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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card on or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

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

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

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

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

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

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

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or over drafts, whether caused by you or another joint owner; you and another joint owner; you and an authorized signer or similar party; or a third party taking regarding the account that causes us, in good faith, to seek the account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if deposited on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

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

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WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who has authority to make withdrawals to pay or transfer any amount to you to your order for deposit to this account or any other transaction with us.

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

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal request and can attempt to set it aside or block it for any reason, even if your account has enough funds to cover the item by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater than or any less than any withdrawal limitations. We will use the date the transaction was completed by us (the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

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

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if we are unable to locate the item or to determine whether an item can be stopped after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). See the Truth-in-Savings disclosure or in another document. For other changes we will give you written notice of a change in any term of your account and you continue to have your account opened with us.

Telephone transfers - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement at any time, with or without notice to you. All changes are subject to governmental approval where required by law, and are effective when made. Any such amendments may affect your rights and responsibilities. Abuse includes, but is not limited to, fraud, check kiting, excessive use, loan or account charge off, excessive delinquency or overdrafts, or any other violation of the terms of this agreement, and your account may be closed and without notice and without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment on items such as checks and drafts. Rules for stopping other types of transfers, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules. We may accept your order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if we are unable to locate the item or to determine whether an item can be stopped after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). See the Truth-in-Savings disclosure or in another document. For other changes we will give you written notice of a change in any term of your account and you continue to have your account opened with us.

RETURN OF A DEPOSITED ITEM - A check that is included in a deposit to us could be returned to us and not paid. This is called a return of a deposited item, or deposit non-sufficient funds. The credit union at its discretion may return the item again for collection after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). See the Truth-in-Savings disclosure or in another document. For other changes we will give you written notice of a change in any term of your account and you continue to have your account opened with us.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement at any time, with or without notice to you. All changes are subject to governmental approval where required by law, and are effective when made. Any such amendments may affect your rights and responsibilities. Abuse includes, but is not limited to, fraud, check kiting, excessive use, loan or account charge off, excessive delinquency or overdrafts, or any other violation of the terms of this agreement, and your account may be closed and without notice and without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

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

Joint Account - With Surviviorship (And Not As Tenants In Common or Community Property) - is an account in the name of two or more persons. Each of you understand that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, the account will be owned and held jointly with survivorship and the estate of each survivor will pass to the survivor remaining. If two or more of you survive, the account will be owned not as tenants in common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with survivorship and the estate of each survivor will pass to the survivor remaining. If one of you dies, the other owner of the account will assume the ownership of the account and become the sole owner.

Joint Account - No Surviviorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any community property in the account. You and each of you agree in writing the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

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

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive, as many as any of you, by operation of law, will be treated as a tenant in common with right of survivorship.
NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to enable us to identify the check or item, such as date, amount, and account number. Written notice given by you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

SECTION 2 - Your Rights - In Case of Error or Dishonor

Restrict or prohibit further use of this account if you fail to comply with the terms of the agreement, or if you fail to comply with any other rules or regulations of the bank.

If your account is closed, you may not use it for any purpose. If you do not want us to pay any items presented without sufficient funds in your account to pay the item, you may still make deposits or pay items that are not paid by you. If you do not want us to pay any items presented without sufficient funds, you may stop us from paying any items presented without sufficient funds.

Restrict or prohibit further use of this account if you fail to comply with the terms of the agreement, or if you fail to comply with any other rules or regulations of the bank.

If your account is closed, you may not use it for any purpose. If you do not want us to pay any items presented without sufficient funds in your account to pay the item, you may still make deposits or pay items that are not paid by you. If you do not want us to pay any items presented without sufficient funds, you may stop us from paying any items presented without sufficient funds.

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

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

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

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

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

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

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., a debit card) we provide you for your account(s). Do not supply any missing endorsement if we have accepted for deposit or collection, and you warrant that all endorsements are genuine.

It is your responsibility to protect the account numbers and electronic access devices (e.g., a debit card) we provide you for your account(s). You are liable for the transfers unless we have been notified that transfers by that person are unauthorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not initiate the transaction or instruction to make the transfer. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have some liability if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other directed transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented had you accepted the services we offered, unless we acted with knowledge or in bad faith to the extent you were negligent in safeguarding your account.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have some liability if we failed to use ordinary care and if we substantially contributed to the loss).
for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

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

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

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

**INTEREST EARNING ON CHECKING ACCOUNTS** - Some Accounts consist of a checking sub account and a savings sub account. The Credit Union may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, or your rights under the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, or your rights under the rules governing our other savings accounts. After providing this notice, additional negative information may be submitted without providing another notice.

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

**NOTICE OF NEGATIVE INFORMATION**

Federal law requires us to provide the following notice to members before any *negative information* may be furnished to a nationwide consumer reporting agency. *Negative information* includes negative information about your account, including information that applies to pre-authorized transactions and other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank. Payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount to you. If you authorize us to collect a return item fee or a failed transaction fee for any entry returned to us by the receiving depository financial institution as well as any debit entry dishonored by us (ICCU). Credit entries may be made by ACH. If we receive a payment on your behalf, we have not yet received the necessary notices by wire or ACH, we are not required to give you any notice of the payment order or credit.

**ELECTRONIC FUND TRANSFERS**

**YOUR RIGHTS AND RESPONSIBILITIES**

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

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers may make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronic fund transfer may be given by a written check or draft to an electronic fund transfer or by a check or draft that has not yet been drawn on you and a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, the third party transaction is initiated by the third party by sending a fund transfer or by a check or draft with your account number and check account information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether on the phone, the Internet, or on Visa debit card). If you authorize us to collect a charge in the event a check or draft is returned for insufficient funds.

**ATM Transfers** - Types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your Visa Check Card and personal identification number (PIN) as follows:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or share savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or share savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other party to make an electronic transfer from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other party to make an electronic transfer from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.

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

- **Dollar limits will be disclosed at card issuance.**

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

**Debit Card and ATM Overdraft Consent** - If a one-time debit card or ATM transaction is presented without sufficient funds in your account to cover the transaction, we will not pay the one-time debit card and ATM transaction presented without sufficient funds in your account, which will create an overdraft and you will be charged a fee. If you do not authorize us, we will decline all one-time debit card and ATM transactions that are presented without sufficient funds in your account. You may reinstate or revoke your authorization to have us pay one-time debit card and ATM transactions at any time by calling us at 1-800-456-5067 or writing to ACH, P.O. Box 2449, St. Petersburg, Florida 33731. If you do authorize us, then we will pay the one-time debit card and ATM transaction presented without sufficient funds in your account, which will create an overdraft and you will be charged a fee. If you do not authorize us, we will decline all one-time debit card and ATM transactions that are presented without sufficient funds in your account. You may reinstate or revoke your authorization to have us pay one-time debit card and ATM transactions at any time by calling us at 1-800-456-5067 or writing to ACH, P.O. Box 2449, St. Petersburg, Florida 33731.

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

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit card transactions. This means you may use your Visa-branded debit card on a PIN-Debit Network (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered for Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

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

**Visa Account Update Notice of Right to Opt Out.** Your Visa-branded card will be automatically enrolled in the free Visa® Account Update (VAU) service. With VAU, your account files will be updated when information changes because of a product update, customer changes, or for theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

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

**Visa Account Update** Notice of Right to Opt Out. Your Visa-branded card will be automatically enrolled in the free Visa® Account Update (VAU) service. With VAU, your account files will be updated when information changes because of a product update, customer changes, or for theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

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

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

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

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

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

FEES

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

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

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

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send you the money.
- Periodic statements. You will get a monthly account statement from us for your checking or share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

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

PREAUTHORIZED PAYMENTS

- Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made.
  - We will charge you the current stop payment fee for each stop-payment order you give.
- Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

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

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line of credit and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

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

UNAUTHORIZED TRANSFERS

(a) Consumer liability.
- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft amount). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.
- If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $50.

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

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

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

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

ERROR RESOLUTION NOTICE

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

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

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

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time the investigation takes place. If we cannot reach a timely agreement with you, we will notify you of our decision in writing and we will post any correction to your account within 10 business days. We may not credit your account.

Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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

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

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

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

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

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

If you make a deposit at an ATM before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a...
Interest will be compounded every quarter. Interest deposit at an ATM after 3:00 P.M. or on a day we are not open, we will consider that Compounding and crediting -

deposit by check available to you on the first business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

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

LONGER DELAYS MAY APPLY

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

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

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

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

We believe a check you deposit will not be paid.

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

You redeposit a check that has been returned unpaid.

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

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

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

DEPOSITS AT AUTOMATED TELLER MACHINES

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

Funds from check deposits made at an Idaho Central ATM will not be available until the third business day after the deposit. This rule applies to the first 30 days of when a new account is opened. $225 of the deposit will be available immediately.

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

TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of the dividend period, and the payment date is not later than the 15th day of April.

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

Minimum balance requirements:
The minimum required to open this account is $300.00. You must maintain a minimum daily balance of $300.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

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

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

CENTRAL CENTS SAVINGS ACCOUNT

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

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

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

Minimum balance requirements:
The minimum balance required to open this account is $50.00. You must maintain a minimum daily balance of $50.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

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

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

CHOICE SAVINGS ACCOUNT

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

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

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

Minimum balance requirements:
The minimum balance required to open this account is $25.00. You must maintain a minimum daily balance of $25.00 in your account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.
Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

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

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

MONEY MARKET SAVINGS ACCOUNT

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

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

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

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

Fees and charges:
An excess withdrawal fee of $1.00 will be charged for each withdrawal in excess of six during a month.

HIGH-YIELD ONLINE SAVINGS ACCOUNT

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

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

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

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

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You must maintain a minimum daily balance of $1,000.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of $5.00 once during the statement cycle.

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

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

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

Fees and charges:
An excess withdrawal fee of $10.00 will be charged for each withdrawal in excess of six during a month.
PRIVATE CLIENT MONEY MARKET SAVINGS ACCOUNT

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

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

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

Minimum balance requirements:
- The minimum balance required to open this account is $25,000.00. You must maintain a minimum daily balance of $50,000.00 in your account in order to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of $25.00 once during the statement cycle.

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

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

Transaction limitations:
- During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a check, preauthorized or automatic transfer, telephonic order or instruction, or computer transaction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- Fees and charges:
  - An excess withdrawal fee of $5.00 will be charged for each withdrawal in excess of six during a month.

**INSURED DEPOSIT MONEY MARKET SAVINGS ACCOUNT**

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

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

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

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

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

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

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

Transaction limitations:
- During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- Fees and charges:
  - An excess withdrawal fee of $5.00 will be charged for each withdrawal in excess of six during a month.

**TRADITIONAL, ROTH, SEP IRA AND COVERED EDITION SAVINGS ACCOUNTS**

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

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

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

Minimum balance requirements:
- The minimum balance required to open this account is $25.00. You must maintain a minimum daily balance of $300.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

Transaction limitations:
- During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or computer transaction subject to IRA withdrawal guidelines. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- Fees and charges:
  - An excess withdrawal fee of $2.00 will be charged for each withdrawal in excess of six during a month.

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

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

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

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

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

Fees and charges:
- An excess withdrawal fee of $5.00 will be charged for each withdrawal in excess of six during a month.

**FREE CHECKING ACCOUNT**

Minimum balance requirements:
- The minimum balance required to open this account is $100.00.

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

**MONEY MARKET CHECKING ACCOUNT**

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

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

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

Minimum balance requirements:
- The minimum balance required to open this account is $2,500.00. You must maintain a minimum daily balance of $2,500.00 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of $10.00 for that monthly statement cycle.

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

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

Transaction limitations:
- During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or computer transaction subject to IRA withdrawal guidelines. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- Fees and charges:
  - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**STARTER CHECKING ACCOUNT**

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

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

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

Minimum balance requirements:
- The minimum balance required to open this account is $50.00.

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

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

**BASIC CHECKING ACCOUNT**

Minimum balance requirements:
- The minimum balance required to open this account is $100.00.

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

Fees and charges:
- A monthly fee of $15.00 will be charged each month.

**PRIVATE CLIENT CHECKING ACCOUNT**

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

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

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

Minimum balance requirements:
- The minimum balance required to open this account is $2,500.00.

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COMMON FEATURES

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

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

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. Member accounts in this credit union are also insured by the National Credit Union Administration. Membership in this credit union is open to all who live, work, or have a regular business in Treasure Valley or one of its surrounding communities, including the fourth class city of Burley, and the non-profit, non-banking subsidiaries of such organizations. National Credit Union Share Insurance Fund - Fiduciary Insurance Program - The categories of transactions for which an overdraft fee may be imposed are those defined by Regulation D.

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

Membership entrance fee .................................................................$5.00
Check printing .......................................................... (fee depends on style and quantity of check ordered) $4.00
Money order ...............................................................$2.50
Item drawn on own account ..................................................$29.79
Garnishments .....................................................................$10.00
Executions .............................................................................$25.00
Levies ......................................................................................$25.00

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

Overdraft - each overdraft paid ..................................................$20.79
Nonsufficient funds item - each ..............................................$29.79
Overdraft protection transfer from savings .....................................$2.50

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

Accrual of interest on noncash deposits - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

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

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

Account activity printout ..............................................................................$3.00 per statement period
Account research .........................................................................................$10.00 per statement period
Account balancing assistance .........................................................$5.00 per quarter hour, with a $10.00 minimum
Stop payments - each ..............................................................................$30.00

Wire transfer
Incoming ..................................................................................$15.00
Outgoing ..................................................................................$20.00
Foreign ..................................................................................$40.00

Copy of check ..................................................................................25 free per year; $2.00 each thereafter
Copy of VISA transaction (credit or debit) ..........................................$3.00
Visa Check Card reissue fee .............................................................$10.00
Foreign checks (non-Canadian) ..........................................................$15.00
Canadian dollar checks ..............................................................$10.00

Check cashing fee ................................................................................1% or $5.00 minimum
Returned mail fee ..............................................................................$5.00 per item
Annual locator fee ................................................................................$10.00
Loan add on .....................................................................................minimum $25.00
Special account handling fee ..........................................................$100.00

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

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

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

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

Please see a separate disclosure for rate information.

Idaho Central
Your money. Your trusted choice.
Conveniently located throughout the state.
Visit iccu.com for locations nearest you!

Phone Numbers
Treasure Valley: (208) 846-7000
Magic Valley: (208) 733-4777
Burley: (208) 678-2046
Eastern Idaho: (208) 478-3300
North Idaho: (208) 667-7722

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