



1000 Primera Blvd. | Lake Mary, FL 32746

To: Former members of Envision Credit Union

Re: Notice of changes to account disclosures, terms and conditions, and fees

Dear Addition Financial Member,

We are excited to have you as a member at Addition Financial Credit Union (“Addition Financial” or “Credit Union”). Since the merger of Envision Credit Union (“Envision”) into Addition Financial on October 1, 2025, we have been working to consolidate and streamline our products and services to increase the value of your banking experience. To further this effort, Addition Financial’s updated account disclosures and terms and conditions, attached as Exhibits A-E, will replace the corresponding legacy Envision disclosures, effective March 1, 2026. This notice addresses changes that will impact you when this change becomes effective.

The Overview presented below summarizes the changes affecting former Envision members like you. While there are numerous positive changes that will be to your benefit, the following Overview focuses on the few changes that may adversely affect you as a former Envision member. Following the Overview, the full text of the Addition Financial documents that will become effective on March 1, 2026, are attached, including the Deposit Availability Schedule; the Fee Schedule; the Important Account Information disclosure, including the Terms and Conditions of your Account(s) and the Truth-in-Savings Disclosure; and the Privacy Notice.

We appreciate your membership and are happy to answer any questions you may have. If you do not have any questions, you do not need to take any additional action, and your account(s) will continue to operate without interruption. If you have questions, please call us at 407-896-9411, visit a local branch, or email your questions to: [info@additionfi.com](mailto:info@additionfi.com).

Thank you for your being a valued member.

Sincerely,

Addition Financial Credit Union

## OVERVIEW OF CHANGES TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT

### **Changes to the Deposit Availability Policy**

The Availability Timeline in the Addition Financial Deposit Availability Policy applies to transactional account deposits that are made at an Addition Financial branch or by mail. The Addition Financial Availability Timeline does not apply to either non-transactional accounts or to digital or online deposits, such as those made via remote deposit capture (also known as “RDC”). The terms of the “legacy” (retired) Envision Funds Availability Policy stated that it only applied to cash and check deposits.

Addition Financial, pursuant to its Deposit Availability Policy, allows the first \$275 to be available on the same business day as transactional account deposits received in a branch or by mail. The remainder up to \$6,725 is available in 2 business days. Any amount over \$6,725 is available in up to 7 business days. The in-branch and mailed deposit amounts made available by Addition Financial within the first two days of the deposit are higher than those referenced in the legacy Envision Funds Availability Policy.

The full text of the Addition Financial Deposit Availability Policy, which will be applicable to former members of Envision on March 1, 2026, is attached as Exhibit A.

### **Changes to the Fee Schedule**

A summary of changes to the Fee Schedule, including a description of the changes experienced by former members of Envision, is found in the table below.

<b>Fee Type</b>	<b>Envision Fee</b>	<b>Addition Financial Fee</b>	<b>Change for Envision members</b>
Monthly Service Fee - Share Savings*	\$0.00	\$7.50	Increase in fee (1)
Excessive Withdrawal Fee (2)	\$1.00	\$0.00	Decrease in fee (2)
Dormant Account Fee	\$10.00	\$15.00	Increase in fee
Courtesy Pay Overdraft Protection (3)	\$35.00	\$35.00	No change (3)
NSF/Overdraft Fee	\$35.00	\$35.00	No change
Overdraft Transfer Fee (4)	\$5.00	\$3.00	Decrease in fee (4)
Money Order Fee	\$3.00	\$5.00	Increase in fee
Cashier's/Official Check Fee	\$5.00	\$5.00	No change
Returned Mail/Invalid Address Fee	\$5.00	\$5.00	No change
Returned Check Fee	Not listed	\$15.00	New fee for Envision members
Stop Payment Fee	\$30.00	\$30.00	No change
Temporary/Counter Checks Fee	\$2.00	\$3.00	Increase in fee
Account Research Fee	\$20/hr (\$10 min)	\$25/hr	Increase in fee
Escheatment Fee	\$75.00	\$100.00	Increase in fee

Fee Type	Envision Fee	Addition Financial Fee	Change for Envision members
Shared Branch Transaction Fee	\$0.00	\$10.00	New fee for Envision members
Non-Credit Union ATM Fee	Not listed	\$2.00	New fee for Envision members
International Transaction Fee	Not listed	3.0%	New fee for Envision members
Outgoing International Wire Fee	\$50.00	\$75.00	Increase in fee
Paper Statement (Mailed) Fee	\$0.00	\$5.00	Increase in fee

- (1) Monthly service fee waived if a member: a) has an active AFCU checking account, open line of credit, credit card, or loan; b) maintains a \$250 cumulative average daily balance of combined deposit accounts; c) has monthly combined direct deposit of \$500 or more to savings or checking; d) is under the age of 23.
- (2) Envision charged \$1/withdrawal after 3 in a month from a non-transactional (e.g., a share savings) account. Addition has no excessive withdrawal fee but limits withdrawals to 6 per month from non-transactional accounts.
- (3) Envision capped its overdraft protection service (“Courtesy Pay”) at three transactions per month. Addition Financial has no cap on the number of Courtesy Pay transactions a member can conduct each month.
- (4) Envision's overdraft protection transfers are conducted in blocks of \$25. Addition Financial will only transfer the amount needed to cover the overdraft and any associated transfer fee.

The full text of the Addition Financial Fee Schedule, which will be applicable to former members of Envision on March 1, 2026, is attached as Exhibit B.

**Changes to the Envision Membership Agreement and Disclosures (now known as the Addition Financial Important Account Information for Our Members)**

**Overdraft Protection Transfer Service**

Envision's overdraft protection transfer fee is \$5 per transfer and overdraft protection transfers are made in \$25 increments. Addition Financial's overdraft protection transfer fee is \$3 per transfer and the amount of the transfer will equal the amount of the overdraft.

**Overdraft, NSF, and Courtesy Pay Fee Structure**

Both Envision and Addition Financial may charge either an overdraft or nonsufficient funds (“NSF”) fee for each item presented for payment, including multiple presentations of the same item. Similarly, both Addition Financial and Envision are authorized to charge overdraft and NSF fees based on your available (rather than actual/ledger) balance.

Envision capped its overdraft protection service (“Courtesy Pay”) at three transactions per month. Addition Financial has no cap on the number of Courtesy Pay transactions a member can conduct each month. Addition Financial's Courtesy Pay is discretionary and can be revoked at any time. Overdrafts caused by ATM or one-time debit card transactions are only honored by Addition Financial if the member has opted in to Courtesy Pay coverage of these transactions.

## **Arbitration and Class Action Waiver**

- Envision (prior terms): Arbitration is administered by AAA or JAMS, and costs are generally covered by Envision if the member prevails. The arbitration shall be conducted in the same city as the U.S. District Court closest to your home address, unless the parties agree to a different location in writing.
- Addition Financial (new terms): Arbitration is administered by AAA, and the credit union pays filing, administration, and arbitrator fees. Attorney's fees are paid by Addition Financial if the member prevails. The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced.
- You have the right to opt-out of Addition Financial's arbitration agreement and it will not affect any other terms and conditions or your relationship with the Credit Union. To opt out, you must notify the credit union in writing of your intent to do so within 30 days after your receipt of this notice. Your opt-out will not be effective and you will be deemed to have consented and agreed to the arbitration agreement unless your notice of intent to opt out is received by the credit union in writing at Addition Financial Credit Union, Attn. Legal Department, 1000 Primera Blvd., Lake Mary, FL 32746 or legal@additionfi.com within such 30 day time period. For additional details on your right to opt-out, please see the Arbitration and Class Action Waiver section of the Terms and Conditions of your Account(s), included herein in Exhibit C, the Important Account Information disclosure.

## **Venue for Settling Disputes**

- Envision (prior terms): As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.
- Addition Financial (new terms): As permitted by applicable law, you agree that proper venue for any legal action not subject to resolution by arbitration as outlined in the Arbitration and Waiver of Class Action section above shall be the courts or a mediator located in either Leon, Orange, or Seminole County, Florida.

## **Account Closure and Termination**

- Envision (prior terms): The credit union may terminate accounts for various reasons, including fraud, excessive returned items, or abuse. Members may close accounts by providing written notice to Envision. Consent of all owners may be required for closure of joint accounts.

- Addition Financial (new terms): The credit union may close accounts or terminate membership due to the member's abusive or burdensome behavior, fraud, or financial loss to the credit union. Accounts may be closed immediately and notice provided after closure in some cases (e.g., suspected fraud).

## **Error Correction**

Envision (prior terms) requires errors discovered during statement review to be reported within 33 days; Addition Financial (new terms) requires errors to be reported within 60 days. Failure to report an error within this timeframe may result in loss of rights.

## **Electronic Transfers**

### **Debit Card Transactions**

- Envision (prior terms):
  - Debit card purchases are limited to a maximum total of \$5,000 per day.
  - You may withdraw up to a maximum of \$750.00 in a day using your PIN.
- Addition Financial (new terms):
  - You may withdraw up to a maximum of \$1,010.00 per day with a Debit card, with the exception of Student and Opportunity Accounts, which are limited to a withdrawal maximum of \$200.00 per day.
  - Debit card purchases using a PIN are limited to a maximum total of \$3,000.00 per day, with the exception of Student and Opportunity Accounts, which are limited to \$1,000.00 per day.
  - Debit card purchases using a signature are limited to a maximum total of \$5,000.00 per day, with the exception of Student and Opportunity Accounts, which are limited to \$1,000.00 per day.

## **Truth-In-Savings Disclosure**

### **Comparison of Deposit Accounts**

On March 1, 2026, depending on the capabilities of Addition Financial's core banking system and other factors, your Envision deposit account(s) will either be continued unchanged or converted to similar Addition Financial account(s). A list of Envision accounts and the corresponding Addition Financial accounts, along with the monthly fees, minimum balance requirements, and amount of funds needed to earn the published annual percentage yield ("APY") for that account type, are found below.

Prior Envision Credit Union Deposit Accounts					Converted Addition Financial Credit Union Accounts				
Prior Envision Account	Monthly Fee	Min. Bal.	Amt. to earn APY (1)	APY (1)	Converted Addition Financial Account	Monthly Fee	Min. Bal.	Amt. to earn APY (1)	APY (1)
Membership Savings	\$0.00	\$5	\$100	.03%-.08%	Share Savings	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Special Savings	\$0.00	\$100	\$100	.03%-.08%	Holiday/Summer Share	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Owl about Kids, Age 0-12	\$0.00	\$5	\$100	.08%-0.23%	Youth Savings	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Owl about Kids, Age 13+	\$0.00	\$5	\$100	.08%-0.23%	Holiday/Summer Share	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Holiday	\$0.00	\$0	\$100	.03%-.08%	Holiday/Summer Share	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Vacation	\$0.00	\$0	\$100	.03%-.08%	Holiday/Summer Share	\$7.50 (2)	\$0	\$50	0.01%-0.05%
Coink Rollover	\$0.00	\$0	\$100	.03%-.08%	Holiday/Summer Share	\$7.50 (2)	\$0	\$1,000	0.01%-0.05%
IRA Money Market	\$0.00	\$100	\$100	.03%-1.10%	IRA Money Market (3)	\$0.00 (3)	\$0 (3)	\$50 (3)	1.11% (3)
Money Market - Sterling	\$0.00	\$2,500	\$2,500	1.11%-1.26%	Money Market	\$0.00	\$0	\$1,000	0.05%-1.50%
Money Market - Sterling Plus	\$9.95	\$25,000	\$10,000	1.16%-1.61%	Money Market	\$0.00	\$0	\$1,000	0.05%-1.50%
Complete Checking	\$0.00	\$25	\$2,500	0.00%-0.10%	ECU Rewards Checking (4)	\$0.00 (4)	\$0 (4)	N/A (4)	0.0% (4)
Fresh Start Checking	\$10.00	\$5	\$100	0.00%-0.10%	Fresh Start Checking (5)	\$10.00 (5)	\$0 (5)	N/A (5)	0.0% (5)
eTeen Checking	\$0.00	\$25	\$2,500	0.00%-0.10%	Student Checking	\$0.00	\$0	N/A	0.00%
Courtesy Pay Checking	\$0.00	\$25	\$2,500	0.00%-0.10%	ECU Rewards Checking (4)	\$0.00 (4)	\$0 (4)	N/A (4)	0.0% (4)
Business Essentials Checking	\$0.00	\$25	\$7,500	0.00%-0.10%	Business Essential Checking	\$0.00	\$0	N/A	0.0%
Business Plus Checking	\$0.00	\$5,000	\$7,500	0.00%-0.10%	Business Essential Checking	\$0.00	\$0	N/A	0.0%
Business Advantage Checking	\$0.00	\$15,000	\$7,500	0.00%-0.10%	Business Essential Checking	\$0.00	\$0	N/A	0.0%

(1) APY is the annual percentage yield, which varies based on account type and balance. Current APY for your Addition Financial account can be determined at any branch, by calling 1-800-322-2709, or online via [www.additionfi.com/personal/rate](http://www.additionfi.com/personal/rate).

(2) Monthly fee waived if a member: a) has an active checking account, open line of credit, credit card, or loan; b) maintains a \$250 cumulative average daily balance of combined deposit accounts; c) has monthly combined direct deposit of \$500 or more to savings or checking; d) is under the age of 23.

(3) IRA Money Market accounts have a fixed APY of 1.11% and are only available to former Envision members rolling over funds from an Envision IRA Money Market account. No new deposits allowed. Additional details on the IRA Money Market account that are not addressed herein can be found in the "IRA Savings" section of the Credit Union's Truth-in-Savings Disclosure.

(4) ECU Rewards Checking accounts are only available to former owners of an Envision Complete Checking or Courtesy Pay Checking account. Additional details on the ECU Rewards Checking account not addressed herein can be found in the "Free Checking" section of the Credit Union's Truth-in-Savings Disclosure. There will be no monthly fee for ECU Rewards Checking accounts. Although this account does not earn interest, other interest-bearing checking accounts are available. Please see [www.additionfi.com/personal/checking](http://www.additionfi.com/personal/checking) for more options. ECU Rewards debit card only available to existing cardholders who maintain an active ECU Rewards or Fresh Start Checking account.

(5) Fresh Start Checking accounts are only available to former owners of an Envision Fresh Start Checking account. Additional details on the Fresh Start Checking account not addressed herein can be found in the "Opportunity Checking Account" section of the Credit Union's Truth-in-Savings Disclosure. ECU Rewards debit card only available to existing cardholders who maintain an active ECU Rewards or Fresh Start Checking account.

## **Transaction Limitations**

- Envision (prior terms): Envision money market accounts allow no more than three transfers/withdrawals per month by certain methods; excess withdrawals incur a \$6 fee. Envision savings accounts allow three withdrawals per month, with a \$1 fee for each additional withdrawal.
- Addition Financial (new terms): Savings and money market accounts allow only six transactions per month via debit card, check, ACH, overdraft protection, or by phone with a team member. Exceeding the limit may result in account closure. Unlimited withdrawals are allowed via online banking, mobile banking, ATM, branch, or automated telephone banking.

## **Early Withdrawal Penalties (Certificates)**

- Envision (prior terms): Early withdrawal penalties for certificates depend on term length, with exceptions for death, incompetence, or IRA/Keogh accounts. The penalty schedule is as follows:
  - Terms of 90 Days to 6 Months - 31 days' interest
  - Terms of 12 to 24 Months - 91 days' interest
  - Terms of 36 or longer - 182 days' interest
- Addition Financial (new terms): Penalties for certificates are 180 days' interest for terms less than 12 months, 270 days for terms 13–24 months, and 365 days for more than 24 months. Penalties may apply even for involuntary withdrawals (e.g., legal process, setoff).

The full text of the Addition Financial Important Account Information for Our Members, including the Terms and Conditions of Your Account and the Truth-in-Savings Disclosure, which will be applicable to former members of Envision on March 1, 2026, is attached as Exhibit D.

## **Privacy Disclosure/Notice**

Both Envision and Addition Financial share information for: a) everyday business purposes (processing transactions, maintaining accounts, legal investigations, reporting to credit bureaus); b) marketing their own products and services; and c) joint marketing with other financial companies. Neither shares information on your transactions/experiences or creditworthiness with affiliates for their everyday business purposes or with nonaffiliates for marketing. Additional differences in privacy and data sharing practices are outlined below.

- Envision (prior Privacy Disclosure): Envision collects and shares Social Security numbers, account balances, credit histories, credit scores, mortgage rates and payments, and payment histories. Envision notes that state law and individual companies may provide additional protections to members. Member information is protected by computer safeguards and secured files/buildings.
- Addition Financial (new Privacy Notice): Collects and shares information such as Social Security number, transaction history, account balances, account transactions, payment history, and checking account information. Provides additional state-specific limitations on information sharing (e.g., for California, Alaska, Illinois, Maryland, North Dakota, Massachusetts, Mississippi, New Jersey members, sharing is further restricted without authorization). Member information is protected by computer safeguards, secured files/buildings, other physical/electronic/procedural safeguards, and limits on employee access.

The full text of the Addition Financial Privacy Notice, which will be applicable to former members of Envision on March 1, 2026, is attached as Exhibit D.

Federally insured by NCUA



# Exhibit A

## ADDITION FINANCIAL DEPOSIT AVAILABILITY POLICY

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the *Availability Timeline* below for details about when you can use the funds from different types of deposits. The *Availability Timeline* applies to deposits to transaction accounts that are made at an Addition Financial branch or by mail. The *Availability Timeline* does not apply to either deposits made to non-transactional accounts or to any digital deposits, such as those made via remote deposit capture.

If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

### Availability Timeline for Deposits to Established Accounts

Below is our general policy for deposits to accounts open for more than 30 days. **Longer delays may apply**, and different rules apply for **checks deposited to accounts open 30 days or less**.

**What is a “Business Day?”** A **business day** is any day of the week except Saturday, Sunday, and Federal holidays. A deposit before closing on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed is considered deposited the next business day.

When a deposit is made by ...	Deposited funds are available ...
• <b>Electronic direct deposit, wire transfer, cash</b>	• The same business day
• <b>Check</b>	• Usually the next business day, but see “Longer Delays May Apply” below
• <b>Check from an account at Addition Financial</b>	• The same business day
• <b>U.S. Treasury check</b> payable to you • <b>Government, cashier's, certified, teller's, or traveler's check</b> payable to you and deposited with a teller • <b>Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check</b> payable to you and deposited with a teller	• The same business day
• <b>Other checks</b> not specifically described above	• The first \$275 is available on the same business day • The remainder up to \$6,725 is available in 2 business days • Any remainder over \$6,725 is available in up to 7 business days

#### Check Cashing, Immediate Availability, and Holds on Other Funds

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your account(s) according to the timelines described elsewhere in this policy.

#### Longer Delays May Apply

Funds from check deposits may not be available according to the timeline described above. In some cases funds may be held for up to 2 business days. In these cases, the first \$275 of the deposit will be available on the same business day.

Funds from check deposits may be delayed for up to **7 business days** if:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

**Deposit Reconciliation.** If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip.

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

### Availability Timeline for Deposits to New Accounts (Open 30 Days or Less)

When a deposit is made by ...	Deposited funds are available ...
• <b>Electronic direct deposit, wire transfer, cash</b>	• The same business day
• <b>Check from an account at Addition Financial</b>	• The same business day
• <b>US Treasury check</b> payable to you	• The first \$6,725 is available on the same business day • Any remainder over \$6,725 is available in up to 9 business days
• <b>Government, cashier's, certified, teller's, or traveler's check</b> that is payable to you • <b>Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check</b> payable to you	• The first \$6,725 is available on the same business day • Any remainder over \$6,725 is available in up to 9 business days
• <b>Other checks</b> not specifically described above. For example, personal checks or checks not written to you.	• In up to 9 business days

Effective: 7/1/2025

# Personal Fee Schedule

Effective November 15, 2024



## Checking Accounts

**Benefits Checking**  
Monthly Service Fee ..... **\$15.00**

**Service fee waived if either of the following:**

- There is a \$2,000 direct deposit monthly
- 20 debit card transactions\* per month

**Classic Checking**  
Monthly Service Fee ..... **\$5.00**

**Service fee waived if either of the following:**

- There is a \$1,000 direct deposit monthly
- 10 debit card transactions\* per month

\*Each debit card transaction must be at least \$10.00.

**Free Checking, Student Checking and Opportunity Checking**  
Monthly Service Fee ..... **\$0**

- **No monthly service fee.**
- **No minimum balance requirement.**

## Savings Accounts

**Share Savings**  
Monthly Service Fee ..... **\$7.50**

**Service fee waived if any of the following:**

- An active AFCU checking account, an open line of credit, an active credit card, or loan with AFCU
- \$250 cumulative average daily balance of combined deposit accounts (savings, checking, money market)
- direct deposit to savings or checking (\$500 monthly aggregate requirement)
- if you are under age 23.

**Savings Plus and Growth Plus Money Market**  
Monthly Service Fee ..... **\$0**

## Other Services

### Account Services

Check orders ..... prices vary  
Dormant accounts ..... \$15.00 per month  
*Fee applies after 12 months with no financial activity*  
Foreign Check Collection ..... \$35.00  
Garnishment/levy services ..... \$100.00  
Membership fee (one-time) ..... \$10.00  
Money orders ..... \$5.00  
Official check ..... \$5.00  
Paper statement (mailed) ..... \$5.00/statement  
Research (reconciliation) fee at member's request ..... \$25.00/hr  
*Research fee waived if error was made by credit union*  
Returned check deposit ..... \$15.00  
Returned mail/invalid address ..... \$5.00  
Shared Branch Transactions ..... \$10.00 each  
Stop payment ..... \$30.00  
Temporary checks ..... \$3.00/sheet  
Unclaimed property filing ..... \$100.00

### ATM/Debit Transactions

International service fee ..... 3.0%  
*International service fee is charged for all transactions completed in a foreign currency.*  
Non-AFCU ATM Transactions ..... \$2.00 each

### Overdraft

Courtesy Pay to cover overdraft ..... \$35.00  
Nonsufficient funds ..... \$35.00  
*Returned check, ATM, ACH or debit card, or Visa® overdraft*  
Overdraft protection transfer ..... \$3.00

### Wire Services

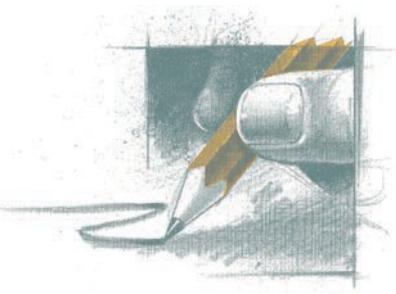
Incoming ..... \$10.00  
Outgoing (domestic) ..... \$25.00  
Outgoing (non-domestic) ..... \$75.00  
Wire message (non-domestic) ..... \$25.00

### Complimentary Services

- Use of Addition Financial ATMs and Publix Presto! ATMs
- AddsUp Savings and Early Pay
- Digital services: Mobile app, Zelle, Bill Pay, instant transfer, mobile wallet, and more
- No fee transfers by digital banking, mobile app, or telephone banking
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**Addition**  
FINANCIAL

[www.AdditionFi.com](http://www.AdditionFi.com)  
E-mail: [info@AdditionFi.com](mailto:info@AdditionFi.com)

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# TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT ACCOUNT OPENING INFORMATION** - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

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

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

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

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

As used in this agreement the words "we," "our," and "us" mean "Addition Financial Credit Union", and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, or other non-natural person legal entity, individual liability is determined by the laws generally applicable to that type of organization along with any express agreements you have with us. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**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 view 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, of any account which you are an owner 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 overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance of any account which you are an owner whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

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

**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 indorsement or lack of indorsement 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 indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

## WITHDRAWALS

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

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

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

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

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

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

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

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

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds ("NSF") is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

**Overdrafts** - "Overdraft" means there are not enough available funds in your account at the time a transaction is presented to us. Should an overdraft occur and you have signed up for our overdraft protection transfer service, then we will first attempt to authorize and pay the item by transferring funds from your linked account (such as a savings account or money market account). If you have not signed up for our overdraft protection transfer service or funds are not available in your linked

account(s) when a transaction is presented to us, then we may either reject the transaction or at our discretion, elect to pay it through Courtesy Pay.

**Overdraft Protection Transfer** - Our overdraft protection transfer service provides you with the ability to link your share draft/checking account with other accounts such as your share savings account or your personal line of credit to cover transactions that exceed the funds available in your share draft account. With your consent, if your share draft account is overdrawn by a transaction, and you have sufficient funds in your linked account to cover the transaction, we will transfer funds from your linked account to your share draft/checking account to cover the transaction. The fee for this service is listed in the Fee Schedule available at any branch or online at [www.additionfi.com/feeschedule](http://www.additionfi.com/feeschedule). If the overdraft protection transfer service backup account is a share savings or money market account, transfers will be limited to six per month from each of these backup accounts. By enrolling in the overdraft protection transfer service, you agree that any funds in your linked account, including direct deposits of Social Security, SSI, or other governmental benefits, may be used to cover your overdrafts and pay related fees.

**Courtesy Pay** - Courtesy Pay is an overdraft protection service that applies when we pay overdraft checks, automatic clearing house ("ACH," described below) transactions, bill pay and other payment transactions, (other than one-time or nonrecurring debit card transactions and ATM withdrawals). With your consent, Courtesy Pay may also be extended to cover nonrecurring or one-time debit card payment transactions and ATM withdrawals. Without this consent, we may not authorize one-time debit card transactions or ATM withdrawals, resulting in insufficient available funds in your account.

If we authorize any type of payment transaction and there is insufficient available balance at the time it is posted to your account, then we will charge you a Courtesy Pay fee. If we decline to pay a check or bill pay transaction, then it will be rejected and you will be charged a NSF fee. You will not be charged any fees if we decline to authorize a debit card payment transaction or ATM withdrawal. Courtesy Pay and NSF fees are described in our fee schedule, which is updated periodically, available on our website at [www.additionfi.com/feeschedule](http://www.additionfi.com/feeschedule), and is incorporated into this agreement.

Addition Financial's Courtesy Pay service is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and we may refuse to provide the courtesy at any time and from time to time at our sole discretion. The account holder does not have a contractual right to Courtesy Pay and payment of overdrafts is not guaranteed by the Courtesy Pay service. The categories of transactions for which a Courtesy Pay fee may be imposed are those by any of the following means: share draft, ATM withdrawal, or other electronic means. The amount of a Courtesy Pay fee will be assessed from the available balance and can be found at any branch or online at [www.additionfi.com/feeschedule](http://www.additionfi.com/feeschedule). ATM and Debit card transactions will not be considered for payment unless you authorize us to do so (opt-in).

You understand that we may, at our discretion, terminate or suspend the Courtesy Pay services at any time without prior notice. Further, you acknowledge that our honoring withdrawal requests that overdraw your account balance at one point does not obligate us to do so at a later point. You CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For your overdrafts cleared, you promise to immediately pay us all sums, including the fees and charges for this service advanced to you or any other person you permit to use your share draft or checking account and/or who causes an overdraft on the account. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Check, ACH, and other electronic payment transactions that are declined may be presented to us again for payment multiple times until paid. You will be charged an NSF or Courtesy Pay overdraft fee each time a transaction is presented for payment when your account has insufficient available funds even if the transaction was previously declined and a fee charged. NSF and Courtesy Pay fees apply to each presentation of the same check, debit card payment, or ACH or other electronic debit. For example, if you write a check to a merchant who submits the payment to us and we return the check due to lack of available funds, you will incur an NSF fee. However, the merchant may re-present the check for payment several times. If you lack sufficient available funds during the second and any subsequent presentations of the same check, you will be charged an NSF fee each time the check is returned. You understand that you could be charged multiple NSF fees for a single check issued by you, because that check could be presented and returned more than once. Similarly, if you authorize a merchant or other individual or entity to debit your account using ACH or another electronic debit, you understand this merchant could submit requests for the same payment multiple times, resulting in multiple NSF fees. You agree that the credit union, in its sole discretion, will decide whether to pay an item when your account has insufficient available funds. Updated NSF and other service fees can be accessed online at [additionfi.com](http://additionfi.com) or by telephone at 800-771-9411.

#### **UNDERSTANDING YOUR CHECKING ACCOUNT BALANCE -**

The following is important information regarding your account balances, how transactions are authorized and posted to your account, and when an overdraft or

NSF fee will be charged. You should read these disclosures carefully. If you have questions, please see a branch representative or call 1-800-771-9411.

Your checking account has two balances: the "actual" balance and the "available" balance. Both can be checked when you review your account online, on our mobile banking app, at an ATM, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time. This section explains actual and available balances and how they work.

Your **actual** balance is the full amount of all deposits, even though some portion of a deposit may be on hold and may not be available to you, less payment transactions that have "posted" to your account, but not payment transactions that have been authorized and are pending. Thus, while the term "actual" may sound as though the number you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your actual balance. For example, if you have a \$50 actual balance, but you just wrote a check for \$40, then your actual balance is \$50 but it does not reflect the pending check transaction. So at that point, you actually have \$50, but you have already spent \$40.

Your **available** balance is the amount of money in your account that is available to you to use. The available balance is the actual balance less things like holds placed on deposits and pending transactions (such as pending debit card purchases) that we have authorized but that have not yet posted to your account. For example, assume you have an actual balance of \$50 and an available balance of \$50. If you were to swipe your debit card at a restaurant to buy lunch for \$20, then that merchant could ask us to pre-authorize the payment. In that case, we will reduce your available balance by \$20 because once we authorize the payment, we are obligated to pay. Your actual balance would still be \$50 because this transaction has not yet posted, but your available balance would be \$30 because you have committed to pay the restaurant \$20. When the restaurant submits its bill for payment (which could be a few days later), we will post the transaction to your account and your actual balance will be reduced by \$20.

We use available balance at the time transactions are presented to us to decide whether to authorize them for payment. We also use available balance at the time transactions are posted and actually paid (not when they are authorized) to decide whether to charge overdraft fees. The following example illustrates how this works:

Assume your actual and available balance are both \$100, and you swipe your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60 so your available balance is only \$40. Your actual balance is still \$100. Before the restaurant charge is sent to us for posting, a check that you wrote for \$50 clears. Because you have only \$40 available (you have committed to pay the restaurant \$60), your account will be overdrawn by \$10, even though your actual balance was \$100. In this case, we may reject the check, in which case you will be charged a NSF fee. If you are eligible for Courtesy Pay, then we may pay the \$50 check, but you will be charged an overdraft fee because your available balance was not sufficient at the time of payment to cover the check. Also, when the \$60 restaurant charge is later submitted to us and posted to your account, you will not have enough money in your available balance because of the intervening check, and you will be charged a fee for that transaction as well, even though your available balance was positive when it was authorized.

It is very important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized, or other outstanding transactions that have not been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and posted to your account.

In addition, your available balance may not reflect all of your debit card transactions. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or for up to thirty (30) business days for certain types of debit card transactions), we must release the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

#### **HOW TRANSACTIONS ARE POSTED TO YOUR ACCOUNT -**

There are basically two types of transactions in your account: credits or deposits of money into your account, and debits or payments out of your account. It is important to understand how each is applied to your account so that you know how much money is available to you at any given time. This section explains generally how and when we post transactions to your account.

**Credits** - Most deposits are added to your account when we receive them. For some checks you deposit, only a portion of the funds will be made available at the time of deposit; the balance will be available seven (7) business days later. There may be extended holds on checks for other reasons. For details on the availability for withdrawal of your deposits, see the Funds Availability section of this agreement.

**Debits** - There are several types of debit transactions. The most frequent types of debit transactions are described generally below. Keep in mind that there are many ways transactions are presented for posting to your account by merchants, and we are not necessarily in control of when transactions are received.

- Checks** - When you write a check, it is processed through the Federal Reserve system. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and posted to your account each day. We process the payments from low to high dollar value.

- **ACH Payments** - We receive data files every day from the Federal Reserve with automated clearing house ("ACH") transactions. These include, for example, automatic bill pays you have signed up for. Each day, ACH transactions for your account are grouped together and posted in low to high dollar value.
- **Electronic Transactions** - These are transactions initiated electronically through an online or mobile banking application. The timing of electronic transaction processing varies depending on the application. You should consult the terms of your application to determine the details of the transaction.
- **Point of Sale ("POS") Debit Card PIN Transactions** - These are transactions where you use your debit card and you enter your PIN number at the time of the sale. They are similar to ATM withdrawals because money is usually deducted from your account immediately at the time of the transaction. However, some POS transactions are not presented for payment immediately; it depends on the merchant.
- **Debit Card Transactions** - These are transactions where you make a purchase with your debit card and you are typically asked to sign for the purchase. As described above, in these situations, the merchant may seek prior authorization for the transaction. When that happens, we generally place a temporary hold against the available funds in your account. We refer to this temporary hold as an "authorization hold," and the amount of the authorization hold will be subtracted from your available balance. Authorizations are deducted from your available but not your actual balance as they are received by us throughout each day. At some point after you sign for the transaction, it is processed by the merchant and submitted to us for posting to your account. This can happen hours or sometimes days after you signed for it, depending on the merchant and its processing company. These payment requests are received in real time throughout the day and are posted to your account as they are received. Please note: the amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when the authorization request is submitted. For example, if you use your card at a restaurant, an authorization hold may be placed on your account for an amount in excess of your bill, as the restaurant is uncertain of the amount of any tip you may add to your bill. This may also be the case where you swipe your debit card at gas stations and hotels and other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment. The fact that we put an authorization hold on your available balance does not mean the authorization is set aside and made available to pay the specific transaction authorized. The hold is simply a reduction in your available balance based on the fact that we have authorized a transaction and we are therefore obligated to pay it when presented.
- **Recurring and Nonrecurring Transactions** - Debit card transactions can be recurring or nonrecurring. Recurring transactions are where you use your debit card to set up a recurring monthly payment, such as a gym membership. Nonrecurring transactions are one time transactions that are authorized each time you use your debit card. Using your debit card at a restaurant is an example of a one-time or nonrecurring transaction. We will rely on how the merchant characterizes the transaction for purposes of processing it and your only recourse for an improperly coded transaction is with the merchant who submitted it to us.

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

We may receive multiple deposit and withdrawal transactions on your account in many different forms throughout each business day. This means that you may be charged more than one fee if we pay multiple transactions when your account is overdrawn.

**The best way to know how much money you have and avoid paying overdraft fees is to record and track all of your transactions closely.**

**IF YOU DO NOT UNDERSTAND THIS AGREEMENT OR HAVE ANY QUESTIONS, PLEASE CONTACT US AT (407) 896-9411 or (800) 771-9411.**

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

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. The funds availability disclosure (generally titled, "Deposit Availability Policy"), which will be provided to you at account opening and can be found in any branch or online at [www.additionfi.com/disclosures](http://www.additionfi.com/disclosures), provides information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may 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

times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**Important information regarding "decoupled" cards** - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**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 hold exceeds the actual amount of your purchase. 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 adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Here is an example of how this can occur – assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) you are charged an overdraft fee.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions (\$120 - \$80 = \$40) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase (\$120 - \$50 = \$70). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days, or even longer in some cases, for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee according to our Fee Schedule, available online at [additionfi.com](http://additionfi.com) or by telephone at 800-771-9411. You will be charged this fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase. Please see our separate fee schedule as the example above may not reflect our current overdraft fee.

**Payment of items** - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (resulting in a NSF). The amounts of the overdraft and NSF fees are disclosed in our Fee Schedule, which is available on our website and upon request. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient available funds and incurring the resulting fees. We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary

designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as we determine to whom we pay the account funds.

**Single-Party Account** - Such an account is owned by one party.

**Multiple-Party Account** - Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

**Multiple-Party Account - Tenancy by the Entireties** - The account is owned by two parties who are married to each other and hold the account as tenants by the entirety.

**RIGHTS AT DEATH - Single-Party Account** - At the death of a party, ownership passes as part of the party's estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes to the surviving party or parties.

**Single-Party Account With Pay-on-Death Designation** - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

**Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation** - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

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

We may accept an order to stop payment on any item from any one of you. Except as otherwise expressly agreed by us, you must make any stop-payment order in the manner required by law. Your stop-payment order must be made in a signed and dated writing, and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. We may, in our sole discretion, accept an oral or electronic stop-payment order if such oral stop payment order provides us with all information required by us to properly handle the stop-payment order. If we accept an oral or electronic stop-payment order, we may require you to verify such stop-payment order in writing at any time in our sole discretion. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order (regardless of whether written, oral or electronic) must precisely identify the number, date, and amount of the item, and the payee. If you do not give us a proper stop payment order as described above, we will not be liable to you or any other party for paying the item.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for one year. Your order will lapse after that time if you do not renew the order in writing before the end of the one year period. We are not obligated to notify you when a stop-payment order expires.

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

Our stop payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Stop payment orders are ineffective for any guaranteed, certified, cashier's or teller's items. 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).

In the event that we are held liable for any reason related to any stop payment order, we shall not be liable to you or any third party for any special, indirect, punitive or consequential damages of any sort.

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

**AMENDMENTS AND TERMINATION** - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. You have the ability to close your account at any time for any reason, including due to changes in the terms of this agreement. If we have notified you of a change in any term of your account and you continue to maintain your account after the effective date of the change, you have agreed to the new term(s). When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account. Items presented for payment after the account is closed may be dishonored. Any joint owner of a multiple-party account may close the account, unless such account is another owner's foundational membership share savings account. In such case, the membership share savings account may only be closed by the member who established the account (i.e., the primary owner of the account).

The Credit Union reserves the right to terminate your Credit Union membership if you violate the terms of this agreement, cause any financial loss to the Credit Union, or there is good cause for your termination. We may also close one or more of your accounts or limit your Credit Union services if you violate the terms of this agreement;

cause any financial loss to the Credit Union; there is good cause for closure, termination, or limitation; or for any other reason in the Credit Union's sole discretion except as otherwise prohibited by applicable laws and regulations. Good cause for termination shall include, but not be limited to, a member's abusive or burdensome behavior impacting the Credit Union's employees or other members. We will provide reasonable notice to you of any changes to your account, including the closure of your account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the account change or closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. Also, if the safety, health, or wellbeing of any Credit Union employee or member is potentially threatened by a member, we may terminate the threatening member's membership immediately. For all other accounts closed by us, the affected members will receive reasonable notice of the closure of the account. Upon termination, any funds remaining in the member's account will be returned via check to the member either in person or by mail to the last address the member provided to the Credit Union.

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

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

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement is first sent or made available to you.

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

In an effort to respect our environment, keep rates low, and help protect identity, you understand that Addition Financial does not mail paper statements for share accounts when there are no transactions, or paper statement billing for a closed-end loan, except in quarterly months.

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

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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

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

**RIGHT TO REPAYMENT OF INDEBTEDNESS** - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from the account balance of any account which you are an owner any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and

payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a loan or line of credit, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the loan or line of credit, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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

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

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

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

**CHECK PROCESSING** - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed 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 indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

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

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

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

#### **Consent to Contact**

You agree we and/or our third-party providers, including debt collectors, may contact you by telephone call, text message, or voicemail transmission at any telephone number associated with your account, including wireless telephone numbers (i.e., cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by providing written notice to us at 1000 Primera Blvd., Lake Mary, FL 32746, or via phone at (800) 873-5100 or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to

notify us of any change to the wireless telephone number(s) which you have provided to us. You agree to indemnify us and our third-party providers, including debit collectors, and hold us and our third-party providers, including debt collectors, harmless, from and against any and all losses, claims, damages, liabilities, costs or expenses (including attorney's fees) that arise out of a breach of any of the foregoing representations and agreements.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e., cell phone number), to deliver to you any messages related to identity or transaction verification, suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. You will have an opportunity to opt-out of such communications at the time of delivery.

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

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

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

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

(We) may accept on (your) behalf payments to (your) account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and (your) rights and obligations with respect to such payments shall be construed in accordance with and governed by laws of the state of Florida as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Additional terms and conditions apply, specifically including security procedures, which are addressed below.

#### **Wire Transfer Security Procedures**

You agree the following security procedures are a reasonable and satisfactory method of verifying the authenticity of your payment order in compliance with Article 4 of the Uniform Commercial Code and 12 CFR Part 210 (Regulation J). The security procedures we will use are your completion and signing of a wire transfer form provided by the credit union and your positive identification through: 1) a government-issued identification photograph personally presented by you, or 2) a series of "deep dive" identity verification questions if you do not request the transfer in person. Transfers not conducted in person that are over a certain dollar amount outlined in our written procedures will also require callback verification to the phone number of record for the accountholder initiating the transfer. You understand the purpose of these security procedures is to verify the authenticity of payment orders delivered to us in your name and not to detect errors in the transmission instructions or content of a payment order.

By remaining a credit union member, you acknowledge that these are reasonable security procedures and agree to hold us harmless if your account is the subject of wire transfer fraud if we follow the procedures outlined herein before initiating a wire transfer.

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

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

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

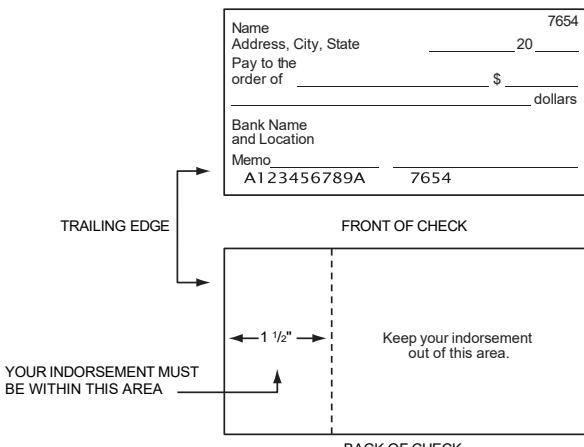
**STALE-DATED CHECKS** - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described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

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

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements 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 indorsement information within 1 1/2" of that edge.



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

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

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

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

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

**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. You agree that we may conduct such verification at any time during your relationship with us and at any time thereafter for any reason except as otherwise prohibited by applicable law.

**LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S, OR TELLER'S CHECKS** - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

**TRANSACTIONS BY MAIL** - You may deposit checks or drafts by mail. You

should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. If you do not provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examining your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to

These indorsement guidelines apply to both personal and business checks.

applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance

with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

**CHECK STORAGE AND COPIES** - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

**ACCOUNT SECURITY** -

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

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

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

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

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

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

bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

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

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

**Permitted Time for Filing a Lawsuit or Requesting Arbitration**

You must file any lawsuit or request arbitration against us within one year after the cause of action arises, unless federal or state law or an applicable agreement provides for a shorter time. This one-year limit is in addition to any time limits on notice as a condition of making a claim. For purposes of a lawsuit or arbitration concerning a fee or charge assessed to your account, the cause of action will be deemed to have arisen or accrued on the date the first such fee or charge being complained of was assessed regardless of whether you had actual or constructive knowledge of any such cause of action, and you expressly waive any application of or reliance on any theory or doctrine of a continuing violation or breach or any other doctrine which might otherwise serve to toll or delay the beginning of the one-year limitation period.

**ARBITRATION AND WAIVER OF CLASS ACTION** -

You and we agree that both parties shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services we have provided, will provide or has offered to provide to you, and/or any aspect of your relationship with us (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at [www.adr.org](http://www.adr.org); or, a copy of the Rules can be obtained at any branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS OR COUNTY COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS OR COUNTY COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims or county court, as both parties acknowledge that small claims and county court may be more efficient means of resolving disputes involving low dollar values.

**Selection of Arbitrator** - The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

**Effective Date** - This Arbitration Agreement is effective upon the 31st day after we provide it to you ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below. If you receive your statements by mail, then the Arbitration Agreement was provided to you when it was mailed. If you receive your statements electronically, then it was provided to you when you were sent notice electronically.

**Arbitration Proceedings** - The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The arbitrator shall be entitled to award the same remedies that a court can award, including any kind of relief that could be awarded by a court, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The credit union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be

responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the credit union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either you or the credit union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment, or any other pre-judgment remedies.

- **Enforceability.** Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.
- **Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT, BY AGREEING TO HAVE AN ACCOUNT AT ADDITION FINANCIAL CREDIT UNION, YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.
- **Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.
- **Right to Opt-Out.** You have the right to opt-out of this Arbitration Agreement and it will not affect any other terms and conditions of your Account Agreement or your relationship with the Credit Union. To opt out, you must notify the credit union in writing of your intent to do so within 30 days after the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to the Arbitration Agreement unless your notice of intent to opt out is received by the credit union in writing at Addition Financial Credit Union, Attn: Legal Department, 1000 Primera Blvd., Lake Mary, FL 32746 or legal@additionfi.com within such 30 day time period. Your notice of intent to opt out can be a letter that is signed by you or an email sent by you that states "I elect to opt out of the Arbitration Agreement" or any words to that effect.

**More Details.** For more details or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, [www.adr.org](http://www.adr.org), OR call AAA at (800) 778-7879.

#### **Governing Law; Venue**

This Agreement is governed by the Credit Union's bylaws, relevant clearing house and other payment system rules, applicable federal laws and regulations, and the laws and regulations of the State of Florida. As permitted by applicable law, you agree that proper venue for any legal action not subject to resolution by arbitration as outlined in the Arbitration and Waiver of Class Action section above shall be the courts or a mediator located in either Leon, Orange, or Seminole County, Florida.

**UTMA ACCOUNTS** - Uniform Transfers to Minors Act ("UTMA") accounts are custodial accounts established by an adult for the benefit of a minor. Funds deposited in the UTMA account are owned by the minor beneficiary, who has unconditional use of the account when he or she reaches the age when the custodial relationship terminates. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

**STATEMENT FREQUENCY** - In an effort to respect our environment, keep rates low, and help protect identity, you understand that Addition Financial does not mail paper statements when there are no transactions or statement billing for a loan, except in quarterly months.

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## **NOTICE OF NEGATIVE INFORMATION**

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

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

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

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## **DEBIT CARD AGREEMENT**

Set forth below are specific agreements by you pertaining to your use of the Addition Financial Debit Card (hereinafter collectively "Debit Card"). Any use of the Debit Card confirms your acceptance of the terms and conditions of this agreement.

If you have a multiple-party account, all account owners are bound by this agreement and each of you are responsible for payment of the entire amounts which may become due and we can enforce this agreement against any of you individually or all of you together. This agreement applies only to the account(s) designated for use in connection with your Debit Card, and is in addition to any other agreements pertaining to such account. Your use of the Debit Card, and your rights and obligations associated therewith, are also subject to all matters contained in the following provisions regarding Electronic Fund Transfers Your Rights and Responsibilities. Except to the extent this Debit Card Agreement expressly conflicts with the Terms and Conditions of Your Account, the Terms and Conditions shall also govern the Debit Card and all transactions under this Debit Card Agreement.

When you use your Debit Card, or permit someone else to use it, for a purchase or cash advance, you authorize us to charge your designated share draft account for the entire amount involved.

Each Debit Card transaction will be subject to both Debit Card fees and the fees applicable to all transactions of the underlying Debit Card account, as outlined in the Fee Schedule available at [www.additionfi.com/feeschedule](http://www.additionfi.com/feeschedule) or any branch. The Credit Union retains the right to impose additional fees, including minimum balance requirements and/or per transaction or other fees for Debit Card transactions, subject to applicable laws and regulations.

Since the Debit Card transactions result in direct charges to the designated share draft account, there are no stop payment privileges in connection with your use of the Debit Card.

If you are entitled to receive a refund from a merchant for a purchase made with your Debit Card, you will not receive cash but, instead, your Debit Card will be used again by the merchant to make a credit to your share draft account.

We are not responsible for the refusal of anyone to honor your Debit Card.

Either you or we may terminate this Agreement as to any card and revoke the card at any time. You shall be relieved of liability as to any transactions occurring after such termination, but such termination shall not affect any liability you have with respect to transactions initiated before such termination. Upon any such termination the Debit Card shall be returned to the Credit Union.

We may amend this agreement, or any of the terms applicable to your use of the Debit Card, in any respect and at any time by giving you written notice. If any such change would result in increased fees for you, increased liability to you, fewer types of transfers available to you, or stricter limitations on the frequency or dollar amounts of transfers available to you, you will be given at least twenty-one (21) days prior notice of any such change. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of your designated share draft account or the Debit Card system, such change may be made without prior notice to you. If we make such a change for security reasons, and such change is permanent and disclosure thereof would not jeopardize the security of the account or system, we will notify you in writing or with the next regularly scheduled periodic statement or within thirty (30) days of making such change permanent.

This agreement is intended to be enforced to the full extent of applicable law. However, if any provision of this agreement would be unlawful, such provision shall be deemed stricken, or this agreement deemed amended, to the extent necessary to conform to such law, and the rest of this agreement will remain in full force and effect, except as modified by such stricken or amended provision.

Depending upon the type of Debit Card you have chosen, special usage programs may be associated with your Debit Card. At our discretion, we have the right to make contributions to educational foundations, Florida environmental charities and other organizations based upon your usage of the card. The amount and type of donation are controlled exclusively by Addition Financial and the donations will be made on behalf of Addition Financial and the membership. We may also, from time to time, issue rewards with certain Debit Cards. If rewards are available, the terms of same shall be available upon request.

Our Debit Cards have an international security block to help prevent fraud. If you are planning to travel outside the United States and will be using your Addition Financial Debit Card, please call the Contact Center at (407) 896-9411 or (800) 771-9411 outside Orlando, during normal business hours at least 1 day prior to your trip to ensure the security block is removed from your Debit Card.

All terms and conditions applicable to the designated share draft account remain in full force and effect, except as to those transactions or matters which are specifically covered by this agreement.

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## **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. Your access to Electronic Fund Transfers is a privilege that may require your consent to additional terms and conditions and that may be revoked at any time for any reason at our sole discretion. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your

authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

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

**Telephone Banking - types of transfers** - You may access your account 24 hours a day by telephone at 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando) using your Personal Identification Number (PIN), a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking
- transfer funds from checking to share savings
- transfer funds from share savings to checking
- transfer funds from share savings to share savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to share savings
- transfer funds from checking to loan accounts with us
- transfer funds from share savings to loan accounts with us
- transfer funds between accounts (contact credit union for details)
- get information about:
  - the account balance of checking accounts
  - the last deposit to checking accounts
  - the last withdrawal from checking accounts
  - the account balance of share savings accounts
  - the last deposit to share savings accounts
  - the last withdrawal from share savings accounts
  - loan accounts with us

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

- make deposits to checking or share savings account(s)
- get cash withdrawals from checking or share savings account(s)
  - for Student and Opportunity Accounts, you may withdraw no more than \$200.00 per day with a Debit card
  - for Accounts other than Student and Opportunity Accounts, you may withdraw no more than \$1,010.00 per day with a Debit card
- transfer funds from share savings to checking account(s)
- transfer funds from checking to share savings account(s)
- transfer funds from line of credit to checking account(s)
- make payments from checking account(s) to Additional Financial
- get information about:
  - the account balance of your checking accounts
  - the account balance of your share savings accounts
  - your line of credit
- get statement of account history

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

**Types of Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person or by phone), 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.

**Point-of-Sale Transactions - dollar limitations** - Using your Debit card:

- for Student and Opportunity Accounts
  - you may not exceed \$1,000.00 in debit card purchases per day using your PIN
  - you may not exceed \$1,000.00 in debit card purchases per day using your signature
- for Accounts other than Student and Opportunity Accounts
  - you may not exceed \$3,000.00 in debit card purchases per day using your PIN
  - you may not exceed \$5,000.00 in debit card purchases per day using your signature

**Currency Conversion and International Transactions.** An international transaction occurs when you use your Visa Debit Card or Visa Credit Card at a merchant that settles in currency other than US dollars. When an international transaction takes place, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

The fee you will be charged for international transactions and currency conversions is disclosed on our separate fee schedule.

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

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

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

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

**Digital Online Banking Transfers - types of transfers** - You may access your account(s) through our digital/online banking platform by computer, to:

- transfer funds from checking to checking
- transfer funds from checking to share savings
- transfer funds from share savings to checking
- transfer funds from share savings to share savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to share savings
- make payments from checking to loan accounts with us
- make payments from checking to third parties
- make payments from share savings to loan accounts with us
- get information about:
  - the account balance of checking accounts
  - the account balance of share savings accounts, and loan balances, changing PIN number, account histories, dividends earned, check cleared status, and withdrawals by draft by mail to member's address of record

**Health Savings Accounts (HSA).** We permit some electronic fund transfers to and/or from your HSA. The electronic fund transfers we permit are offered for the convenience of managing your HSA. However, electronically moving funds to or from your HSA – for example, depositing more than the allowable amount, or getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing any account you may have with us, it is a good practice to make sure you are using the correct access device (such as a card) or accessing the appropriate account for the transaction. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

#### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for a preauthorized payment made from your account(s).
- Please refer to our separate fee schedule for additional information about charges.

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.

- **Prauthorized 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, you can call us at 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando) to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

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

#### PRAUTHORIZED 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. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of praauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

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

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

#### CONFIDENTIALITY

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

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

#### 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 line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

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

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

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

• **Additional Limit on Liability for Visa Debit 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 Debit 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.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call inside the United States 866-820-5853 and outside the United States 727-299-2449, or write us at the 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 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 Debit 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 Debit 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, 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.

ADDITION FINANCIAL  
CONTACT CENTER  
1000 PRIMERA BOULEVARD  
LAKE MARY, FL 32746

Business Days: Monday through Friday  
Excluding Federal Holidays

Phone: 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando)  
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

#### NOTICE AT ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your Debit card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your Debit card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.

- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## SUBSTITUTE CHECKS AND YOUR RIGHTS

As our member we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation of the substitute check's components.

### What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

### What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to dividends on the amount of your refund if your account is a dividend-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus dividends if your account earns dividends) within 10 business days after we received your claim and the remainder of your refund (plus dividends if your account earns dividends) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any dividends on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

### How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Addition Financial  
1000 Primera Boulevard  
Lake Mary, Florida 32746  
Attention: Contact Center  
407-896-9411 (Orlando) or 800-771-9411 (outside Orlando)  
info@AdditionFi.com

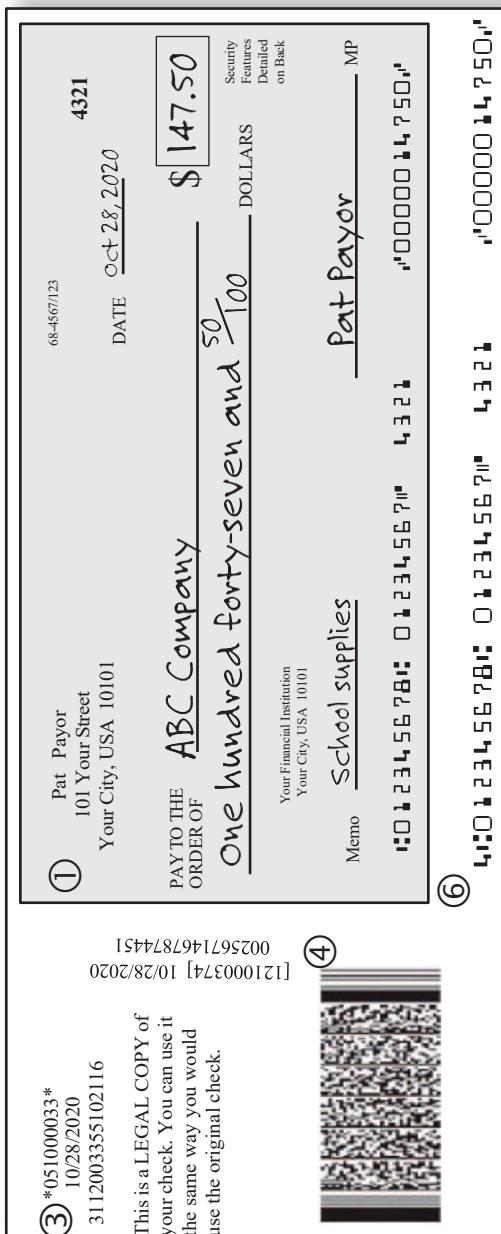
You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

## SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.



These numbers correspond with the numbers on the Substitute Check Image:

- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the "reconverting bank"—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the "truncating bank"—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

## TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT  
SAVINGS PLUS SAVINGS ACCOUNT  
OPPORTUNITY SHARE SAVINGS ACCOUNT  
HEALTH SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### 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.

For Share Savings, Opportunity Share, and Health Savings Accounts, you must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield. There is no minimum daily balance requirement for Savings Plus Accounts to earn 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 on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**SAVINGS PLUS SAVINGS ACCOUNT ADDITIONAL INFORMATION:** You must maintain an active checking account to open and maintain a Savings Plus Account.

### Par value of a share:

The par value of a share in this account is \$5.00.

### YOUTH 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 day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

No minimum balance requirements apply to this account. However, 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** - 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 on the business day you place 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.

**ADDITIONAL YOUTH SAVINGS ACCOUNT TERMS:** Members aged 12 years old or younger are eligible to open a Youth Savings account. A Youth Savings account will earn a one-time 3.0% "new deposit" incentive payment for all net new deposits made into the Youth Savings account during the quarter. The "new deposit" incentive payment will be credited to the account each quarter, with maximum incentive payment earnings of \$100.00 per quarter. All funds in your Youth Savings account will also earn dividends at the regular share savings account dividend rate. The current annual percentage yield for this account can be found on Addition Financial's rate sheet at [www.additionfi.com/rates](http://www.additionfi.com/rates).

A 1099 tax form will be issued by Addition Financial only for the year the member has met the contingencies necessary to receive the funds. Please consult your tax advisor with any question.

### BENEFITS CHECKING ACCOUNT

### CLASSIC CHECKING ACCOUNT

### FREE CHECKING ACCOUNT

### HEALTH SAVINGS ACCOUNT CHECKING

### OPPORTUNITY CHECKING ACCOUNT

### STUDENT CHECKING ACCOUNT

### Minimum balance requirements:

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

### Transaction limitations:

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

**CLASSIC CHECKING ACCOUNT** - To avoid a monthly fee you must have a minimum amount of direct deposit(s) or debit card transactions each month. Please see the Fee Schedule for current fees that may apply to this account.

**BENEFITS CHECKING ACCOUNT - Rate Information:** The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:** There is no minimum balance required to open this account. However, you must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Other Account Requirements:** To avoid a monthly fee you must have a minimum amount of direct deposit(s) or debit card transactions each month. Please see the Fee Schedule for current fees that may apply to this account.

**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 on the business day you place 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.

### MONEY MARKET ACCOUNT

### GROWTH PLUS MONEY MARKET ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

### Minimum balance requirements:

There is no minimum balance required to open this account. However, you must maintain a minimum daily balance of \$1,000.00 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 on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**GROWTH PLUS MONEY MARKET ACCOUNT ADDITIONAL INFORMATION:**

You must maintain a Benefits Checking account or Classic Checking account to open and maintain a Growth Plus account.

**HOLIDAY SHARE ACCOUNT / SUMMER SHARE ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:**

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** - 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 on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Par value of a share:**

The par value of a share in this account is \$5.00.

**DEFERRED OPTION PLAN 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 day. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**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 on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

During any monthly statement cycle, only six (6) transactions allowed per month via debit card, check, ACH, overdraft protection, or by phone with an AFCU team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, ATM, branch, or by automated telephone banking. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**INDIVIDUAL RETIREMENT ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**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 on the business day you place 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, computer, or automatic transfer, telephonic order or instruction, or similar order to a third party.

**Par value of a share:**

The par value of a share in this account is \$5.00.

**TERM SHARE CERTIFICATE /****IRA CERTIFICATE / BUMP UP CERTIFICATE**

**Term Share Certificate / IRA Certificate Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Bump Up Certificate Option Plan and Rate Information** - The dividend rate on your account is \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change. We will not change the rate on your account during the initial term of the account. However, you have a one-time option during the first term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the rate then being offered for a 36-month certificate for the remaining term of this term share account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this option once during the original term, but not during any subsequent renewal term.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

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

You must maintain a minimum daily balance of \$1,000.00 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 on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity will subject the account to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity) -

The penalty for early withdrawal of any amount of your share certificate principal before the maturity date will be the forfeiture of all dividends earned during the current term of the certificate. If dividends have been transferred and are no longer accessible to us, the applicable penalty amount will be deducted from the principal of your share certificate.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

**Bump Up Certificate** - All certificate terms in this section apply to the Bump Up certificate, except as described herein. The Bump Up certificate has a (thirty-nine)

39-month term and includes an option that allows you to increase ("bump up") the dividend rate and annual percentage rate once during the term to the current rate in effect for a (thirty-six) 36-month certificate. At the end of the 39-month Bump Up maturity term, whether or not you elected the Bump Up option, your certificate will automatically renew for a term of thirty-six (36) months, at the prevailing rate in effect for a 36-month certificate with no "Bump Up" (increase) feature. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Maturity Term Offerings** - Certificate maturity term offerings are subject to change for new accounts.

#### **SAVINGS BUILDER TERM SHARE CERTIFICATE (Only available to minors)**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_%

with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Dividends will be compounded every month.

**Crediting frequency** - Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly.

#### **Minimum balance requirements:**

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 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 on the business day you place noncash items (for example, checks) to your account.

#### **Transaction limitations:**

You may make unlimited additions into your account.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity will subject the account to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity) -

The penalty for early withdrawal of any amount of your share certificate principal before the maturity date will be the forfeiture of all dividends earned during the current term of the certificate. If dividends have been transferred and are no longer accessible to us, the applicable penalty amount will be deducted from the principal of your share certificate.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Maturity notice** - Your \_\_\_\_\_ account will mature on \_\_\_\_\_, and it will automatically renew unless you

prevent it. The new maturity date will be \_\_\_\_\_ on your account if it is renewed. The dividend rate has not yet been determined. That information will be available on \_\_\_\_\_. After that date, you may visit AdditionFi.com or call the credit union during regular business hours at 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando) to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

#### **COMMON FEATURES**

##### **Bylaw requirements:**

You must complete payment of one share in your Regular Share account as a condition of admission to membership.

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

**Minimum balance fee** - A minimum balance monthly fee will be assessed to the share savings account unless you have \$250 cumulative average daily balance in your accounts, an active loan or credit card, if you are under age 23, or if you have monthly Direct Deposit(s) to savings or checking aggregating at least \$500.

Please see the Fee Schedule for current fees that may apply to an account.

**Nature of dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund** - Member accounts at Addition Financial are federally insured by the National Credit Union Share Insurance Fund. Addition Financial accounts are insured in the aggregate; there is no separate or additional insurance for accounts opened at different branches, facilities or divisions.

#### **YOUR ACCOUNT**

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

**SHARE SAVINGS ACCOUNT**

**SAVINGS PLUS SAVINGS ACCOUNT**

**Tier 1** - As of the last dividend declaration date, if your daily balance was greater than \$49.99, but less than \$5,000.01, the dividend rate paid on the entire balance was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, a dividend rate of \_\_\_\_\_% was paid only on the portion of your daily balance that was greater than \$5,000.00. The annual percentage yield for this tier ranged from \_\_\_\_\_% to \_\_\_\_\_%, depending on the balance in the account.

**OPPORTUNITY SHARE SAVINGS ACCOUNT**

#### **Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**HEALTH SAVINGS ACCOUNT**

#### **Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**YOUTH SAVINGS ACCOUNT**

#### **Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**BENEFITS CHECKING ACCOUNT**

**CLASSIC CHECKING ACCOUNT**

**FREE CHECKING ACCOUNT**

**HEALTH SAVINGS ACCOUNT CHECKING**

#### **Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**OPPORTUNITY CHECKING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**STUDENT CHECKING ACCOUNT**

**MONEY MARKET ACCOUNT**  **GROWTH PLUS MONEY MARKET ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$1,000,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$249,999.99, but less than \$1,000,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$99,999.99, but less than \$250,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$9,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**HOLIDAY SHARE ACCOUNT**  **SUMMER SHARE ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**DEFERRED OPTION PLAN SAVINGS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**INDIVIDUAL RETIREMENT ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_% on your account.

**TERM SHARE CERTIFICATE /**

**IRA CERTIFICATE / BUMP UP CERTIFICATE**

**SAVINGS BUILDER TERM SHARE CERTIFICATE**

## Branches

Addition Financial branches can be found in the following counties, with more locations coming soon.  
Visit [www.additionfi.com/locations](http://www.additionfi.com/locations) for a current list of branch locations.

### FLORIDA

Brevard County  
Gadsden County  
Jackson County  
Lake County

Leon County  
Orange County  
Osceola County  
Polk County

Seminole County  
Sumter County  
Volusia County

### GEORGIA

Decatur County  
Thomas County

## CREDIT UNION BRANCH HOURS

### Lobby and Drive-Thru

Monday – Wednesday, Friday.....	9:00 a.m. - 5:00 p.m.
Thursday.....	10:00 a.m. - 5:00 p.m.
Saturday .....	9:00 a.m. - 1:00 p.m.

All Branches Closed on Federal Holidays.

Contact Center ..... (Representatives Available 24 Hours)

### Phone Numbers

Main Number/Toll Free ..... 407 896-9411/800-771-9411

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



## FACTS

### WHAT DOES ADDITION FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security number</li> <li>● Account balances</li> <li>● Payment history</li> <li>● Transaction history</li> <li>● Account transactions</li> <li>● Checking account information</li> </ul> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	<p>All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Addition Financial chooses to share; and whether you can limit this sharing.</p>	
Reasons we can share your personal information	Does Addition Financial share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 407- 896-9411 or outside Orlando 800-771-9411 or go to <a href="http://AdditionFi.com">AdditionFi.com</a>	

Who We Are	
<b>Who is providing this notice?</b>	Addition Financial means Addition Financial Credit Union.
What We Do	
<b>How does Addition Financial protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Addition Financial collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Provide employment information</li> <li>● Apply for financing</li> <li>● Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Addition Financial does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Addition Financial does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include insurance and credit card companies.</i></li> </ul>
Other Important Information	
<p>We will not disclose information about you to anyone or information about former members, except as permitted by law.</p> <p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Members.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p>	