HEALTH SAVINGS ACCOUNT
Effective June 1, 2020, the Health Savings Account (HSA) will have a monthly service fee of $2.50. The monthly service fee will replace the annual fee of $30.00.

IRA SAVINGS ACCOUNT
Effective June 3, 2020, the IRA Savings Account now includes a Simplified Employee Pension (SEP) IRA Savings option. This is in addition to our Traditional, Roth and Coverdell Education options.

IRA MONEY MARKET SAVINGS ACCOUNT
Effective June 3, 2020, the IRA Money Market Savings Account now includes a Simplified Employee Pension (SEP) IRA Money Market Savings option. This is in addition to our Traditional and Roth options.

FUND AVAILABILITY
Effective July 1, 2020, the funds availability limits have been updated due to changes made to Regulation CC.

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Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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

If you make a deposit at an ATM before 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 deposit at an ATM after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

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

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

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

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

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

We 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 day of 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.
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A1B-TIS-CU 6/1/2016 9a Custom TCM-13CU1Zik,3p;As 201436448-010 EIDAB4
Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method which we specifically disapprove. We have the right to determine the availability of funds which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us as the opposed date in the event of any deposit, and we will use the date the transaction is completed by us as the opposed date in the event of any deposit. 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 specifically disapprove any of your transactions. If this occurs, all transactions on 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 in law or as introduced in the substitute check creation process, you agree we may pay such item. See the funds availability policy disclosure for information about when you can withdraw or transfer funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the transaction exceeds the amount of available funds in the account. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the actual amount of the transaction is debited from your account. To determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return it to you, we will examine the account at the subsequent time will determine whether there are insufficient available funds.

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 specifically disapprove any of your transactions. If this occurs, all transactions on 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 in law or as introduced in the substitute check creation process, you agree we may pay such item. See the funds availability policy disclosure for information about when you can withdraw or transfer funds.
account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account as we determine to be necessary to avoid or prevent an overdraft. If this account has a temporary status, and the amount of the temporary status may change at any time, we may rely on this account documentation to determine our responsibilities under this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT TO PAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you, as individuals or as joint tenants or tenants by the entirety, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). While we reserve the right to pay or not pay any item presented without sufficient funds, you may request that we not pay such items. In that case, we will return any item presented without sufficient funds (NSF). If you do not want us to pay any items presented without sufficient funds, you may instruct us by mailing to us at 1-800-456-5067 or writing us at P.O. Box 2469, Pocatello, ID 83206. If you do not notify us, we retain the right, at our discretion, to pay or not pay any item presented without sufficient funds.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check or an official check, presented more than 6 months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

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

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

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash such 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, your check or drafts on your account, except as restricted by your instructions. To ensure that we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it. We reserve the right, at our discretion, to require you to provide a check deposit to verify the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how items are processed, and how you can protect your account.

RECORD KEEPING - We encourage you to make careful records and practice good account management. This will encourage you to make careful records and practice good account management. This will help you avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

NONSUFFICIENT FUNDS (NSF) AND OVERDRAFTS (OD) - If at any time, the available funds in your account are not sufficient to cover items (check, ACH, debit card, ATM, website transaction, audio response transaction, our fees or charges, or other electronic transactions or withdrawals of any type) presented for payment on your account, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). We may also 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 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.

PAYMENT ORDER OF ITEMS - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how items are processed, and how you can protect your account.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not responsible for honoring any restrictive legends or endorsements that may be placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses resulting from our failure to honor such a restrictive legend or endorsement. The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how items are processed, and how you can protect your account.

YOU ENDORSEMENT MUST BE WITHIN THIS AREA

TRAILING EDGE

1 1/2"
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. We will be considered to have withheld your items in the same manner as described in (A) above. You agree that in order for us to permit 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) are chargeable to your account. Any charge (other than an overdraft) 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 vehicle(s) (e.g., debit card) we provide for your account(s). Do not discuss, communicate, or share information about your account number(s) with anyone unless you are willing to give that person or entity access to your account and your entire financial history. Any fees or expenses we incur in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, 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 by the services we provided. In the event of a dispute between you and us relating to this provision, you agree to be bound by the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account. If you originate a fund transfer and you identify by name and number a person (other than a beneficiary or a duly authorized representative of the payee) to whom you do not have authority to issue a check (for example, a person or a creditor or coowker, for example, who then exceeds that authority, that you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payments made from your account even though you did not contact us directly and order the payment.

You must also take precautions in safeguarding your preauthorized transfers. We require a telephone number or an email address for early withdrawals for additional information.

• Your consent is limited to your account, and as authorized by applicable law and regulations.

• Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agree).

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further agree to authorize us to contact you through the use of voice mail, text messaging, including the use of pre-recorded or artificial voice messages and an automated telephone device.

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

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal from your account by someone other than a person authorized to withdraw money from your account, any loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your legal rights in accordance with your choice of law and applicable state and federal laws. Our liability to you shall not be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose a penalty on your account for early withdrawals. If we do not impose a penalty, we may, at our option, assign them to us so that we may pursue them. You authorize us to charge you for the penalties required by law.

INFORMATION VERIFICATION - We may require you to provide proof of your identity. We may also require that you authorize us to verify your account number and credit union information. This information can be found on your account statement. To verify your account number and credit union information, please contact us.

Electronic Check or Draft Conversion - We may make available to you, through our electronic system, the ability to authorize a one-time electronic payment to be made by the receiving depository financial institution as well as any debit entry dishonored by us (ICCU). Credit entries may be made by ACH. If we receive a payment order to credit your account you have with us by wire or ACH, we are not required to give you any notice of the payment order.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other documents. If you agree to honor items containing facsimile signatures, you authorize us, at any time, to charge for all checks, drafts, or other orders, for the payment of money, that are drawn on you. We will not honor your facsimile signature at any time, if we have been notified that your facsimile signature is being or has been misused.

INTEREST CHECKING AND NON INTEREST CHECKING ACCOUNTS - Some Accounts contain an option upon which we pay interest. A savings sub account is an account that we periodically transfer funds between these two sub accounts. On a six month transfer a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. On the end of the next calendar month, the checking sub account and the savings sub account will have funds transferred from each to the other. In this 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 interest will not be paid if your account balance, the interest you may earn.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a merchant or other person or account other than the one named. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without prior 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.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a merchant or other entity to originate electronic fund transfers for your account. These transfers may include, but are not limited to:

• Preauthorized credits.

You may authorize a merchant or other entity to initiate a fund transfer to your account. You may authorize a merchant or other entity to initiate a fund transfer to your account.
• get cash withdrawals from checking or share savings account(s) - dollar limits will be disclosed at card issuance.
• there is a charge of $1.50 per withdrawal at ATMs not associated with the CO-OP Network.

Some of these services may not be available at all terminals. Please see also Limitations on frequency of transfers section regarding limitations that apply to ATM transfers.

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

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

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 transaction unless you authorize us to do so. 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 result in a debit card overdraft or an ATM fee. 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 us at P.O. Box 2469, Pocatello, ID 83206, and informing us of your decision. Your decision does not guarantee that we will always pay your ATM and debit card transactions when there are insufficient funds in your account to cover the transaction. We retain the right to pay or not pay any items at our discretion when there is not enough money in your account to cover the transaction according to our standard overdraft practices.

International Fee - Visa will charge an ISA (International Service Assessment) Fee of 0.90% 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.

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

Non-VISA Debit Transaction Processing - We have enabled non-VISA debit transaction processing. This means you may use your VISA-branded debit card on a PIN-Debit Network® (a non-VISA network) without using a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-VISA transactions. For example, the additional liability you may sometimes refer to as Visa’s zero-liability program and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network®.

*Visa Rules generally define PIN-Debit Network as a non-VISA debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not necessarily known as 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 upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes.

You are entitled to opt out of this service. You may opt out at any time. If you want to opt out, phone us at 1-800-456-5067, notify us through our website at https://www.iccu.com/ or visit your local branch. You must include your name, account number, account holder 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.

eBranch Computer Transfers - types of transfers - You may access your account(s) by computer 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-customer 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 salt information

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

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:
• For security reasons, there are other limits on the number of transfers you can make by ATM, telephone, debit card and online.

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 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.

• Preeauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.

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

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

PREADVANCEMENTS

• 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 write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made.
  * We will charge you the current stop payment fee for each stop-payment order you give.

• Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to receive 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 stop preauthorized transfers to or from your account on time or in the correct amount according to our agreement with you, will be liable for your losses or damages. However, there are some exceptions. We will not be liable if:

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.

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:

(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 card and/or code. Making a good faith effort to keep 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, you can lose no more than $50 if someone used your card and/or code without your permission.

• 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 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, you can lose no more than $50 if someone used your card and/or code without your permission.

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, we can lose as much as $500 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, you can lose no more than $50 if someone used your card and/or code without your permission.

• Unauthorized transfers.

(b) 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 your statement is incorrect or 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 card and/or code. We will provide you with error-resolution notices, identify the error and correct any incorrect information in your statement within 10 business days.

(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.

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Arl-ITS-CU 6/12/2016 9a Custom TCM-13CUL2bk,Jp,As 201436448-010 EDIA84 Page 5 of 9
Funds from check deposits made at an Idaho Central ATM will not be available until the third business day after the day of the deposit. This rule applies to the first 30 days of when a new account is opened. $200 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 and ending date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

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

Minimum balance requirements:

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

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

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

Account of dividends on noncash deposits - Deposits other than U.S. Treasury checks are not made in person to one of our employees, the first $5,000 of the deposit will be available immediately. $200 of the deposit will be available immediately.

Debit transactions

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, 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 it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

Your account is considered a new account for the first 30 days after the first deposit is made. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was an error, we will indicate the amount you are overpaid to us and for how many business days the overpayment will be available.

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

IDAHO CENTRAL CREDIT UNION

ADMINISTRATIVE DEPARTMENT

P.O. BOX 9439
POCATELLO, IDAHO 83206

Business Days: Monday through Saturday

Excluding Federal Holidays

Phone: 800-456-5067

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 the deposit is available. Electronic direct deposits will be available on the first business day after the day funds are available. The first $200 of your deposits, however, will be available on the first business day.

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

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

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, we may delay making available the first $200 of the deposit, or we may delay making available the second business day after the day of your deposit, or we may delay making available the second 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 mail you a notice the day after the day you make your deposit. If you 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 deposit will not be paid. You deposit checks totaling more than $5,000 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 $5,000 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 deposits meet certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 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 $5,000 will not be available until the second business day after the day of your deposit.

Funds from 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.
Feas 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.

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

Fees and charges: An excess withdrawal fee of $25.00 will be charged for each withdrawal in excess of two during a calendar year.

SHARE BEAR AND STARTER SAVINGS 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.
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. 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 $25.00 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 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 $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 $15.00 once during the statement cycle.
Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) to your account.

Transaction limitations:
During any 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 transfer, telephonic 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.

PRIVATE CLIENT MONEY MARKET SAVINGS ACCOUNT
Rate Information - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.
Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month.
Effect of closing an account - If you close your 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 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 preauthorized, 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.
You must maintain a minimum daily balance of $2,500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

**Transaction limitations**:
During any calendar month, you may not make more than six withdrawals or transfers to other credit union account of yours or to a third party by means of a preauthorized or automatic, 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.

**IRA SAVINGS ACCOUNT**

**Rate Information** - The rate interest 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.

**Minimum balance requirements**:
The minimum balance required to open this account is $25.00.

**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.

**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 or automatic, 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.

**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.

**STARTER CHECKING ACCOUNT**

**Rate Information** - The monthly fee required to open this account is $5.00.

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

**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.

**PRIVATE CLIENT CHECKING ACCOUNT**

**Rate Information** - The monthly fee required to open this account is $5.00.

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

**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 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.

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)

Cashier’s check .............................................................................................................$4.00

Money order ...............................................................................................................$2.50

Deposited checks (and other items) returned unpaid ...............................................$5.00

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

Overdraft protection transfer from savings ....................................................................$2.50

Account activity printout ...............................................................................................$3.00 per statement period

Account research ..........................................................................................................$5.00 per quarter hour, with a $10.00 minimum

Account balancing assistance .........................................................................................$5.00 per quarter hour, with a $10.00 minimum

Stop payments - each ....................................................................................................$30.00

Wire transfer

Incoming ............................................................................................................................$15.00

Outgoing ..........................................................................................................................$15.00

Foreign ...........................................................................................................................$40.00

Copy of check .............................................................................................................0.25 free per year; $2.00 each thereafter

Copy of VISA transaction (credit or debit) .................................................................$3.00

Visa Check Card reissue fee .......................................................................................$10.00

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Ail-TIS-CU 6/1/2016 9a Custom TCM-13CU12i2k;3p;ks 201436448-010 EIDAB4
Collection items .................................................................................................................................................. $30.00 per item
Foreign checks (non-Canadian) .......................................................................................................................... $15.00
Canadian dollar checks ....................................................................................................................................... $10.00
Check cashing fee ............................................................................................................................................... 1% or $5.00 minimum
Returned mail fee .................................................................................................................................................. $5.00 per item
Annual locator fee .................................................................................................................................................. $10.00
Loan add on ........................................................................................................................................................ $25.00 minimum
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.