharge-free ATM networks. See the [current list](#) of locations. Other ATM networks may charge an ATM fee that Civic will reimburse, up to a total of \$20 per month per account beginning on the first day of the month and ending on the last day. If you are eligible for an ATM fee reimbursement, funds are typically released by Civic to your account within two business days, but timing may vary.

Credit Card Fees – Consumer and Business	
Returned payment	\$10 per item
Credit card replacement, per card	\$8, after replacement of 3 or more cards in a 3-month period
Rush credit card replacement	\$75
Late payment	\$20 per month
Balance transfer, Cash advance, Annual fee	No fee

Service Fees – Consumer and Business	
Overdraft transfer service	\$0.50 per instance
Express delivery service	Price varies
Paper statements, printing and delivery	\$5 per statement
Statement or item copy	\$5 per item
Official check	\$5 per item
Incoming wire transfer	No fee
Outgoing domestic wire transfer	\$15 per wire
International transaction fee, debit and credit	1%
Research	\$25 per hour
Verification of deposit	\$10
Notary service, in-branch	No fee
Notary service, virtual	No fee
Escheatment	\$50 per account
Garnishment and levy fee	\$75
Expedited bill payment	\$20

Loan Fees – Consumer	
First mortgage late payment, per month	4% of overdue monthly payment
Returned payment	\$20 per item
Late payment	\$10 per month
HELOC subordination request	\$250

Optional Coverages	
GAP Insurance	\$895
Credit life insurance	Single \$0.68 per \$1,000; Joint \$0.95 per \$1,000
Disability insurance	Single \$1.57 per \$1000; Joint n/a

Loan Fees – Business	
Returned payment	\$10 per item
Late payment, per month	Lower of 4% or \$750
New loan documentation preparation	\$200
Term modification	\$250
Rate modification (Real Estate)	0.25% of loan balance Minimum Fee: \$500; Maximum Fee: \$2,500
Rate modification (Non-Real-Estate)	0.10% of loan balance Minimum Fee: \$250; Maximum Fee: \$1,000