

GROUP HEALTH CREDIT UNION

Membership and Account Agreement

This Agreement is the contract of deposit which covers your and our rights and responsibilities concerning Membership and Account(S) offered to you. In this Agreement, the words "you" and "yours" mean those who sign the Membership and Account Card or Account Change Card (Account Card). The words "we", "us" and "our" mean Group Health Credit Union (Credit Union). The word "account" means any one or more share or deposit accounts you have with the Credit Union. The classification and form of ownership of your accounts are designated on your Account Card. Unless you waive your rights, you understand that certain account designations, such as a joint ownership with right of survivorship or POD beneficiary may be invalidated upon the Credit Union's receipt of notice of marriage dissolution or a testamentary disposition, as required by applicable law. By signing the Account Card that is a part of the Agreement, each of you, jointly and severally, agree to the terms and conditions in this Agreement, including the Funds Availability Policy, Cash Machine/Debit Card and Electronic Fund Transfer Agreement, and the Truth-in-Savings Disclosures (Rate and Fee Schedule) accompanying this Agreement, any account receipt, the Credit Union's bylaws and policies and any amendments which collectively govern your Membership and Accounts. You agree that additional accounts and services you request in the future will be governed by this Agreement, as amended from time to time.

Membership and Accounts

Important Information about Procedures for Opening New Accounts

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask you your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Membership Eligibility

To be eligible for membership in the Credit Union, you must be an individual or entity qualifying within the Credit Union's field of membership and must purchase and maintain the number of membership shares as prescribed by the Credit Union's bylaws. You authorize us to check financial information data, and employment history about you by any means allowed by law, including obtaining a credit report or credit score from any consumer reporting agency to verify your eligibility for any accounts and services we offer or you request.

Individual Accounts

An individual account is an account owned by one depositor including any individual, corporation, partnership, trust or other organization qualified for Credit Union membership. If the account is an individual account, the interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate or payable on death (POD) beneficiary, if applicable.

Joint Accounts

An account owned by two or more persons is a joint account.

Rights of Survivorship

If your account is a joint account, the account is owned as a joint account with rights of survivorship. If the account is a joint account with right of survivorship upon the death of one of the joint account owners, that person's interest will become the property of the surviving joint account owners. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

Right of Joint Account Owners

Any joint account owner is authorized and deemed to act for the other owner(S) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, withdraw or pledge all or any part of the shares of any account, excluding funds representing a Membership Share, without the consent of the other account owner(S) and the Credit Union shall have no duty to notify any other joint account owner(S). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act or require that all joint account owners agree in writing to any transaction concerning the account.

Joint Account Owner Liability

If any item deposited in a joint account is returned unpaid or an account is overdrawn or if we do not receive final payment on any transaction, each of the multiple account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

Payable on Death Designation

A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is an account payable to the owner or owners during their lifetimes and upon the death of the last joint account owner, payable to any named and surviving POD beneficiary designated on your Account Card. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries with right of survivorship. Any POD beneficiary designation shall not apply to IRA accounts which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

Minor Accounts

For a Savings account with an ATM Card or a Checking account established by or for a minor, the Credit Union reserves the right to require the minor account owner to have a parental joint account owner who is at least eighteen (18) years of age who shall be jointly and severally liable to the Credit Union for any returned item, overdraft or unpaid charges or amounts on such account. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. The Credit Union may make payments of funds directly to the minor without regard to his or her minority. Unless a guardian is a joint account owner, the guardian shall not have any right to access the account. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The minor account owner's tax identification number must be shown on the Card. The Credit Union shall not change the account status when the minor reaches age eighteen (18), unless authorized in writing by all account owners.

Uniform Transfers to Minors Account

A Uniform Transfers to Minors Account (UTTMA) is an individual account established by a member as a custodian on behalf of a minor (a person under twenty-five (25) years of age.) The custodian shall open the account in the name of the minor, include the minor's Social Security Number and must sign his or her own name on the Account Card. The custodian is the owner of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party entitled to make deposits to, withdrawal from or close the account. In the event of the custodian's death, the Credit Union may place an administrative hold on the account until it receives instructions from any person authorized by law to withdraw funds or a court order authorizing such withdrawal.

Accounts for Living Trusts

An account of a living trust is an individual account held by one or more trustees of a trust for the benefit of one or more beneficiaries pursuant to a revocable trust agreement. Upon request of the Credit Union, the trustee shall provide evidence of the trustee's authority. Trustee warrants that a valid living trust has been created, is currently existing and that the trust or and primary beneficiary are eligible for membership in the Credit Union. The Credit Union does not act as a trustee and is under no obligation to inquire as to the powers or duties of the trustee(s). Trustee agrees to notify the Credit Union in writing if a change occurs. Credit Union may withhold payment of funds to any party until proper evidence of authority is provided. Credit Union may rely upon the directions of any one trustee until a written notice of revocation of the living trust or an Account Change Card is received. Funds may be released to any one trustee acting alone or with a co-trustee. The trustee(S) agrees to indemnify and hold Credit Union harmless of any liability, claim, damage or loss arising as a result of unauthorized acts of any trustee or former trustee or acts of any trustee upon which Credit Union relies prior to notice of revocation of the trust. This Agreement shall be binding on the trust, any trustee, successor trustee and beneficiaries.

Individual Retirement Accounts

Individual Retirement Accounts (IRA) are governed by the terms of this Agreement and the terms and disclosures set forth on the IRA Custodial Agreement.

Association/Organization Accounts

Accounts held in the name of an association or organizational member for business purposes are subject to the same terms set forth in this Agreement and the following additional rules. The Credit Union reserves the right to require the member to provide an Association/Organization Account Authorization informing the Credit Union who is authorized to act on its behalf. You agree to notify the Credit Union of any change in authority. The Credit Union may rely on the written authorization until such time as the Credit Union is informed of changes in writing and has had a reasonable time to act upon such notice. The Credit Union may require that third party checks payable to a business may not be cashed, but must be deposited to a business account. The Credit Union shall have no notice of any breach of fiduciary duties arising from a transaction by any agent of the account owner, unless the Credit Union has actual notice of any wrongdoing.

Deposit Requirements

Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth on the Rate and Fee Schedule. All accounts are nonassignable and nonnegotiable to third parties. Share Certificate of Deposit accounts are governed by the terms of this Agreement and the terms and disclosures on your Share Certificate of Deposit Receipt for each account, which is incorporated herein by this reference. You agree not to deposit any substitute check or similar item that you have created, or for which no financial institution has provided any substitute check, warranties and indemnity. If you do so, you agree to indemnify the Credit Union for all losses the Credit Union incurs in connection with the substitute check or item. You agree not to deposit any substitute check without our consent.

Endorsements

You authorize the Credit Union, in its discretion, to accept transfers, checks, drafts and other items for deposit into any of your accounts, whether or not they are endorsed by all payees. You authorize the Credit Union to supply missing endorsements if the Credit Union chooses to supply such endorsements. The Credit Union reserves the right to verify all endorsements on third party checks presented for deposit either in person or by comparison with member signature files. If an insurance, government and certain other checks or drafts require an endorsement as set forth on the back of the check, the Credit Union may require endorsement as set forth on the check. Endorsements must be placed in the space on the back of the check between the top edge and 1 1/2 inches from the top edge. The Credit Union may accept drafts or checks with endorsements outside this space. However, if any such endorsement or other markings you or any prior endorser make on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error.

Collection of Items

The Credit Union shall not be responsible for deposits made by mail or at an unstaffed facility until the Credit Union actually receives them. In handling items for deposit or collection, the Credit Union only acts as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for default or negligence of any correspondent or for loss in transit and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collection.

Final Payment

All items or Automated Clearing House (ACH) transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to these deposits as collected items. If the Credit Union incurs any fee to collect any item, the Credit Union may charge such fee to your account. The Credit Union reserves the right to refuse or to return all or any item or funds transfer. The Credit Union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use.

Direct Deposit/Payroll Deduction

The Credit Union may offer direct deposit and payroll deduction options allowing you to preauthorize deposits (i.e., payroll checks, Social Security, retirement or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits/payroll deduction to your accounts by a separate authorization form. Upon a filing of a bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and the Credit Union to make and apply direct deposits in accordance with your authorization on file with the Credit Union. If the Credit Union is required to reimburse the U.S. Government for any benefit payment directly deposited into your account for any reason you agree the Credit Union may deduct the amount returned from any of your accounts, unless prohibited by law.

Crediting of Deposits

Deposits made on Saturdays, Sundays and Credit Union holidays will be credited to your account on the next business day. Ask for our current deposit cutoff time. Deposits received at unstaffed facilities such as night depositories will be credited on the day funds are removed and processed by the Credit Union. Items drawn from an institution located outside the United States are handled on a collection basis only. Funds will be credited to your account when we receive final payment. You waive any notice of nonpayment dishonor or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

Account Access

Authorized Signature

In order to access any account, the Credit Union must have an authorized signature of yours on an Account Card. The Credit Union is authorized to recognize your signature, but will not be liable for refusing to honor any item or instruction of yours if it believes in good faith that the signature on such item or instruction is not genuine. If you have authorized the use of a facsimile signature, the Credit Union may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. If you give your account number to a third person, you authorize us to honor transactions initiated by the third person even if you did not specifically authorize a particular transaction.

Access Options

You may make withdrawals or transfers from your account in any manner which is permitted by the Credit Union (i.e., check, automated teller machines (ATM), debit card, in person, by mail, automatic transfer or telephone). If the Credit Union accepts any check that is not drawn on a form provided by the Credit Union, you will be responsible for any loss incurred by the Credit Union for handling the check. The Credit Union may return as unpaid any check that is not drawn in the form provided by the Credit Union.

Electronic Check Transactions

If you authorize a merchant to electronically debit your checking account using the routing, account and serial number of your check to initiate the transfer, whether the check is blank, partially or fully completed and signed, such authorization is an electronic check conversion. An electronic check conversion is an electronic funds transfer ("EFT") subject to the terms of the Electronic Funds Transfer Agreement. You authorize us to honor any electronic check conversion from your checking account just the same as a regular written check.

Electronic Re-presented Checks

If you write a check on a personal account that we return unpaid because of insufficient or uncollected funds, payee or any subsequent holder of the check may re-present the check to us, through an electronic instruction ("Electronic Re-presented Check") to charge your account for the amount of the check. If we receive an electronic re-presented check, we will pay or return the electronic re-presented check as if the original paper check was presented to us. Any collection fee you authorize the merchant to debit from your account is an electronic funds transfer subject to the terms of the Electronic Funds Transfer Agreement. If you want to reverse an electronic re-presented check, you must give us an affidavit within 15 days after we send or make available to you the periodic statement that reflects payment of that electronic re-presented check. In your

affidavit, you must declare and swear under oath that the electronic re-presented check was ineligible or unauthorized. If we receive a proper notice or affidavit from you within the 15-day period, we will recredit your account with the amount of the charge. If you wish to stop payment of any electronic re-presented check, you must follow the procedures contained in this Agreement for stopping payment of checks, not the procedures for stopping payment on electronic loan or bill payments. If you ask us to request the depositor's bank to send us the original paper check or a copy of the paper check, and we provide it to you, you agree that you will not seek to have your account recredited due to a prior stop payment order or if the item is otherwise ineligible for collection.

ACH and Wire Transfers

If offered, you may initiate or receive credits or debits to your account via wire transfer or ACH (Automated Clearing House) transfer. You agree that if you receive funds by a wire or ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. The Credit Union may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if the Credit Union does not receive final settlement for a transfer, it may reverse the provisional credit to your account or you will refund the amount to the Credit Union. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number you give as the proper identification number, even if it identifies a different party or institution. Wire transfers are governed by Federal Reserve Regulation J if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association.

Credit Union Examination

The Credit Union may disregard information on any check other than the signature of the drawer and amount of the item and any magnetic encoded information. You agree the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

Account Rates and Fees

The Credit Union's payment of dividends on any account is subject to the account rates and fees, earnings, payment and balance requirements as set forth on the Rate and Fee Schedule, which are incorporated herein by this reference. You agree the Credit Union may impose fees and charges for the deposit account services provided by the Credit Union. A current Rate and Fee Schedule has been provided to you separately. You agree the Credit Union may change the Rate and Fee Schedule from time to time and you will be notified of such changes as required by law.

Transaction Limitations

Withdrawal Restrictions

The Credit Union will permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft protection plan. Checks or other transfers; or payment orders which are drawn against insufficient available funds will be subject to a service charge, set forth in the Rate and Fee Schedule. If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may allow those withdrawals for which there are sufficient available funds in any order at the Credit Union's discretion. The Credit Union may also refuse to allow a withdrawal in other cases; for example: any dispute between the owners about the account (unless a court has ordered the Credit Union to allow the withdrawal); a legal garnishment or attachment is served; the account secures an obligation to the Credit Union; any required documentation has not been presented or you fail to repay a Credit Union loan on time. You will be advised of the reasons for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (except checks of not less than 7 days and up to 60 days as required by law before such withdrawal.) The Credit Union reserves the right to limit cash withdrawals when deemed necessary.

Transfer Limitations

For Savings accounts and Money Market accounts, you may make up to six (6) preauthorized, automatic, telephonic, online, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card purchase. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders including orders received through the automated clearing house (ACH). There is no limit on the number of transactions you may make in the following manner (a) transfers to any loan account with the Credit Union; (b) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any calendar month, the Credit Union may refuse or reverse the transfer and your account will be subject to suspension or closure by the Credit Union and the Credit Union may impose a charge.

Overdraft Policy

Overdraft Liability

If on any day, the available funds in your Checking account are not sufficient to cover checks and other items posted to your account, those checks and items will be handled in accordance with our overdraft procedures or an overdraft service you have with us. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. The Credit Union has no duty to notify you of an insufficient funds check. Your account will then be subject to a charge for the item whether paid or returned as set forth in the Rate and Fee Schedule. Except as otherwise agreed in writing, the Credit Union, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union pays a check that would otherwise overdraw your account, you agree to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits. You are responsible for recording account balances and transactions and monitoring your account.

Overdraft Protection Plan

Unless you notify us, we will provide an overdraft protection plan for you. We will honor drafts drawn on insufficient funds in any Checking account by transferring the necessary funds from a deposit account or loan account of yours, if applicable, to your checking account. We will transfer funds to your overdrawn account in accordance with your written transfer instructions. The fee for overdraft transfers is set forth on the Rate and Fee Schedule. Transfers from a deposit account will be governed by this Agreement. Transfers from a loan account will be governed by the applicable loan agreement.

Courtesy Pay Service

The Courtesy Pay Service does not constitute an actual or implied agreement between you and the Credit Union. Nor does it constitute an actual or implied obligation of or by the Credit Union. This service represents a purely discretionary courtesy or privilege that the Credit Union may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice, reason or cause.

A non-sufficient funds (negative) balance may result from:

- ~Payment of checks, electronic funds transfers, or other withdrawal requests
- ~Payments authorized by you
- ~The return, unpaid, of items deposited by you
- ~The imposition of applicable service charges
- ~Deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet "available" or finally paid

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning unpaid any non-sufficient funds items that you may have, if your eligible account (primarily used for personal and household purposes) has been open for at least sixty (60) days and thereafter you maintain your account in good standing, which includes the minimum requirements for each 30-day period that:

- ~You are not in default on any loan obligation to the Credit Union
- ~You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days
- ~Your account is not the subject of any legal or administrative order or levy

We will consider, without obligation on your part, approving your reasonable overdrafts. This discretionary service will be limited to a \$700 overdraft (negative) balance for My Checking, Silver Horizon, Emerald and GHC 'You' Checking Accounts. All fees and charges, including without limitation our Non-Sufficient Funds Fee (as set forth in our Rate and Fee Schedules) will be included in this limit and will apply to any transaction that overdraws your account.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any items. The amount of any overdrafts plus our Non-Sufficient Funds Fee that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the account, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus the Non-Sufficient Funds Fee.

Opt-Out

You may choose to Opt-Out of the Courtesy Pay Service by notifying the Credit Union at the time of opening your account or any other time by contacting the Credit Union at (800) 562-5515 or (206) 298 9394. If you do not choose to participate in this service the Credit Union will follow the Overdraft Protection Plan outlined above.

Limitations

Courtesy Pay Service is available only to eligible checking accounts. All Savings Type Accounts, All Money Market Accounts, All Public Fund/ Organization Accounts, non-personal business accounts, and Minor Accounts that do not have a joint account owner who is at least eighteen (18) years of age are not eligible. We may limit the number of accounts eligible for Courtesy Pay Service to one account per tax identification number.

Postdated and Staledated Items

You authorize us to accept and pay any check, even if the check is presented for payment before its date, unless you notify the Credit Union of the postdating. Your notice will be effective only if the Credit Union receives the notice in time for the Credit Union to notify its employees and reasonably act upon the notice and you accurately describe the check, including the number, date and amount. You understand that the exact information is necessary for the Credit Union's computer to identify the check. If you give the Credit Union an incorrect, incomplete or untimely notice, the Credit Union will not be responsible for paying the item before the date stated and the Credit Union may charge your account as of the date the Credit Union pays the item. You may make an oral notice which will lapse within fourteen (14) days unless continued in writing within that time. A written notice will be effective for six (6) months. A written notice may be renewed in writing from time to time. You also agree not to deposit checks, drafts or other items before they are properly payable. The Credit Union is under no obligation to you to pay a check or draft drawn on your account which is presented more than six months after its date.

Stop Payment Orders

Stop Payment Request

You may ask the Credit Union to stop payment on any check drawn upon or ACH debit scheduled from your Checking or Money Market account. You may request a stop payment by telephone, by mail or in person. For checks, the stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order. For ACH debits, the stop payment order must be received at least (3) banking days before the scheduled date of the transfer. You must state the number of the account, date and exact amount of the check or ACH and the number of the check or originator of the ACH debit. If you give the Credit Union incorrect or incomplete information, the Credit Union will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for the Credit Union to act upon the order, the Credit Union will not be liable to you or to any other party for payment of the item. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to the Credit Union and to assist the Credit Union in legal action taken against the person.

Duration of Order

You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless continued in writing within that time. A written stop payment order will be effective for six (6) months. A written stop payment order may be renewed in writing from time to time. The Credit Union is not obligated to notify you when stop payment order expires.

Liability

The Credit Union may charge a fee for each stop payment order requested, as set forth on the Rate and Fee Schedule. You may not stop payment on any certified check or draft, cashier's check or teller's check or any other check, draft or payment guaranteed by the Credit Union. You should be aware that while payment of the item may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney fees, damages or claims related to the Credit Union's action in refusing payment of an item, including claims of any multiple party account owner, payee or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

Lost Items

The Credit Union, in receiving items from you for withdrawal or deposit, acts only as your agent and reserves the right to reverse the credit for any deposited items or to charge your account for the items should they become lost in the collection process.

Credit Union's Liability for Errors

If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union will not be liable if (a) through no fault of the Credit Union, your account does not contain enough money to make the transaction; (b) circumstances beyond the Credit Union's control prevents the transaction; (c) your loss is caused by your negligence or the negligence of another financial institution or (d) the money in your account is subject to legal process or other claim. The Credit Union will not be liable for consequently damages except liability for wrongful dishonor. The Credit Union's actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules and general banking practices followed in the area serviced by the Credit Union. You grant the Credit Union the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between oral representations by you or Credit Union employees and any written form will be resolved by reference to this Agreement and applicable written form.

Credit Union Lien and Security Interest

To the extent you owe the Credit Union money as a borrower, guarantor, endorser or otherwise, the Credit Union has a lien on any or all of the funds in any account in which you have an ownership interest at the Credit Union, regardless of the source of the funds. The Credit Union may apply these funds in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not wave its rights to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts to pay any debt or amount owed the Credit Union, except obligations secured by your dwellings, unless prohibited by applicable law. All accounts are nonassignable and nontransferable to third parties.

Legal Process

If any legal action, such as a levy, garnishment or attachment, is brought against your account, the Credit Union may refuse to pay out any money from your account until the dispute is resolved. If the Credit Union incurs any expenses or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to the Credit Union's lien and security interest.

Account Information

Upon your request, the Credit Union will inform you of the name and address of each credit reporting agency from which the Credit Union obtains a credit report in connection with your account. The Credit Union agrees not to disclose information to third parties about your account regarding any transaction or balances except when: (a) it is necessary to complete the transaction; (b) the third party seeks to verify the existence or condition of your account in accordance with the Fair Credit Reporting Act or other applicable laws and regulations; (c) such disclosure is in compliance with the law, government agencies or court orders or (d) you give us your written permission.

Notices

Name or Address Changes

It is your responsibility to notify the Credit Union upon a change of address or change of name. The Credit Union is only required to attempt to communicate with you only at the most recent address you have provided to the Credit Union. The Credit Union may accept notices of change in address by written or telephone instruction and may require any other notice from you to the Credit Union be provided in writing. If the Credit Union attempts to locate you, the Credit Union may impose a service fee as set forth on the Rate and Fee Schedule.

Notice of Amendments

Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes the account terms, rates or fees as required by law. Changes in account ownership, such as adding or removing a joint account owner, must be evidenced by a signed Account Change Card which upon execution, will be incorporated herein by this reference. Amendments requested by you or any account owner, such as adding or closing accounts or services, may be made by telephone, email, or written instruction and may be evidenced by a signed Account Change Card. The Credit Union reserves the right to waive any terms in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.

Effect of Notice

Any written notice you give to the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address. Notice to any one account owner is considered notice to all owners of the account.

Taxpayer Identification Number (TIN) and Backup Withholding

If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and pay to the Internal Revenue Service (IRS) a required percentage of payments of interest, dividends and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding as well as civil or criminal penalties. If you refuse to provide your TIN, the Credit Union may suspend your account privileges.

Statements

Contents

If the Credit Union provides a statement for your account, you will receive a periodic statement of all transactions and activity on your account during the statement period. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For Checking accounts, you understand that when paid your original check becomes property of the Credit Union and may not be returned to you, but copies will be retained by the Credit Union or a payable through financial institution and made available upon your request. The Credit Union may impose a service fee for check copies as set forth on the Rate and Fee Schedule. You understand statements are made available to you on the date the statement is mailed to you be responsible for any forged, altered or unauthorized item drawn on your account if (a) you fail to notify the Credit Union within thirty (30) days of the mailing date of the earliest statement and availability of checks containing any forgery, alteration or unauthorized signature on the item or (b) any items are items forged or altered in a manner not detectable by a reasonable person including the unauthorized use of a facsimile signature machine. You agree to keep a copy of your original check in order to verify its validity. If you request us to provide you with an original check or sufficient copy, you agree that we may provide an electronic image of the original check or sufficient copy if you have agreed to receive account information or statements electronically.

Explanation

You are responsible for examining each statement, and reporting in writing any irregularities to the Credit Union. The Credit Union will not be responsible for any forged, altered or unauthorized item drawn on your account if (a) you fail to notify the Credit Union within thirty (30) days of the mailing date of the earliest statement and availability of checks containing any forgery, alteration or unauthorized signature on the item or (b) any items are items forged or altered in a manner not detectable by a reasonable person including the unauthorized use of a facsimile signature machine.

Notice to Credit Union

You agree that the Credit Union's retention of checks does not alter or waive your responsibility to examine your statements or the time limit for notifying the Credit Union of any errors. The statement will be considered correct for all purposes and the Credit Union will not be liable for any payment made or charged to your account unless you notify the Credit Union in writing within the above time limit after the statement and checks are made available to you.

Inactive and Abandoned Accounts

If you have an account that you have not made a withdrawal from, deposit to or transfer involving your account for more than one (1) years, the Credit Union may classify your account as an inactive account and may charge an inactive account service fee as allowed by applicable law and set forth on the Rate and Fee Schedule. Thereafter, dividends will be paid on the account unless the balance falls below any minimum balance requirement. The Credit Union will notify you at your last known address prior to imposing any fee as required by law. Checking accounts will continue to incur the monthly maintenance fee until closed by the member. You authorize us to transfer funds from any available account of yours to cover the monthly maintenance fee, if necessary. If a deposit or withdrawal has not been made on the account and the Credit Union has had no other contact with you for three (3) years as required by the Uniform Unclaimed Property Act, the account will be presumed to be abandoned. Funds in abandoned accounts will be remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Death of Account Owner

You irrevocably waive the right to make a testamentary disposition of any account with the Credit Union, now and in the future. You agree that upon your death, your account will be payable in accordance with any existing account designations and the terms of this Agreement. We may require the survivor or other claimants to the account to produce certain documents before releasing the funds in the account. The Credit Union may continue to honor all transfers, withdrawals, deposits and other transactions on the account until the Credit Union learns of an account owner's death. Once the Credit Union learns of a member's death, the Credit Union may pay checks or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days unless the Credit Union receives instructions from any person claiming an interest in the account to stop payment on the checks or other items. You agree that the Credit Union can require that anyone who claims funds in your account after your death to indemnify the Credit Union for any losses resulting from honoring that claim.

Termination of Account

The Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if (a) there is a change in owners or authorized signers; (b) there has been a forgery or fraud reported or committed involving your account; (c) there is a dispute as to the ownership of the funds in the account; (d) any account checks are lost or stolen; (e) if there are excessive returned unpaid items not covered by an overdraft protection plan or (f) if there has been any misrepresentation or any other abuse of any of your accounts. Any account owner may terminate an account, including a joint account (except the Membership Share), at any time by notifying the Credit Union by oral direction or in writing. The Credit Union is not responsible for payment of any check, withdrawal or other item once your account is terminated; however, if the Credit Union pays a check after termination, you agree to reimburse the Credit Union for payment.

Termination of Membership

You may terminate your membership at the Credit Union after giving written notice of your intent to withdraw from membership. You may be denied services or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union.

Special Account Instructions

You may request the Credit Union to facilitate certain trust, will or court-ordered account arrangements. However, because the Credit Union does not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will or court order. You and any surviving owner or beneficiary agree(s) to indemnify and hold the Credit Union harmless from any claim or liability asserted against the Credit Union as a result of the disposition of funds in reliance on this Agreement and any account designation of yours. If you ask the Credit Union to follow instructions that the Credit Union believes might expose it to claims, suits, lawsuits, expenses, liabilities or damages, whether directly or indirectly, the Credit Union may refuse to follow your instructions or may require you to post a bond indemnifying the Credit Union. Any item presented with a full payment legend must be presented in person to a Credit Union officer; otherwise, payment is accepted with full reservation of rights. Account changes requested by you or any account owner, such as adding or closing an account or service, must be evidenced by a signed Account Change Card and accepted by the Credit Union. The Credit Union will not recognize the authority of someone to whom you have given power of attorney without written authorization and a copy of the power of attorney on record at the Credit Union. You understand that the Credit Union may choose to retain electronic or imaged copies of any original documents and you agree that an electronic or imaged copy is valid as an original document.

Severability

In the event that any paragraph of this Agreement or any portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

Enforcement

You agree to be liable to the Credit Union for any liability, loss or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss or expense from your account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including collection agency fees, fees on any appeal, bankruptcy proceedings and any post-judgment collection actions, if applicable.

Governing Law

This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Washington and local clearing house rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

Funds Availability Policy

General Policy

For savings accounts, we reserve the right to place reasonable holds on deposit funds to the extent permitted by law. For checking accounts, our funds availability policy is set forth below. Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit during posted business hours on a business day that we are not open, we will consider that day to be the day of your deposit. However, if you make a deposit after posted business hours or on a day we are not open we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposit will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Holds on Other Funds

If we cash a check for you that is drawn on another institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- ~ We believe a check you deposit will not be paid.
- ~ You deposit checks totaling more than \$5,000 on any one day.
- ~ You deposit a check that has been returned unpaid.
- ~ You have overdrawn your account repeatedly in the last six months.
- ~ There is an emergency, such as failure of communications or computer equipment.

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

Special Rules for New Accounts

If you are a new member, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the eighth business day after the day of your deposit.

Electronic Funds Transfer Agreement

By signing the Account Card or signing or using the Cash Machine/OneCard or TouchToneTeller, bill pay or online banking service, you agree to the following terms governing your and our rights and responsibilities concerning the electronic fund transfer services, as applicable. Terms and conditions set forth elsewhere in this Agreement shall also apply to your electronic fund transfer service. Electronic fund transfer(s) (EFT) are electronically initiated transfers of money through direct deposits, automated teller machines (ATMs), audio response and online banking transactions involving your deposit accounts at the Credit Union.

Services

ATMs

You may use your Cash Machine Card or One Card Personal Identification Number (PIN) in automated teller machines of the Credit Union, Plus, Star and Co-op Network ATMs, American Express Travelers Cheque machines and such other machines or facilities as the Credit Union may designate. At the present time, you may use your Card to:

- ~ Make deposits to your Savings or your Checking account.
- ~ Withdraw cash from your Savings and Checking accounts.
- ~ Transfer funds between your Savings and Checking accounts.
- ~ Obtain American Express Travelers Cheques at designated check dispensing machines through a withdrawal from your Savings Account
- ~ Other transactions as offered and permitted in the future.

Preauthorized Transfers

Upon instruction of (a) your employer or (b) the Treasury Department or (c) other financial institutions, the Credit Union will accept preauthorized transfers to your account in the form of direct deposits of your paycheck or of federal recurring payments, such as Social Security. In addition, you may contract for preauthorized transfers from your accounts in the form of direct withdrawals from your account to a particular person or company at least periodically which you have arranged with that person or company.

Electronic Check Transactions

You authorize us to honor any electronic check conversion transaction and re-presented check fee debit transactions you authorize ("electronic check transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any notice regarding the merchant's right to process the transaction. Notice may include a sign posted by the merchant at the time and place of your transaction. All terms governing electronic funds transfer services will apply to electronic check transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Member Liability. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

Touch Teller (Audio Response)

If we approve the TouchToneTeller (audio response) access service for your accounts, a separate four (4) digit personal identification number (PIN) will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time, you may use the audio response access service to:

- ~ Obtain balance, deposit, withdrawal, dividend, cleared check, loan payoff and due date information on your accounts at the Credit Union.
- ~ Transfer funds among your Checking, Savings, Money Market and Loan accounts, as allowed, including loan payments.
- ~ Withdraw funds from your Savings, Checking or Money Market accounts by check, made payable to you and mailed to you at your mailing address.
- ~ Request information on other Credit Union products and services.
- ~ Such other transactions as offered and permitted in the future.

DebitCard/Point of Sale (POS)

You may use your Cash Machine Card or One Card to purchase goods and services from participating merchants, including merchants who have agreed to accept the Card and PIN at POS terminals as the Credit Union may designate. Funds to cover your Card purchases will be deducted from your Checking account.

You may not use the card for any illegal or unlawful transaction, and we may decline to process any transaction we believe may be illegal or unlawful.

Foreign Transactions

Purchases and cash advances made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is 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. In addition, you will be charged an International Transaction Fee of up to 1% of the transaction amount for any card transaction made in a foreign country.

Online Banking Services

If we approve your application for the online banking service, you may use your personal computer to access your accounts. You must use your access code along with your account number to access your accounts. The online banking service is accessible seven (7) days a week, 24 hours a day. You will need a personal computer or access to the Internet (World Wide Web). You are responsible for the installation, maintenance, and operation of your computer. The Credit Union will not be responsible for any errors or failures involving any telephone service or your computer. At the present time, you may use the online banking service to:

- ~ Transfer funds between your GHCU accounts.
- ~ Transfer funds to and from accounts of other members you authorize for any of your accounts.
- ~ Schedule transfers from your accounts and request notifications of account activity.
- ~ Review account balance, transaction history, direct deposit and tax information for any of your accounts.
- ~ Review information on your loan account including payoff amounts, due dates, finance charges, interest rate, and balance information
- ~ Make bill payment transfers to authorized payees.
- ~ Review statement information of yours.
- ~ Communicate with the Credit Union using the electronic mail (E-mail) feature.

Transactions involving your deposit accounts, including checking account stop payment requests, will be subject to the terms of your Membership and Account Agreement and transactions involving a line of credit account will be subject to your Loan Agreement and Disclosures, as applicable.

Service Limitations

ATM Machines

Withdrawals

There is no limit on the number of withdrawals you may make at Credit Union ATMs and nonproprietary ATMs. However, you may be charged a fee as set forth on the Rate and Fee Schedule. You may withdraw up to \$350 every 24 hours from a Pacesetter and EZ Checking account. Members with One, Access, Silver Horizon, My, Emerald and GHC 'You' Checking accounts may withdraw up to \$500 every 24 hours. Saturdays and Sundays are considered one (1) day. Withdrawals at American Express or Travelers Cheque Dispensers can be made only in \$100 increments and there is a 1% service charge included in the transaction amount.

Deposits

Because of the servicing schedule and processing time required in ATM operations, there is a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal. Deposits are subject to verification by the Credit Union.

Transfers

You may transfer between your Savings and Checking accounts up to the available balance in your accounts at the time of the transfer at available locations. There are no limitations on the number or dollar amount of preauthorized transfers, provided there are adequate funds in the account to satisfy all transfers.

Fees and Charges

If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM Network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

Point of Sale (POS)

There are no limits on the number of POS transactions you may make in one day. If the balance in your Checking account is not sufficient to pay the transaction amount, the Credit Union may treat the transaction as an overdraft request pursuant to an approved overdraft plan or may terminate your Card services.

TouchTone Teller (Audio Response)

Your accounts can be accessed under audio response via a touchtone telephone only. Not all push-button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. Audio response service will be available for your convenience seven (7) day per week. While there is no limit to the number of inquiries, transfers or withdrawal requests you may make in any one day, there are certain limitations on transfers from Savings and Money Market accounts. No transfer or withdrawal may exceed the available fund in your account. The Credit Union reserves the right at refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance or otherwise require us to increase our required reserve on the account. Transactions made after the close of normal business hours each day will be posted to your account on the next business day after the date of the transaction. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. There is no limit on the number of transaction requests you may make during a single phone call.

Online Banking Service Limitations

The following limitations on OnlineBanking transactions may apply in using the services listed below:

Transfers

You may make funds transfers to other accounts of yours as often as you like. However, transfers from your savings accounts will be limited to a total of six (6) in any one month. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your deposit or loan agreements. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

E-Mail

You should never provide account information or other private information via unsecured email. Instead, you may use ANSWERS/ ASK QUESTIONS on our website homepage for secure transmission. The Credit Union may not immediately receive E-mail or other electronic communications that you send and the Credit Union will not take action based on such requests until the Credit Union actually receives your message and has a reasonable opportunity to act. If you need to contact the Credit Union immediately regarding account inquiries call 206-298-9394 or 800-562-5515.

Account Information

The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.

Online Bill Pay

When you transmit a bill payment instruction to us, you authorize us to transfer funds to make the bill payment transaction from the checking account you designate. We will process bill payment transfer requests only to those creditors or payees the Credit Union has designated in the User Instructions and such creditors or payees as you authorize and from whom the Credit Union has the proper payee account information and remittance address. The Credit Union will not process any bill payment transfer if the required transaction information is incomplete. If there are insufficient funds in your account to make the bill payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft source you have established. You will be responsible for any payment made to a designated payee but not deducted from your account. The Credit Union reserves the right to refuse to process payment instructions that reasonably appear to the Credit Union to be fraudulent or erroneous. It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. You must allow sufficient time for payees to process your payment after they receive a payment from the Credit Union. You should schedule your bill payment instructions at least three (3) business days if the payment is transmitted electronically and five (5) business days if it is paid by check, before a bill is due. The Credit Union cannot guarantee the time that any payment will be credited to your account by the creditor or payee and will not be liable for any service fee, late charge, or finance charge. You are responsible for any late payments or finance charges that may be imposed as a result of your failure to schedule a timely payment authorization. You may authorize new payment instructions for bill payments that are either periodic and nonrecurring (i.e. payments on merchant charge accounts that vary in amount) or automatic and recurring (i.e. fixed payments). Prior to their scheduled occurrence, you may edit or cancel periodic bill payments and automatic, recurring bill payment instructions. Under certain circumstances you may stop payment on a scheduled payment provided it is being made by check and not electronically transmitted. If you discover an error for a payment instruction you have already scheduled for transmission through Online Bill Pay you must call customer service for GHCU Payment Manager (Online Bill Pay) at 866-287-0887.

You may cancel or stop payment or periodic bill payments and automatic recurring bill payment instructions under certain circumstances. If you discover an error in or want to change a payment instruction (i.e. payment date or payment amount) for a periodic or automatic payment you have already scheduled for transmission through the online banking service, you may electronically edit or cancel your payment request through the online banking service. Your cancellation request must be entered and transmitted through the online banking service before the date you have scheduled for payment. If your request is not received in time to act upon, you will be responsible for the payment.

Security of Access Code

The personal identification code or access code ("access code") that you select is for your security purposes. The access code is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access code, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your electronic funds transfer and account services immediately.

Member Liability

You are responsible for all transfers you authorize using your EFT services under this Agreement. If you permit other persons to use an EFT service, Card or access code, you are responsible for any transactions they authorize or conduct on any of your accounts. Tell us at once if you believe anyone has used your Account, Card or access code and accessed your accounts without your authority or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. For Debit Card purchase transactions, if you notify us of your lost or stolen card, you may not be liable for any losses provided you were not grossly negligent (for example keeping your PIN with your Card is grossly negligent) or fraudulent in handling your Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the following liability limits will apply. For all other EFT transactions except electronic check transactions, if you tell us of the unauthorized use of your account within two (2) business days, you can lose no more than \$50 if someone accessed your account without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized access of your account or EFT service, and we can prove that we could have stopped someone from accessing our account without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows EFT transfers that you did not make, including made by Card, access code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may be liable for the following amounts if we can prove that we could have stopped someone from making the transfers if you had told us in time: (i) for unauthorized Debit Card purchase transactions - up to the limits set forth above, and (ii) for all other unauthorized EFT transactions - up to the full amount of the loss. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

Business Days

Our business days are Monday through Friday. Holidays are not included.

Fees and Charges

There are certain charges for electronic fund transfer services as set forth on the Rate and Fee Schedule. From time to time, the charges may be changed. We will notify you of any changes as required by law. If you request a transfer or check withdrawal from a Loan or VISA account, such transactions may be subject to charges under the terms and conditions of your Loan Agreement or VISA Credit Card Agreement.

Right to Receive Documentation

Periodic Statements

Transfers and withdrawals transacted through an ATM, TouchTone Teller response, bill pay, online banking system or debit card/POS purchases will be recorded on your periodic statement. If you have transactions during the month, you will receive a statement monthly. If there is no transaction in a particular month, you will receive a statement at least quarterly.

Direct Deposits

If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 206-298-9394 or 800-562-5515. This does not apply to transactions occurring outside the United States.

Terminal Receipt

You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM or POS terminal unless the amount is \$15.00 or less.

Account Information Disclosure

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

- ~ As necessary to complete transfers
- ~ To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant
- ~ To comply with government agency or court orders
- ~ If you give us your written permission.

Credit Union Liability for Failure to Make Transactions

If we do not complete a transaction 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, if: through no fault of ours, you do not have enough money in your account to make the transfer, your account is inactive or the transfer would go over the credit limit on your line of credit; you used the wrong access code or Card in an incorrect manner, or if you have not properly followed applicable computer or Credit Union user instructions for a transaction; the Card has expired or is damaged and cannot be used; the automated teller machine (ATM) where you are making the transaction does not have enough cash; the ATM was not working properly due to circumstances beyond our control (such as fire, flood or power failure) prevent the transaction; the money in your account is subject to an administrative hold, legal process or other claim; you have not given the Credit Union complete, correct and current instructions so the Credit Union can process the transfer; the error was caused by a system of any of the designated ATM or POS networks, a telecommunications or Internet service provider or bill payment processor; there are other exceptions as established by the Credit Union. The ATM machine may retain your Card in certain instances, in which event you may contact the Credit Union about its replacement.

Termination of Electronic Fund Transfer Services

You agree that we may terminate this Agreement and your electronic fund transfer services, if you, or any authorized user of your electronic fund transfer services or access code breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your Card or access code. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Termination of Online Bill Pay/Online Banking Service

If you have not used your online banking service for a period of six months or your online bill pay for a period of three months, the credit union may consider the service to be inactive and may cancel your registration without notice. If your registration is cancelled due to inactivity and you later decide you want to use these services, you may register at any time.

Notices

The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will mail notice to you at least twenty-one (21) days before the effective date of any changes, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

Billing Errors

In case of errors or questions about your electronic transfers, telephone us at the phone numbers or write us at the address set forth above as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) calendar days for POS transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will re-credit your account within ten (10) business days (five (5) business days for Debit Card purchases for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not re-credit your account. If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating others members' rights to privacy) relied upon to conclude that the error did not occur.

Enforcement

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving you accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from you account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to Washington law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

ATM/Night Deposit Safety Notice

The following information is a list of safety precautions regarding the use of Automatic Teller Machine and Night Deposit Facilities.

- ~ Be aware of your surroundings, particularly at night.
- ~ Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- ~ If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- ~ Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- ~ If you notice anything suspicious at the ATM or night facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM/Check Card or deposit envelope, and leave.
- ~ If you are followed after making a transaction, go to the nearest public area where people are located.
- ~ Do not write your personal identification number or code on your ATM/Check Card.
- ~ Report all crimes to law enforcement officials immediately.

Our Privacy Pledge

At Group Health Credit Union we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Group Health Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

Member Information We Collect

The Credit Union collects only relevant information about members that is needed to establish and maintain your account and services as the law allows or requires us to collect. We may collect personal and financial information about you (member information) which is nonpublic. The member information we collect varies depending on the accounts and services you request and use. We collect information about you from the following sources:

Application Information

We retain personal information we receive from you on any application you provide for a membership, deposit account, EFT services, loans, financial planning, securities brokerage, insurance or other Credit Union services. This information includes: name, address, social security number, birth date, phone number, e-mail address, employment and financial status, and credit history.

Your Transactions

Any time you make a transaction on one of your accounts, including ATM or card transactions, loan advances, transactions through PC Branch, over the phone or at a branch we retain the transaction information, including: your account number, the date, amount, location of the transaction, and other pertinent information.

Credit Reports and Marketing Information

When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you and we may use it to evaluate future account services and loan requests. From time to time, we also obtain demographic household information about members and potential members from marketing information firms.

Online

We obtain information online when you visit our website, www.ghcu.org. This includes retaining information you provide us on any online application, bill pay transaction or information you send to us by e-mail.

Member Information We Share

In order to provide financial services to you, we share certain information about you with our affiliates and third party service providers. However, we only share information to the extent necessary to service your account or offer new services to you. If we share your information, it is with the goal of bringing you quality services, more choices, and greater convenience. Information we may have about former members is generally only shared or disclosed if necessary to enforce or administer an account or as required by law.

Sharing Information with Third Party Service Providers

In order for us to conduct our operations, including servicing your account or processing your transactions, we need to share information with our service providers, including: data processing companies, check, ATM and other payment processing companies, payment networks, loan service providers, insurance companies, collection agencies, credit reporting agencies, financial planners, securities brokerage, and insurance companies, and other financial service providers with whom we have joint marketing agreements. These service providers act on our behalf and have agreed in writing to keep the member information we provide to them confidential. We share the following categories of information to third party service providers depending on the specific services provided:

- ~ Personal information (name, address, account number, and social security number, etc)
- ~ Account information (type of accounts, account balances, and transaction history)
- ~ Transaction information (dates, amounts, locations, and type of transaction)

We do not sell member information nor share your account numbers with independent third party marketers offering their products and services. While we may assist in offering financial products and services of our affiliate or other financial service providers, we control the member information used to make such offers.

Sharing Information as Legally Required or Permitted

We may share any member information of yours in response to a lawful request issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to make sure that your credit bureau reports are accurate.

Our Confidentiality and Security Safeguards

We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect member privacy. No one except our employees and agents has regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.

Online Privacy Protections

At our website, www.ghcu.org, you may apply for accounts and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our home banking service relies on industry standard Secure Sockets Layer (SSL) encryption to secure your transaction information and communication. Generally, our e-mails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can access site information, without revealing your personal identity. However, in order to help us identify you for future site visits, we use cookies to track your visit. A cookie is a piece of information that our web server stores on your computer hard drive and retrieves later. The cookie will not request, require or collect personal identity information and you remain anonymous. Your member information is not accessed by or stored within a cookie in any way.

Protecting Children's Information Privacy

Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

Privacy Policy Inquiries

If you have any questions about our privacy practices you can contact us by:

- calling 206-298-9394 or 800-562-5515
- sending an e-mail from our web site at www.ghcu.org
- writing to us at: Group Health Credit Union P.O. Box 19340 Seattle, WA 98109-1340