



The member and all joint owners who sign a signature card and agreement to open an Account with Georgia United Credit Union agree to the following terms and conditions:

Restricted Accounts – The Credit Union may include restrictions on its Accounts, which restrictions may change from time to time. The Credit Union may also designate various types of Accounts which are subject to such restrictions, may apply different limitations and terms to them, including limiting entitlement to any Account to any specified group within its field of membership. Not every member is entitled to every Account if the Board of Directors of the Credit Union determines that an Account is to be granted only to members who qualify for such Account.

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 on any or all of our Accounts.

Individual Account – is owned by one person. **Joint Account with Survivorship (and not as Tenant in Common)** - is owned by two or more persons. You agree with us and each other that each of you intends that upon your death the balance in the Account will be held as Joint Tenants with Survivorship and not as Tenants in Common. The person(s) creating either of these Account types reserve the right to change Account types and to withdraw all funds at any time. We have no obligation with regard to the proper application of any funds withdrawn or transferred from such Account.

Organizational Accounts – We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any Account in the name of the organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

Withdrawals – Unless otherwise clearly indicated to the contrary, any one of you who signs in the open space designated for signature on the signature card as the member or joint owner, including any agent, is an owner of the Account and may withdraw or transfer all or any part of the Account balance at any time on forms approved by us or by use of Electronic Funds Transfers, when that service is requested or granted. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this Account or any other transaction with us. The fact that we may honor withdrawal requests which may overdraw the finally collected Account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this Account. We will use the date a transaction is completed by us (as opposed to the day you initiated it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw funds from all Accounts (except Share Draft Accounts) as explained in our bylaws. Additional withdrawal limitations may be disclosed elsewhere.

Liability – Each of you agrees 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 that we impose. You authorize us to deduct these charges as accrued directly from the Account balance.

You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agree to be jointly and individually liable for any Account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this Account, and our cost to collect the deficit including, to the extent permitted by law, our reasonable attorney's fees. You agree that at our option we may suspend your rights to all, or some of the member services if you violate the terms of this agreement or if you cause the Credit Union to suffer a loss. If any Account held by you, jointly or individually, reflects a deficit resulting from charges, withdrawals, overdrafts, of returned deposit items, you agree that at our option we may use funds from any other Account held by you, jointly or individually, to cover the deficit.

Power of Attorney – We are not required to recognize any power of attorney to act on an Account. If we accept a power of attorney, we may continue to recognize the authority of your attorney-in-fact until we receive written notice of revocation or termination and have had a reasonable time to act upon it. We also reserve the right to restrict the types or sizes of transactions we will permit an attorney-in-fact to conduct, on a case by case basis, and may require the attorney-in-fact to present the original power of attorney before conducting any transaction. A person acting under a power of attorney is not an owner of an Account, no funds in the Account belong to that person by reason of that capacity, and that person has no right of survivorship in the Account.

Claims and Disputes Concerning Your Account – If another person or entity makes a claim against funds in your Account, or if we have reason to believe there is or may be a dispute over matters such as the ownership of the Account or the authority to withdraw funds, we may in our sole discretion: (1) continue to rely on current signature cards, resolutions or other Account documents, (2) freeze all or part of the funds until the dispute is resolved to our satisfaction, or (3) pay the funds into an appropriate court of law for resolution.

Placement of Items In Accounts –

a. Items placed in Accounts – We may refuse, accept for collection only, or return all or part of any item placed in your Account. We will act as your agent in collecting any items placed in your Account in accordance with our customary practices and applicable law. Credit for items deposited is provisional and subject to revocation if the item is not paid for any reason. We shall not be deemed to have received items sent by mail, or placed in the lobby depositories, night depositories, or any other type of depositories we operate, until after we have received actual delivery of those items sent by mail or removed the content from such depositories. All placements in Accounts received by us through the mail or removed by us from depositories after our hours, will be deemed placed in your Account the next banking day. Until we remove items from the depositories, we are only responsible for loss of such items caused by our gross negligence or willful misconduct. Unless otherwise agreed, you waive any right to receive any original item after it is paid. If this Account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the disclosed rate.

b. Verification of Items Placed in Account – When we accept items for placement in your Account and issue receipts, such placements and receipts are subject to subsequent verification and corrections if necessary.

c. Endorsements – If you (1) place an item in your Account bearing an endorsement which is outside of the area extending 1 ½ inches from the trailing edge of the back of the item or (2) otherwise cause the endorsement of the first bank of deposit to be obscured, and this causes a delay in the return of the item, you will be responsible for any loss or expense we may incur.

The trailing edge is defined as the left side of the item as viewed from the front.

d. Identification of Account – You will be responsible for any loss or expense caused by your failure to properly identify the Account in which the funds are placed or intended to be placed.

e. Items Returned – If an item placed in your Account is returned to us unpaid, we will reverse the credit to your Account. At our option and without notice to you that the item has been returned, we may submit any return item for payment. You waive presentment, notice of dishonor and protest. We may process a copy or other evidence of the return item in lieu of the original.

f. Final Payment – All items or Automatic Clearing House (ACH) transfers credited to your Account are provisional until we receive final payment. If final payment is not received, we may charge your Account for the amount of such items or ACH transfers and impose a return item charge on your Account. Any collection fees we incur may be charged to your Account. We reserve the right to refuse or return any item or funds transfer.

g. Direct Deposits – We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other Accounts. You must authorize each direct deposit or preauthorized transfer by filling out a separate form. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. Upon a bankruptcy filing, unless you cancel an authorization, we will continue making direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your Account, we may deduct the amount returned from any of your Accounts, unless prohibited by law.

h. Encoding/Endorsing – If you undertake to provide our endorsement or encode the account on items placed in your Account, you agree to adhere to any standards which are set forth in federal law.

i. “Stale Dated” Items – We are not required to pay any item presented more than six months after its date. However, we may pay such an item if we do so in good faith. You agree that we are acting in good faith in paying such an item as long as there is not a stop payment request in effect when we pay the item.

j. Foreign Currency – If we take an item payable in foreign currency for placement in your Account or collection, you will bear all exchange rate risk. We will not credit the item to your Account until we have received the proceeds in U.S. dollars.

Overdrafts – The Credit Union is not obligated to pay an item which is presented for payment at a time when your Account does not have sufficient collected funds. If you place an item in your Account which is not paid by the institution on which it is drawn, the Credit Union can charge your Account with the amount of the unpaid item, plus any fee which is due the Credit Union under its then current fee schedule. You agree to pay these overdrafts upon notice or demand, along with the interest at such rate as allowed by law. If the Account is a Joint Account, each person is responsible for the payment of all overdrafts and fees related to them. Georgia United Credit Union may process checks in any order, including from highest dollar amount to lowest dollar amount, at the sole discretion of the credit union.

Overdraft Projection Agreement – If you applied for and were given overdraft protection, you hereby authorize the Credit Union to automatically transfer from the Overdraft Source Account, Line of Credit or Credit Card to your Account such amounts, plus any fee which is due the Credit Union under its current fee schedule, as may be necessary to cover any overdrafts in your Share, Savings or Checking Account. If the transfer is from a Line of Credit or Credit Card, each transfer will create an advance under the Line of Credit Agreement. The Credit Union will not be required to transfer funds if the Account or Line of Credit from which the transfer is made does not have sufficient funds or credit available to cover the overdraft. If the Account or Line of Credit for the source of funds is closed, no transfer will be made, and the overdraft protection feature of your Share Draft Account will be terminated.

All non-cash items received as deposit to the Account will be made available in compliance with the Credit Union’s published policy on Availability of Funds which policy may change from time to time.

Certificate Accounts – Any Time Deposit, Term Share, Share Certificate or Certificate of Deposit Account allowed by the state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Rate and Fee Schedule and Account Deposit Receipt for each Account the terms of which are incorporated herein by reference.

Statements – We will send you periodic statements on your Account(s). These statements will retrace the various transactions on your Account(s), if any. You agree to examine these statements in a timely fashion to be sure they are correct. If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 20 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problems (e.g., erroneous statement, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

Fees and Charges – The Account shall be subject to fees and service charges in accordance with the rate schedules adopted by the Credit Union from time to time. You will be given notice of these changes as required by law. You agree to pay the Credit Union the amount of the fees and charges assessed against you and your Account by the Credit Union and the Credit Union may withdraw all such fees and charges from any Account you have with the Credit Union.

Amendments and Termination – The use of the Account is subject to such other terms, conditions and regulations as the Credit Union (in its sole discretion and without notice) may establish from time to time. We may change our bylaws and any term of this agreement. We will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this Account if your membership in this Credit Union terminates.

Termination of Membership – You may terminate your membership by giving us notice. You may be denied service or expelled for any reason allowed by applicable law, including causing a loss to the Credit Union. You agree to keep us informed about your current address at all times. Notice from us to any one of you is notice to all of you.

Notices – Any and all notice(s) required or permitted to be given by the Credit Union to any or all Account owner(s) shall for the purpose of this agreement, be deemed to be properly given to all Account owners when reduced to writing and placed in the United States Mail, postage prepaid, and addressed to any or all Account owner(s) at the address or addresses to which the Credit Union regularly sends the periodic and/or quarterly statement associated with this Account or at such other address(es) as any of the Account owner(s) from time to time may indicate by written notice to the Credit Union. The invalidity or unenforceability of any particular provision of this Agreement shall not affect the other provisions hereof, and this Agreement shall be construed in all respects as if such invalid or unenforceable provision had been omitted. This Agreement shall be governed by and construed in accordance with the Bylaws of the Credit Union, Federal Laws and Regulations and the Laws of the State of Georgia.

Stop Payment – Without in any manner limiting the generality of any provision contained herein, the Credit Union is authorized to accept and act upon any: (1) Stop Payment request or renewal of same properly made by any owner or any one of any other persons authorized to sign for this Account, and (2) Cancellation or revocation of a stop payment request made by any one owner or any one of the other persons authorized to sign for this Account, provided that same is properly made in writing and on forms approved by the Credit Union. The Credit Union has a right to charge fees for stop payment orders which may change from time to time. Stop Payment Orders must be received in a time and manner to provide the Credit Union with a reasonable opportunity to act on the Stop Payment Order.

Duration of Order – You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires.

Telephone Transfers – A telephone transfer of funds from one Account to another Account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a Savings Account to another Account, or third parties, to a maximum of six per month (less the number of certain “preauthorized transfers” during the month). If you violate the limitations of transfers, your Account is subject to closure under the Credit Union rules, regulations and bylaws.

Pledges – Unless you tell us differently in writing, 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 Joint Account survivor, pay-on-death beneficiary, or Trust Account beneficiary becomes effective. For example, if one joint tenant pledges the Account(s) evidenced by this agreement for a debt and then dies, (1) the surviving joint tenants’ rights in this Account do not take effect until the debt has been satisfied; and (2) the debt may be satisfied with the funds in the Account.

Transfer Limitation – The Credit Union reserves the right to limit the number of transfers you may make including preauthorized, automatic, telephonic, audio response transfers to another Account of yours or to a third party during any calendar month.

Dormant Accounts – If your Account falls below the minimum applicable balance or you have not made a withdrawal from, a deposit to, or transfer involving your Account and we have had no other sufficient contact with you within the period specified by state law, the Account will be presumed to be dormant and abandoned.

As set forth on the rate and fee schedule the Credit Union may charge a service fee for continuing to process your dormant Account. Funds in abandoned Accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

ACH & Wire Transfers – If we provide the service and you initiate or receive credits or debits to your Account through wire or ACH transfer, we are not required to notify you at the time funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your Account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. 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 as the proper identification even if it identifies a different party or institution. We may delay posting an International ACH Transaction (IAT) to allow us time to verify those transactions as required by regulation.

Credit Union Lien and Security Interest – If you owe us money as a borrower, guarantor, endorser or otherwise, Georgia Code (§7-1-654) gives us a statutory lien on the funds in any account in the credit union in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds, without further notice to you in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right 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 in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for the obligations secured by your residence, unless prohibited by applicable law.**

Right to Repayment of Indebtedness – You each agree that we may without prior notice and when permitted by law charge against and deduct from any Account you have with the Credit Union any debt you owe to us now or in the future, by any of you having the right of withdrawal, to the extent of such person’s or legal entity’s right to withdraw. If the debt arises from a note, “debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the Account.

Our right to repayment arising under this section does not apply to this Account if it is an Individual Retirement Account or other Tax-Deferred Retirement Account or in cases where the 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.

In the event any debt you owe the Credit Union is collected by or through an attorney at law, you agree to pay all costs of collection, including court costs and attorney fees not in excess of 15% of the unpaid debt.

Death of Account Owner – We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an Account until we are notified of a member’s death. Once we are notified of a member’s death, we may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of (10) days after that date unless we receive instructions from any person claiming an interest in the Account to stop payment on the drafts or other items. We may require anyone claiming a deceased owner’s Account funds to indemnify us for any losses resulting from our honoring that claim. This agreement will be binding upon any heirs or legal representatives of any Account owner.

Governing Law – This Agreement governed by the Bylaws of the Credit Union, federal laws and regulations, the applicable laws and regulations of the State of Georgia and local clearinghouse rules as amended from time to time. Any dispute regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union’s principle office is located and you agree that the Credit Union may sue you there.

****Special Account Instructions**** You may request that we facilitate certain trust, will or court-order Account arrangements. However, because we do not give legal advice, we cannot counsel you as to which Account arrangement most appropriately meets the specific requirements of your trust, will or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. 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 form and accepted by us. **Illegal**

Use of Financial Services – Any financial service provided by Georgia United Credit Union may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at Georgia United Credit Union’s discretion. You further agree, should illegal use occur, to waive the right to sue Georgia United Credit Union for such illegal activity directly or indirectly related to it. You also agree to indemnify and hold Georgia United Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

Swift Deposit - The Swift Deposit services are designed to allow you to make deposits to your checking or savings accounts from any qualifying smart phone device by scanning check images and delivering the images and associated deposit information to Georgia United or our designated processor. Not all members are eligible for this service. Georgia United reserves the right to change, modify, add, or remove portions from the service.

**FUNDS AVAILABILITY POLICY YOUR
ABILITY TO WITHDRAW FUNDS at
GEORGIA UNITED CREDIT UNION**

This Disclosure describes your ability to withdraw funds at Georgia United Credit Union. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have questions about which accounts are affected by this policy.

Our general policy is to make funds from your deposits available to you at the time you make your deposit, if you make your deposit directly to one of our employees. If you do not make your deposit directly to one of our employees, then we may not make funds from your deposit available until the second business day after the day we receive your deposit. If your deposit is made at an ATM not owned by Georgia United Credit Union we may not make funds from your deposit available until the fifth business day after the day we receive your deposit. All ATM's owned or operated by us are identified as our machines. 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 before 5:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the day of 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 \$200 of your deposits 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 day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of 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 customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's certified, teller's traveler's and federal state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000 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 after the day of your deposit.

Funds from all other check deposits may not be available until the eleventh business day after the day of your deposit.

SWIFT DEPOSIT RULES

You agree that items transmitted using the services are not subject to the funds availability requirements of the Federal Reserve Board Regulation CC. Deposits accepted using the service will be available within five days. Georgia United may make such funds available sooner based on factors as credit worthiness, the length or extent of your relationship with us, transaction and experience information, and such factors as Georgia United, in its sole discretion, deems relevant.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers ("EFT") services offered to you by Georgia United Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we", "us", and "ours" mean the Credit Union. The word "account" means any one or more savings and checking accounts that you have with the Credit Union. The term "Electronic Fund Transfer" ("EFT") is defined by Reg. E, 12 CFR 205.3 and generally is electronically initiated transfers of money from your account through the electronic funds transfer services described below or additional electronic funds transfer services offered by the Credit Union in the future. "Card" means either your Visa Debit Card or ATM Card issued by the Credit Union under this Agreement. "PIN" means the personal identification number assigned to you for use with your Card, and "PSC" means the personal security code used with the Instant Access (audio response) telephone system. "Access Code" includes both PIN and PSC as the case may be. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

1. USE, OWNERSHIP AND LIABILITY:

a. ATM Card and/or Visa Debit Card: You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, Plus, CU24/CUHere, Interlink, Southeast Switch Networks, and such other machines or facilities as the Credit Union may designate from time to time. You may use your Card to purchase goods and services any place your Card is honored by participating merchants. Each time you use the Card, you authorize the Credit Union to debit your checking account for the amount of the transaction plus any fees that may be imposed. When the Card is used at an ATM machine, you authorize the Credit Union to debit either your savings or checking account, as designated by you at the time of the transaction. If the balance in your account is not sufficient to pay the transaction amount or the transaction creates an overdraft the Credit Union may treat the transaction as authorization to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts, that you have established with the Credit Union. In no event will the Credit Union extend credit to you under the ATM or Visa Debit Card. Any extension of credit utilized to fund any overdraft created in your accounts by use of your ATM or Visa Debit Card is governed by your Overdraft Protection Agreement, your Loan Agreement or such other Agreements you have with the Credit Union, but in no event will your ATM card or Visa Debit Card give you any right to overdraft protection. If you initiate a transaction that overdraws your account, you agree to make immediate payment of overdrafts together with any service charges and the Credit Union may offset such overdraft from any account you may have with the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this agreement, and demand the immediate surrender of the Cards issued to you and any joint member or authorized user. If you allow someone else to use your Card, PIN, or PSC, you are responsible for all transactions authorized by that person.

b. Loss, Theft, or Unauthorized Use: In the event that your Card, PIN, or PSC is lost, misplaced, stolen, or is used without your authorization, you agree to immediately notify the Credit Union of such fact. Upon receipt of such notice from you, the Credit Union will partially freeze the account and will not pay any withdrawals from your account by use of the Card and/or PIN and/or PSC identified as lost, mislaid, stolen or subject to unauthorized use. You agree that the Credit Union may require evidence of the loss, theft, or unauthorized use of the Card, PIN, or PSC and until the Credit Union is reasonably satisfied or assured that no such events will occur with any new Card, PIN, or PSC which may be issued, the Credit Union is not required to reissue or replace a lost, mislaid, stolen, or improperly used Card, PIN, or PSC. You agree that any liability you have of any unauthorized transaction, whether due to theft, lost, mislaid or unauthorized use of the Card, PIN or PSC, shall be limited by the EFT Act and Regulation E, unless the Credit Union by Agreement with you or VISA agrees to lesser liability on your part, and the Credit Union may recover from you (or withhold) any amounts for which you have liability under said law and regulations, up to the maximum amount of your liability, subject to the limitations under the Credit Union's Agreement with VISA and any regulations or limitations prescribed by VISA pursuant thereto. You also understand that if your actions or inaction have caused the Credit Union to suffer a loss, Card privileges may be denied or suspended. 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. You should review the Credit Union's policy regarding availability of funds deposited at ATM's.

c. Ownership of Cards: Any Card or other such device that we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to our instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.

d. Honoring the Card: Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card, PIN or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

e. Security of Access Code/PIN: You may use one or more access codes with your electronic funds transfer. The access codes issued to you are for your security purposes and are to be kept confidential. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. This includes recording the code on or with the Card. If you authorize anyone to use your Card or access codes, 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 EFT services immediately.

f. Joint Accounts: If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided by this Agreement. Each joint account owner, with or without the consent of any other joint account owner, may, and hereby is authorized by every other joint owner, to make any transaction permitted under this agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner. If one joint owner directs the Credit Union to terminate use of the ATM, Visa Debit Card or access code, the Credit Union is authorized to terminate use of any or all such service under this agreement and may require all joint owners to execute a written authorization to initiate new service or issue new cards or access codes.

g. Termination of EFT Services: You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping the use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Any merchant or financial institution to which the Card is presented may retain the Card if it has been canceled. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFT's made prior to termination.

h. Liability: Any financial service provided by Georgia United Credit Union may be used for any transaction permitted by law. I agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at Georgia United Credit Union's discretion. I further agree, should illegal use occur, to waive the right to sue Georgia United Credit Union for such illegal activity directly or indirectly related to it. I also agree to indemnify and hold Georgia United Credit Union harmless from any suits or other legal action or liability directly or indirectly, resulting from such illegal use.

2. NOTICES: All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing laws, regulations and by-laws governing the Credit Union account and any future changes to these laws, regulations and by-laws.

3. GOVERNING LAW: This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the applicable laws and regulations of the State of Georgia and local clearinghouse rules, as amended from time to time. Any dispute regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union's principal office is located and you agree that the Credit Union may sue you there.

4. FOREIGN TRANSACTIONS: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to U.S. dollars will be determined in accordance with the operation regulations established by VISA U.S.A. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is either government mandated rate or the wholesale market rate in effect one day prior to the transaction processing date, increased by one-percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

5. ENFORCEMENT: If the Credit Union brings legal action to enforce this Agreement or collect any overdrawn funds on accounts accessed under this Agreement, it shall be entitled, subject to applicable law, the payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions. If there is a lawsuit, you agree that it will be filed and heard in the county and state in which the Credit Union's principal office is located.

EFT DISCLOSURE

EFT SERVICES: If approved, you may conduct any one or more of the EFT Services offered by the Credit Union. Some of these may not apply to your account. Please read this carefully and keep it for future reference. At the present time, you may use your ATM or Visa Debit Card to:

- Make deposits to your savings and checking accounts.
- Withdraw funds from your savings and checking accounts.
- Transfer funds between your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make loan payments from your savings and checking accounts.
- Make Point-of Sale (POS) transactions with your Card and/or PIN to purchase goods or services at POS terminals that carry the Plus, CU24/CUHere and Interlink network logo(s).
- Obtain cash from merchants if the merchant permits.

Additionally you may use your Visa Debit Card to:

- Make a POS transaction with your Card and/or PIN to purchase goods or services at merchants that accept VISA.
- Purchase or order goods or services by mail, by telephone or in person from places that accept VISA.

The following are the daily spending and ATM limits for Visa Debit Card purchases:

Membership Type	Credit (Signature) Limit	Debit (PIN) Limit	ATM Limit
Teen – Ages 0-11	\$250	\$200	\$260
Teen – Ages 12-17	\$500	\$250	\$500
General	\$2,500	\$1,500	\$1,010
Gold	\$3,000	\$1,500	\$1,010
Platinum	\$3,500	\$1,500	\$1,010

Additionally, the following limitations apply to your Visa Debit Card:

- All purchases/withdrawals are limited to the available funds in your account at the time of the transaction.
- There is no limit on the number of cash withdrawals you may make in any one day.
- You may transfer up to the available balances in your accounts at the time of the transfer.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATM's.
- Other limitations may apply, please contact us to determine what these limitations are.

Funds in your checking account can be held for a maximum of 3 days for authorizations obtained by merchants using your Visa Debit Card. These funds will be held even if a charge is not processed.

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

INSTANT ACCESS (AUDIO RESPONSE): If we approve the Instant Access Audio Response service for your accounts, you will choose a separate Personal Security Code (PSC). You must use your PSC along with your account number to access your accounts. At the present time, you may use Instant Access to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings, checking, loan, VISA, and certificate accounts.
- Make loan payments from your savings and checking accounts.
- Access your Zip loan (Line of Credit) account.
- Obtain tax information on amounts earned in savings and checking account or interest paid on loans,
- Verify the last date and amount of your payroll deposit.
- Request copies of statements and cleared checks.

Your accounts can be accessed under the Instant Access service via touch-tone telephone only. The service is available for your convenience 24 hours a day; however, it may be interrupted for a short time each day for data processing. There is no limit to the number of inquiries, transfers, or withdrawal requests you make in any one day. There is a limit of five (5) transactions per call and certain limits on the account history information available. All withdrawals by check are payable to you as the 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 service will discontinue if no transaction is entered or after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

ONLINE BANKING (INTERNET NETWORK CONNECTION): If we approve the Online Banking service for your accounts, you will choose a separate Personal Security Code (PSC). You must use your PSC along with your account number to access your accounts. At the present time, you may use Online Banking to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings, checking, loan, VISA, and certificate accounts.
- Make loan payments from your savings and checking accounts.
- Access your Personal loan (Line of Credit) account.

- Obtain tax information on amounts earned in savings and checking account or interest paid on loans,
- Verify the last date and amount of your payroll deposit.
- Request copies of statements and cleared checks.

Your accounts can be accessed under the Online Banking service via personal computer and Internet network connection only. The service is available for your convenience 24 hours a day; however, it may be interrupted for a short time each day for data processing. There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day. There is a limit of five (5) transactions per access and certain limits on the account history information available. All withdrawals by check are payable to you as the 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 service will discontinue if no transaction is entered, after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each session.

E-STATEMENTS: By opting in to receive e-statements, you are consenting to receive all statements and disclosures via electronic delivery. You must confirm within 100 days from the date your account is opened. The Credit Union will continue to notify you that you must confirm your enrollment. If you do not confirm, on the 101 day, your account will be automatically reverted to receive paper statements. Possible revert fees may apply.

Documents that may be delivered to you may include, but are not limited to:

- Regularly schedule account statements
- Change-in-terms information for your account
- Credit Card account statement
- Notices of account activity such as loan payment notices and/or account status

This agreement shall remain in effect unless:

- You notify the Credit Union, allowing up to 10 days, from receipt of the notification for the service to be terminated
- Change statement method within Online Banking
- You are notified by the Credit Union via e-mail or U.S. Mail that you will no longer be enrolled in the service.

In the event the electronic mail address (e-mail address) for you is no longer valid, it is your responsibility to notify the Credit Union. If the Credit Union receives notification that the electronic delivery is not possible due to an incorrect or closed email address, we may elect, at our discretion, to choose to revert your account(s) to standard U.S. Mail delivery without additional notification and possible revert fees may apply.

In order to receive electronic delivery you must have access to the following:

- A valid email account capable of receiving .PDF attachments
- A computer with Internet connection
- Adobe® Acrobat Reader. The most recent version of may be downloaded free of charge from <http://adobe.com>
- An e-mail program capable of receiving attachments or
- A web based email account

You may request a paper copy of a statement by contacting us in writing or at any Credit Union location. By enrolling, you acknowledge that it is your responsibility to review the information in a timely manner. You further acknowledge that you are responsible for retention of the information sent you.

SWIFT DEPOSIT: Your use of the services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change. Your continued use of the services will indicate your acceptance of the revised Agreement. Further, Georgia United reserves the right, in its sole discretion, to change, modify, add, or remove portions from the service.

Limitations of Service: When using this service you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or resulting damages that may occur. Some of the services have qualification requirements, and we reserve the right change the qualifications at any time without prior notice. We reserve the right to change, suspend, or discontinue the service, in whole or in part, or your use of the services, in whole or in part, immediately and at any time without prior notice to you.

Eligible Items: You agree to scan and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). You agree that the image of the check transmitted to Georgia United shall be deemed an "item" within the meaning of Article 3 of the Uniform Commercial Code of Georgia. You agree that you will not use the services to scan and deposit any checks or other items as shown below:

- Checks or items payable to any person or entity other than you
- Checks or items previously converted to a substitute check, as defined in Reg. CC
- Checks or items drawn on a financial institution located outside of the United States
- Checks or items that are remotely created checks, as defined in Reg. CC
- Checks or items not payable in United States currency
- Checks or items dated more than 6 months prior to the date of deposit
- Checks or items dated before the issue date

Image Quality: The image of an item transmitted to the Credit Union using the service must be legible. The image quality of the items must comply with the requirements established from time to time by, Federal Reserve Board, any other regulatory agency, clearing house or association.

Receipt of Items: We reserve the right to reject any item transmitted through the service, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive confirmation from Georgia United. Receipt of such confirmation does not mean that the transmission was error free or complete.

Endorsements and Procedures: You agree to restrictively endorse an item transmitted through the service as “for deposit only, Georgia United Credit Union

Acct. # _____” or as otherwise instructed by the Credit Union. You agree to follow any all other procedures the Credit Union may establish from time to time.

Presentment of Transmitted Items: Upon receipt of confirmation from the Credit Union that we received the image of an item, agree to prominently mark the item as “electronically presented” or “VOID” to ensure that it is not represented for payment. And, you agree never to represent the item. You will promptly provide any retained item, or a sufficient copy of the front and back of the item, to Georgia United as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for audit purposes.

Deposit Limits: We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the service and to modify such limits from time to time.

Hardware and Software: In order to use the service, you must obtain and maintain, at your expense, compatible software and hardware, as specified by Georgia United from time to time. Any such software is accepted by you as is and is subject to the terms and conditions of the Agreement you enter into directly with the third party software provider at the time of download or installation.

Errors: You agree to notify the Credit Union of any suspected errors regarding items deposited through the service right away, and in no event later than 60 days after the applicable account statement is sent. Unless you notify the Credit Union with 60 days, such statement regarding all deposits made through the service shall be deemed correct, and you are prohibited from bringing claim against Georgia United for such alleged error.

Presentment: The manner in which the items are cleared, presented for payment, and collected shall be the Credit Union’s sole discretion subject to the Account Agreement governing your account.

Ownership & License: You agree that Georgia United retains all ownership and proprietary rights in the service, associated content, technology, and website. Your use of the service is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the service. Without limiting the restriction of the foregoing, you may not use the service (1) in any competitive manner (2) for any purpose which would be contrary to Georgia United’s business interest, or only for non-business, personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology use to provide these services.

Disclaimer of Warranties: You agree your use of the service and all information and content (including that of third parties) is at your risk and provided on and “as is” and “as available” basis. We disclaim all warranties of any kind as to the use of the services, whether express or implied, including, but not limited to the implied warranties of merchant ability, fitness for a particular purpose and noninfringement. We make no warranty that the services (1) will meet your requirements, (2) will be uninterrupted, timely, secure, or error free, (3) the results that may be obtained from the service will be accurate or reliable, and (4) any errors in the services or technology will be corrected.

User Warranties: You warrant to the Credit Union that:

1. You will only transmit eligible items
2. Images will meet the image quality standards
3. You will not transmit duplicate items
4. You will not deposit or represent the original item
5. All information you provide to Georgia United is accurate and true
6. You will comply with this Agreement and all applicable rules, laws and regulations.

You agree to indemnify and hold Georgia United harmless from any loss for breach of this warranty provision.

DIRECT DEPOSIT: Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your savings or checking account.

PREAUTHORIZED WITHDRAWALS: You may make arrangements to pay certain bills from your checking or savings accounts.

ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURNED

CHECK FEES: If you pay for something with a check you may authorize your check to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

TRANSFER LIMITATIONS: The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below the required balance, or otherwise require us to increase our required reserves for your account.

FEES AND SERVICE CHARGES: There are certain charges for EFT services. These charges are shown on the schedule of charges given to you with this Disclosure. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. If you use an ATM that is not operated by Georgia United Credit Union, you will be charged a network fee in addition to any ATM surcharge the ATM Operator may assess. The ATM network fee and the ATM surcharge will be debited from your account if you elect to complete the transaction. Georgia United Credit Union has no control over the amount of the ATM Operator’s surcharge. However, the ATM Operator is required to disclose the amount of the surcharge before the transaction is complete. You may elect not to complete the transaction after the surcharge is disclosed.

YOUR LIABILITY: Tell us AT ONCE if you believe your Card or access code has been lost or stolen. Telephoning us is the best way to keep your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If a transaction is made with your card or card number without your permission, and is either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. You will only have zero liability if you provide us with a written statement regarding your claim of unauthorized use of your Visa Debit Card and were not grossly negligent or fraudulent in handling your Visa Debit Card.

For all other EFT transactions, including ATM transactions, if you tell us within two (2) business days, you can lose no more than \$50 if someone used your Card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or access code and we can prove that we could have stopped someone from using your Card or access code without your permission you could lose as much as \$500. In no event will you be liable for more than \$50 for any unauthorized line of credit advances.

Also, if your statement shows transfers that you did not make, 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 a good reason (such as long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your Card or PIN have been lost or stolen, that someone has transferred or may transfer money from your account without your permission or in case of error or questions about EFT’s from your accounts, call us at: 770-493-4328 or 1-888-493-4328 or write to:

ATTN: Card Services Dept
Georgia United Credit Union
P O Box 100070
Duluth, GA 30096-9370

If you think that 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 sixty (60) days after we sent the FIRST statement on which the problem or error appears.

Tell us your name and account number.

Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

Tell us how we may contact you.

If you tell us orally, we may require you to send us your complaint or question in writing within ten (10) business days. The written complaint or question should be addressed to the Credit Union at the address stated above. We will determine whether an error occurred within ten (10) business days (twenty (20) business days if the transaction was initiated outside the United States or transfers resulting from a point-of-sale transaction) after we hear from you and will correct any error promptly. If you give notice of an error within thirty (30) days after you make the first deposit to your account; we will have twenty (20) business days instead of ten (10) business days. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transaction was initiated outside the United States or transfers resulting from a point-of-sale transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for Visa Debit Card purchases unless we determine that the circumstances or your account history warrant a delay, in which case you will receive a credit within ten (10) business days) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. We will tell you the results of our investigation within three (3) business days after completing it. If we decide that there was no error, this will include a written explanation. You may ask for copies of the documents that we used in our investigation.

PREAUTHORISED PAYMENTS:

a. Right to Stop Payment and Procedure for Doing So: If you have told us in advance to make regular payments out of your account(s), you can stop any of these payments. Call us at 770-493-4328 or 1-888-493-4328, or write us at ATTN: Card Services Dept. Georgia United Credit Union, P O Box 100070, Duluth, GA 30096-9370, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If written verification is not received, the oral stop payment order shall cease to be binding fourteen (14) days after you call. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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

CREDIT UNION'S LIABILITY TO YOU: 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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer, or if any funds in your account necessary to complete the transfer are held as uncollected funds pursuant to our Funds Availability Policy;
- If the transfer would go over your credit limit on your overdraft line;
- If you used your Card or access code in an incorrect manner;
- If the ATM where you are making a transfer does not have enough cash;
- If the terminal or system was not working properly and you knew about the problem when you started the transaction;
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transfer, despite reasonable precautions we have taken;
- If the money in your account is subject to legal process or other claim;
- If the funds in your account are pledged as collateral or frozen for a delinquent loan;
- If the error was caused by a system of any participating ATM network;
- If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers;
- If the phone or computer equipment used for audio response or electronic transfer is not working properly and you know or should have known about the problem when you started the transaction;
- If your account is closed by you or the Credit Union at the time of the transfer;
- There may be other exceptions stated in our agreement with you.

RIGHT TO RECEIVE DOCUMENTATION:

a. Periodic Statements: Transfers and withdrawals made through any ATM, point-of-sale terminal or audio response transactions or preauthorized EFT's will be recorded on your periodic statement. You will get a monthly statement, unless there are no transfers in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipts: You will get a receipt at the time you make any transaction greater than \$15.00 to or from your account using an ATM, point-of-sale terminal or Visa Debit Card transaction with a participating merchant. Receipts are no longer required for Electronic Fund Transfers of \$15.00 or less.

c. Direct Deposit: If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same person or company, you can call us at (770) 476-6400 or 1-888-493-4328 to find out whether or not the deposit has been made. This does not apply to transactions occurring outside the United States.

CONFIDENTIALITY AND DISCLOSURE OF ACCOUNT

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

- When necessary to completing the transfers;
- In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant; or
- In order to comply with government agency, court orders, or government laws and regulations; or
- If you give us your written permission.

BUSINESS DAYS: For the purpose of these disclosures, our business days or Monday through Friday. Holidays are not included.

NOTICE OF ATM, NIGHT DEPOSIT FACILITY USER PRECAUTIONS: The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Depository Facilities.

- Commit your PIN to memory, and never write it on your ATM card or share it with anyone.
- 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 deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your Card or deposit envelope, and leave.
- Keep your receipt until you enter the transaction in your checkbook.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Immediately report a lost or stolen Card to the Credit Union.

FACTS WHAT DOES GEORGIA UNITED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. The information can include:

- Social Security number and transaction history
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Georgia United Credit Union chooses to share; and whether you can limit this sharing.

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

To limit our sharing

- Please visit gucu.org and log into Online Banking. Select the **Services tab**, and in the drop-down menu click **Privacy Opt-Out/In**. Update your preferences and click **Submit** to save.
- Contact us at 888.493.4328 or 770.476.6400, option 3

Please note:
If you are a *new* member, we can begin sharing your information (30) days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call toll free 888.493.4328 or 770.476.6400, option 3.

Who we are	
Who is providing this notice?	This notice is provided by Georgia United Credit Union.
What we do	
How does Georgia United Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Georgia United Credit Union collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or provide account information • Deposit money or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Georgia United Credit Union has no affiliates
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include insurance and broker/securities companies
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners can include insurance, broker/securities companies and other financial companies