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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, retain, and record information that identifies each person who opens an account in accordance with the USA PATRIOT Act. These requirements must be met by you and all joint signer(s) or other parties associated with any accounts that you now have, or may have in the future.

What this means for you: When you open an account, we will ask for your name, residential and mailing address, date of birth, occupation, tax identification number, and other information that will allow us to identify you. We may also ask to see, and make a photocopy of, your driver’s license or other unexpired government-issued photo identification, or other identifying documents.

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

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

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

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

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience of reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Payee” means a person who signs the terms of an account, has a present right, subject to request, to payment from the account holder other than as a beneficiary or agent.

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

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account and for which we initially paid, and which was later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt collection of previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository unless we actually record them, including any transactions made via Automated Teller Machine (ATM), electronically, or at a night depository or Credit Union Service Center. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

Checks made payable to a Business, Trust, Estate, to a payee other than the individual(s) named on an account or a third party, must also be properly endorsed, and may not be accepted for deposit into a personal account. Business account transactions processed through a personal account are strictly prohibited. The Credit Union reserves the right to close or restrict your personal account if it appears that a business is being operated through a personal account.

Deposits or payments to member’s accounts by non-account owners will only be accepted by check, money order, cashier’s check, wire, electronic transfer or the use of a person to person payment service (cash app) of their choice.

WITHDRAWALS - Any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, (such as postdated or stale dated checks, as allowable under UC54-401 and UC54-404,) which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account.

We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overlook the available account balance does not obligate us to do so later. Checks, money orders, and other non-cash instruments (including ANY FORM OF CASH ADVANCE FUNDS” and the “COMMON FEATURES” sections contained elsewhere in this brochure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

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

An overdraft account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction, instead, the transaction is rejected and YOUR ABILITY TO WITHDRAW FUNDS” and the “COMMON FEATURES” sections contained elsewhere in this brochure for information about when you can withdraw funds you deposit for. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

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Determining your available balance - We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available balance” may not be the same as your account’s “actual” balance. This means an overdraft or a return check fee can be charged on your account if you do not have enough money in your account to pay for a transaction. Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared or electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.”

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have approved payment in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Non-sufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

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

Balance information - Keeping track of your balance is important. You can review your balance at any time by checking a number of your periodic statements, by reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when you use your debit card to purchase goods or services. The actual amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will be eventually adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. The amount of the temporary hold on funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the actual amount of your purchase.

Payment Order of Items - The law permits us to pay items (such as checks or drafts, Automated Clearing House (ACH) and Bill Pay transactions, and Signature Based and/or Personal Identification Number (PIN) Based Point of Sale (POS) Debit Card transactions) drawn on your account in any order. Items may be presented for payment throughout the day from various sources. Our policy is to process these items as they are presented to us. If an item is presented without sufficient available funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for Non-Sufficient Funds (NSF). Please refer to the current fee schedule for the amounts of the overdraft and NSF fees. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts, and making ACH and Bill Pay transactions, and credit card and/or PIN Based Point of Sale (POS) Debit Card transactions, without sufficient available funds and incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation. Specifically, the account opening records require that you shall as a minimum provide documentation that the account is for business purposes only, and is not included in the governing body of the entity opening the account to give us a separate designation to the account. Only Businesses owned, operated and registered within the States of Alabama, Florida and Georgia will be accepted. Business account transactions processed through a personal account are strictly prohibited. The Credit Union reserves the right to close or restrict your personal account if it appears that the business is being operated through a personal account. Checks made payable to a business must be deposited into a business account, they may not be accepted for deposit into a personal account. For more information on Business Accounts please refer to our separate business account disclosure.
BE ADVISED: iTHINK Financial Credit Union strictly prohibits Money Service Business (MSB) accounts. The Credit Union reserves the right to refuse the acceptance of business accounts that may be defined as an MSB. Additionally, a business account may be closed or restricted without notice if a review of the account transactions determines that the account is being used for the purpose of money laundering, terrorism, or any other illegal activity.

STOP PAYMENTS - You must make any Stop Payment Order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our Stop Payment Cutoff Time. To be effective, your Stop Payment Order must precisely identify the number, date and amount of the item, and the payee.

A Stop Payment Order is effective 24 hours from time of acceptance. A verbal Stop Payment Order may automatically terminate fourteen (14) calendar days from the date of the order, unless confirmed in writing within that period. Unless cancelled or renewed in writing, a Stop Payment Order will be in effect for six (6) months, and will thereafter automatically expire in accordance with UCC§4-403. A Stop Payment Fee may be deducted from your account; please refer to a current fee schedule for the applicable fee amount.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the Stop Payment Request may be made only by the person who initiated the Stop Payment Order. The Credit Union is not responsible for notifying other signers of a Stop Payment Order, that responsibility lies with the person who initiated the Stop Payment Order.

Our Stop Payment Cutoff Time is one hour after the opening of the next banking day after the banking day on which we receive the item. iTHINK Financial Credit Union assumes no liability for any action the Credit Union takes regarding the payment or non-payment of an item as it pertains to a Stop Payment Order. The account holder agrees to pay iTHINK Financial Credit Union for any costs and expenses the Credit Union may incur, including attorney fees and expenses, as a result of a Stop Payment Order, through refusing payment of an item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). These requirements pertain to Stop Payments Orders made verbally, requested in writing with a "Stop Payment Order" form, or those made electronically via Online Banking. Please refer to a Stop Payment Order form, or contact the Credit Union for further details.

ACH Stop Payment: An Automated Clearing House (ACH) Stop Payment Order is for a specific ACH transaction, and all future transactions from that same ACH Sending Institution. An ACH Stop Payment Order is effective 24 hours from time of acceptance. A verbal ACH Stop Payment Order may automatically terminate fourteen (14) calendar days from the date of the order, unless confirmed in writing within that period. An ACH Stop Payment Order requested in writing on a signed Stop Payment Order form will be in effect until written cancellation is provided. An ACH Stop Payment to a business account will be in effect for six (6) months unless renewed in writing. A Stop Payment Fee may apply, please refer to a current fee schedule for the applicable fee amount. An ACH Stop Payment Order applies to all debit entries under the same sending institution, unless you list a specific dollar amount. Please contact the Credit Union if an ACH item clears; in most cases a posted ACH transaction can be returned according to National Automated Clearing House Association (NACHA) Rules.

Official Check Stop Payment: Official Check Stop Payment Orders are governed by the Special Guaranteed Funds Rules. The only accepted reasons for a Stop Payment Order are to be placed on an Official Check, or to instruct the Credit Union to alter an Official Check. Any Official Check made lost or destroyed after nineteen (19) days from the date of issue, in which case a Stop Payment Order will be processed and another Official Check will be reissued with the information provided from the original; or for Official Checks that were unused for fourteen (14) calendar days from the date of the order, through refusing payment of an item. Written notice we give you is effective when we actually receive it, but any notice you give us is effective when we actually receive it, or when we agree to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. You must also specify the date when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

DORMANT ACCOUNTS - An account is considered “Dormant” when no contact has been made by the account owner and the account has no activity for a stated period of time. The Dormant Account status is subject to change and may automatically be terminated. The account may be closed or restricted without notice if a review of the account transactions determines that the account is being used for the purpose of money laundering, terrorism, or any other illegal activity.

ABANDONED ACCOUNTS - An account is considered “Abandoned” when the Credit Union has no written record of contact with the Member, and no Member initiated monies were refunded to the purchaser's account. An account is considered abandoned when the State of record and processed in accordance with the Credit Union's Nonparticipation Policy.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You are responsible for examining your statement and report to us any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available to you. You agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available to you, you will be responsible for the loss.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close all of your accounts if your Membership in the Credit Union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account. Only a joint tenant that is a member can close an account. Reasonable notice will depend on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. At our option, we may suspend or revoke your rights to Member products or services, if you violate the terms of this agreement, or as a result of any conduct which we determine to be abusive, dangerous, detrimental, illegal, suspicious or unlawful, or that which poses a potential risk to the Credit Union. Your Credit Union privileges may also be amended or rescinded if you cause a negative share or loan loss, including losses due to bankruptcy. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).
asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights. You may be subject to a monthly Paper Statement Fee if you elect to receive your statements as hardcopies mailed through the United States Postal Service (USPS). If your statement is returned to the Credit Union as undeliverable by the USPS, you may be assessed a Return Mail Fee. Please refer to a current fee schedule for the applicable fee amounts. Electronic editions of your monthly statements are available at no cost through the Online Banking eMessenger eStatement program. For more information, please refer to the eMessenger User Agreement.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

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

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

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signed to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT OF OFFSET FOR REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable 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, including any balance the due date for which we properly accelerate under the note.

You understand and acknowledge that the collateral also secures any other obligations that you may now or in the future have with us, including, without limitation, additional loans (except real and/or other residential property securing such loans), and fees and costs charged against your account(s).

All credit card, loan, mortgage and share account debts are immediately due and payable upon the death of the primary Member or any joint owners. Lien rights obtained prior to death will continue to encumber your shares and deposits after death, subject to the rights of the heirs or other beneficiaries.

Our right to repayment arising under this section does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

You understand and acknowledge that if you are in default on a financial obligation to us, Federal Law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you. For further information, please refer to a current loan disclosure and/or credit card agreement.

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

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

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

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

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, or sign checks that require two signatures, we can properly pay the check regardless of the number of endorsements or signatures. Refer to a current fee schedule for the applicable amount. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

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

CHECK CASHING - We may charge a fee for anyone that does not have an account with us or is not authorized to cash a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include a collector’s thumb print. We reserve the right to deny cashing a check greater than $2,000.00 without 24 hour notice.

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

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

As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2” of that edge.
It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because of your endorsement or other endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

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

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is duly appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters of administration or court order. UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian) and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian’s responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child’s SSN/TIN is used for the Backup Withholding Certification.

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

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

ACCOUNT SECURITY - Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions as an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

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

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use reasonable care and if we subsequently contributed to the loss). Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any transact or transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, or checks that are general public, or checks for large dollar amounts.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. You authorize us to contact you regarding this account throughout its existence via email, text, or phone, including mobile phone, at any numbers or email addresses that you have provided, for any purpose, including but not limited to service, marketing or debt collection.

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

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

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will allow a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

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

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if we withdraw dollar amounts for what you may need to repay indebtedness against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

You may process changes to your own physical and email addresses and telephone numbers in Online Banking and in our iTHINK Financial Credit Union Mobile Banking App. Please be sure to keep your account records and contact information up to date by providing us with your current residential and mailing address, home and office telephone numbers, and email address. Inaccurate mail and email addresses may make your correspondence with the Credit Union undeliverable, in which case you would no longer receive your account statements, notices, credit and/or debit cards, etc. Be advised, returned mail may result in a Returned Mail Fee. Failure to provide us with these changes may result in a Dormant Account Status, making you liable for Dormant Account Fees and other account penalties that may result in the termination of Your Membership. Please refer to our current fee schedule for the applicable fee amounts.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as
survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any losses incurred as a result of placing a hold on your account. If you deposit an item it is not returned to you or you do not receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by National Automated Clearing House Association (NACHA) rules. These rules provide, among other things, that payments made to you, or authorized by you, will be considered not arrived until the settlement date indicated in Article 4A-308 of the Uniform Commercial Code (UCC). If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will be entitled to have the transaction or be credited. If we receive a payment order to credit an account you have with us by wire transfer or Automated Clearing House (ACH), we are not required to give you any notice of the payment order or credit.

Wire transfers and items processed via ACH by or for persons other than the Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code (UCC). If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will be entitled to have the transaction or be credited. If we receive a payment order to credit an account you have with us by wire transfer or Automated Clearing House (ACH), we are not required to give you any notice of the payment order or credit.

Wire transfers and items processed via ACH by or for persons other than the account's primary Member or joint owner(s) may not be accepted. Additional information, such as purpose of transaction, may be required, and ACH and Wire fees and conditions may apply. Please refer to a current fee schedule and the applicable ACH and Wire Transfer forms for details. ACH Transfer Agreement (ACH Credit Origination) - An ACH Transfer that is processed by Credit Union staff is a one-time only debit/withdrawal of up to $5,000.00 from your iTHINK Financial Credit Union account into another financial institution's account. To authorize the Credit Union to initiate a credit transfer to another financial institution in accordance with the provisions of U. S. law, you must sign and complete an ACH Transfer Agreement, provide a copy of a voided check from the other financial institution as verification, and deliver the ACH Transfer Agreement to the Credit Union in person, by mail or fax. ACH Transfers are processed within 48 hours of authorization. ACH Transfers scheduled on weekends or holidays will be processed the next business day. You will be liable for any losses incurred as a result of incomplete or incorrect information or insufficient funds at the other financial institution. The Credit Union is not obligated to notify you in the event an ACH Transfer was not completed, nor will the Credit Union initiate the transaction or be liable for any fees or charges assessed by the other financial institution. In place of a signature, the account owner's name typed or printed on the signature line.

Direct Payment (ACH Debit Origination) - A Direct Payment that is processed by Credit Union staff is a one-time only credit/deposit of up to $10,000.00 from your iTHINK Financial Credit Union account into another financial institution's account. To authorize the Credit Union to initiate a debit entry to another financial institution in accordance with the provisions of U. S. law, you must sign and complete a Direct Payment Agreement. A Direct Payment must be in writing five (5) business days prior to the transaction. You may be charged a Direct Payment Fee to process your transaction. Please refer to a current fee schedule for the applicable fee amount. Facsimile Signatures - Unless you make arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

Remotely Created Checks - Like any standard check or draft, a remotely created check, also known as a replaced check or paperless check, presented on a checking or savings account, is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purporting to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

International ACH Transactions - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive. They retain the right to stop any transaction that is suspected of being against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily or permanently stop processing any ACH transaction. You agree to submit your signature on an IAT and potentially affect the settlement and/or availability of such payments.

Overdraft Protection - You may elect to have Overdraft Protection for your Checking account to pay ACH, Bill Pay, check, Debit Card and other items that may be returned if there are insufficient funds available in your account. Your Membership includes an automatic system default for the standard Overdraft Protection service from your Membership Savings account. The other sources eligible for overdraft are Savings, Line of Credit, Credit Card and Home Equity Line of Credit. Checking and Money Market accounts are generally prohibited as
overdraft sources. Use of the Overdraft Protection service may result in an Overdraft Transfer Fee. Please refer to a current fee schedule for the applicable fee amount. Additional fees, such as finance charges, may apply when using your Line of Credit, Credit Card or Home Equity Line of Credit loan as your overdraft source. For details, please refer to a current fee schedule disclosure. Contact the Credit Union for more information, and to register for non-standard Overdraft Protection.

OVERDRAFT PRIVILEGE - The Overdraft Privilege (ODP) program is an additional service only offered to certain qualified Members.

Please refer to the separate Overdraft Agreement, for the fees, terms and conditions that may apply.

IDENTITY THEFT PROTECTION AND CREDIT MONITORING PROGRAM - Identity Theft Protection and Credit Monitoring programs are provided by a non-affiliated business partner of iTHINK Financial Credit Union. iTHINK Financial Credit Union myChoice Checking, myDefense Checking, and Grand Checking accounts include the no-cost Identity Theft Protection program. Additionally, these checking accounts qualify you for the no-cost Credit Monitoring program, however, registration is required. MyWallet Checking account holders may purchase Identity Theft Protection and Credit Monitoring services for an additional fee. For additional information or instructions on registering or purchasing the Identity Theft Protection or Credit Monitoring services, contact iTHINK Financial Credit Union at 800.873.5100 or serviceplus@ithinkfi.org.

SAFE DEPOSIT BOX - Certain Credit Union Branch locations have Safe Deposit Boxes available for rent, which are subject to the terms and conditions under a separate Safe Deposit Box Rental Agreement. Please refer to a current agreement and fee schedule for the applicable fees, terms, penalties, and conditions. Be advised: iTHINK Financial Credit Union Safe Deposit Boxes and their contents are not insured by NCUA, or under the Credit Union’s property insurance. You will need to purchase your own insurance policy, if the contents in your Credit Union Safe Deposit Box are not covered under your homeowner’s insurance policy.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

BINDING ARBITRATION AND CLASS ACTION WAIVER - RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes - Either You or We may elect, without the other’s consent, to require that any dispute between us concerning Your Accounts and the services related to your Accounts be resolved by binding arbitration, except for those disputes specifically excluded below. This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1 – 16 (the “FAA”).

Disputes Covered by Arbitration - Claims or disputes between you and us arising out of or relating to your Account(s), transactions involving your Account(s), safe deposit box, and any related service with us are subject to arbitration. Any claims or disputes arising from or relating to this agreement, any prior account agreement between us, or the advertising, the application for, or the approval or establishment of your account are also included. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future. All such disputes are referred to in this section as “Claims”.

An exception to arbitration of Claims is that both you and we have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court’s jurisdiction and proceeds on an individual basis. Claims or disputes arising from your status as a guarantor under any loan agreement with the Credit Union are also excluded from this Resolution of Disputes by Arbitration provision.

No Class Action or Joinder of Parties - YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIMS OR CAUSE OF ACTION ARE BROUGHT ON, OR AT ANY TIME, REGARDLESS OF AND ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

Right to Reject this Resolution of Disputes by Arbitration provision - You have the right to opt out of this agreement to arbitrate if you tell us within 30 days of the opening of your account or the mailing of this notice, whichever is sooner. To opt out, send us written notice that you reject the Resolution of Disputes by Arbitration provision, including your name as listed on your account and your account number to the following address: iTHINK Financial Credit Union Compliance Department, 1000 NW 17th Avenue, Delray Beach, FL, 33445. Otherwise, this agreement to arbitrate will apply without limitation, regardless of whether 1) your account is closed; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy.

The Arbitration Proceeding - The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association or JAMS. That organization will apply its code of procedures in effect at the time the arbitration claim is filed. If there is a conflict between that code and this arbitration provision and/or this agreement, this arbitration provision and this agreement will control. If JAMS or the AAA is unable to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA).

Costs - The party initiating the arbitration shall pay the initial filing fee. If You file the arbitration and an award is rendered in Your favor, We will reimburse You for Your filing fee. If there is a hearing, We will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, We will advance or reimburse filing and other fees if the arbitrator rules that You cannot afford to pay them or finds other good cause for requiring Us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

Right to Resort to Provisional Remedies Preserved - Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right to setoff and to the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

Severability, Survival - These arbitration provisions shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between You and Us.

Applicability - Arbitration will not apply to Your Account as long as You are an active duty Service Member.

NOTICE OF NEGATIVE INFORMATION

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

After providing this notice, additional negative information may be submitted without providing another notice. We may provide negative information to credit bureaus or other reporting agencies about any of your active, joint, or former accounts (except lines of credit) and your negative activities, which include: NSF checks, disputed transactions, under or over limit information, or any other activity on your account(s) to be included in your credit report and financial records, in accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA).

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and responsibilities for the transactions listed. You should keep this notice for future reference.
Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA – for example, getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

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

Telephone Banking Transfers - types of transfers - You may access your account by telephone 24 hours a day at (561) 266-2100, (800) 888-3900 or (770) 429-6820 in Atlanta, using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds between checking, savings and loan accounts with us
- Make payments from checking and/or savings to loan accounts with us
- Transfer funds advances from line of credit or credit card loans to checking and/or savings accounts with us
- Get information about the account balance of checking, savings and loan accounts with us

Other transactions are available.

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

- Make deposits to checking or savings account(s) with us
- Get cash withdrawals from checking or savings account(s) with us
- You may not exceed the amount available in your checking or savings account(s); ATM transactions are not eligible for overdrafts
- You may withdraw no more than the daily withdrawal limit of up to $400.00 aggregate per business day
- You may incur a Non-Credit Union ATM Transaction Fee, if the ATM owner is not part of our surcharge free network. Refer to a current fee schedule for the applicable fee amounts.
- Transfer funds between checking and savings accounts with us
- Transfer funds advances from line of credit or credit card loans to checking and/or savings accounts with us
- Get payments from checking or savings account(s) to loan accounts with us

- Get information about the account balance of your checking and savings accounts

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

Types of PIN Based Point of Sale (POS) Debit Card Transactions - You may enter your Personal Identification Number (PIN) to access your savings or checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash back from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. We encourage you to make careful records of your Debit Card PIN Based Point of Sale (POS) transactions and practice good account management. This will help you to avoid returned checks or drafts due to insufficient funds (NSF) and incurring the resulting fees. Abuse of these privileges may result in the closure or restriction of your Debit Card without notice, and the assessment of any and all penalties and/or fees. Refer to a current fee schedule for the applicable fee amounts.

PIN Based Point of Sale (POS) Debit Card Transactions - dollar limitations - Using your Debit Card:

- You may not exceed the aggregate daily limit of up to $400.00 in PIN Based Point of Sale (POS) transactions per business day
- If the authorization for your transaction exceeds the amount available in your savings or checking account(s), an overdraft transfer may occur if funds are available from your overdraft source. Refer to a current fee schedule for the applicable fee amounts.

Types of Signature Based Debit Card Transactions - You may sign and access your savings or checking account(s) to purchase goods, pay for services, get cash from a merchant, if the merchant permits, or from a Visa Credit Card holder, as a Visa Cash Advance (fees may apply), and do anything in person with your signature that a participating merchant will accept. We encourage you to make careful records of your Debit Card transactions and practice good account management. This will help you to avoid returned checks or drafts due to insufficient funds (NSF) and incurring the resulting fees. Abuse of these privileges may result in the closure or restriction of your Debit Card without notice, and the assessment of any and all penalties and/or fees. Refer to a current fee schedule for the applicable fee amounts.

Signature Based Debit Card Transactions - dollar limitations - Using your Debit Card:

- You may not exceed the aggregate daily limit of up to $2,000.00 in Signature Based transactions per business day
- If the authorization for your transaction exceeds the amount available in your savings or checking account(s), an overdraft transfer may occur if funds are available from your overdraft source. Refer to a current fee schedule for the applicable fee amounts.
- If you make a Signature Based transaction, we may withhold the availability of a corresponding amount of funds that are already in your account for a maximum of three (3) business days from the time of the authorization approval, or until the subsequent transaction posts to your account, whichever comes first.

Currency Conversion and International Transactions. Purchases and withdrawals made with your Debit Card in foreign countries and foreign currencies will be posted on your account in U.S. Dollars. The conversion exchange rate selected by Visa USA from the wholesale currency market rate or the government-mandated rate in effect for the applicable Central Processing Date (CPD), in each instance, plus or minus any adjustment determined by the Credit Union as a Visa Issuer. A Visa International Service Assessment (ISA) Fee will be billed to you separately as the Foreign Currency Conversion Fee on all cross-border transactions. This supports the implementation of the International Service Assessment (ISA) Fee for international transactions. Please refer to a current fee schedule for the applicable fee amount.

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

Online/Mobile Banking - You may access your account(s) electronically by using a computer or mobile device through the Internet by logging into our website at www.ithinkfl.org or our ITHINK Financial Credit Union Mobile Banking app and using your online banking username and password to:

- Transfer funds between checking, savings and loan account(s) with us
- Make payments to loan account(s) with us
- Get payments from checking to third parties
- Get information about account balance of checking, savings or loan account(s) with us

Other transactions are available. Please refer to the specific Online/Mobile Banking User Agreement and our Membership Fee Schedule at www.ithinkfl.org.
FEES
- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to our separate fee schedule for additional information about fees.

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

You must be at least eighteen (18) years old, or at least sixteen (16) years old with a qualified adult joint owner of at least eighteen (18) years of age or older, to be eligible for Mobile, Online and Telephone Banking, Bill Pay and a Debit Card.

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

ATM Surcharge/Convenience Fees. When you use a Card not issued by us at an ATM owned and operated by iTHINK Financial Credit Union you may be subject to a network usage fee.

DOCUMENTATION
- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money, or you can contact us via Telephone Banking at (561) 296-2100 (800) 988-3900 or (770) 429-6520 in Atlanta, via Online Banking at www.ithinkfi.org, or by contacting the credit union directly at (800) 873-5100 to find out whether or not the deposit has been made.
- Periodic statements. You will get a monthly account statement from us for all of your accounts by USPS mail, unless you have requested your statements electronically via Online Banking and/or eMessenger.
- PREAUTHORIZED PAYMENTS
- Right to Stop Payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call.
  - Please refer to our separate fee schedule for the amount we will charge you for each Stop Payment Order you give.
  - Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
  - Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

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

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

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make, which may include your name, address, email address, and other public and Nonpublic Personal Information (NPI):

(1) where it is necessary for completing transfers; or
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or
(4) for our marketing purposes, and for joint marketing purposes with other affiliated and nonaffiliated companies, to offer you products and services; or
(5) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit), if you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

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

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

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

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

ERROR RESOLUTION NOTICE

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

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

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. Depending on the circumstances of your case, we may also require a copy of a police report and a signed and notarized affidavit.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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

This policy statement applies to all accounts.

Our policy is to make cash, electronic deposits, Treasury Checks, Official/Cashier's Checks, Federal, State and Local Government Checks and US Postal Money Orders available to you on the business day we receive your deposit. For other check deposits, the first $500 will be available to you on the day we receive your deposit; the balance greater than $500 up to $5,525 will be available on the 2nd business day after we receive your deposit and the excess over $5,525 will be available on the 5th business day after the day of your deposit. Check holds may be reduced by the amount of available funds in your existing deposit accounts. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks or drafts that you have written, and/or ACH, Bill Pay and signature and/or PIN based debit card transactions.

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

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

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

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

LONGER DELAYS MAY APPLY

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

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

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

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

We believe a check you deposit will not be paid.

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

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from deposits of cash, wire transfers and the first $5,525 of a day’s total deposits of Treasury Checks, Official/Cashier’s Checks, Federal, State and Local Government Checks and US Postal Money Orders will be available on the business day we receive your deposit. The excess over $5,525 will be available on the 7th business day after the day of your deposit.

For other check deposits, the first $225 will be available on the first business day after the day of your deposit. The balance up to $5,525 will be available on the 5th business day after the day of your deposit and the excess over $5,525 will be available on the 7th business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our Member we think it’s important for you to know about substitute checks. As a result, we want to advise you that you may begin to see differences when you view your account information online or request a copy of your original check for proof of payment. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize a substitute check should you ever receive one, we have included a copy of the front side of a substitute check along with an explanation of the substitute check’s components.

What is a substitute check?

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

Some or all of the checks that you receive back from us may be substitute checks. This notice describes your rights if you have paid substitute checks or electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

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

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

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

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

How do I make a claim for a refund?

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

IThink Financial Credit Union
Attn: Electronic Processing
PO Box 5090
Boca Raton, FL 33431-0890
(800) 873-5100
serviceplus@ithinkfi.org

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.

Your claim must include —

• A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
• An estimate of the amount of your loss;
• An explanation of why the substitute check you received is insufficient to make a timely claim because of extraordinary circumstances.
Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

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

TRUTH-IN-SAVINGS DISCLOSURE

MEMBERSHIP ACCOUNT

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

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

You must maintain a total minimum average monthly balance of $300.00 in your Membership and other Share accounts to avoid a Share Account Monthly Service Fee, please refer to a current fee schedule for the applicable fee amount. If, during any month, you do not meet the minimum balance requirement, your account may be subject to a Share Account Monthly Service Fee for that month.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

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

SAVINGS ACCOUNT
(Share Account)

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

SAVINGS PLUS ACCOUNT (Share Account)

Effective October 1, 2011, S3 Savings Plus accounts are no longer available.

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
No minimum balance is required to open this account. However, you must maintain a minimum daily deposit balance from $0.01 to $500.00 in this account in order to earn the higher dividend rate and annual percentage yield. Additionally, any balance over the initial $500.00 will earn the standard savings account dividend rate and annual percentage yield. Please refer to a share account rate sheet for the current dividend rate and annual percentage yield.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE ACCOUNT

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

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

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

MORTGAGE CLEARING ACCOUNT

Rate Information: Dividends are not paid on this account.

Minimum balance requirements: No minimum balance required.

Transaction limitations: This account acts strictly as a processing link between the Credit Union and its First Mortgage system. Payments made to the Mortgage Clearing Account will transfer overnight and will have a zero balance the day after making a payment, which means that the payment has been applied to your First Mortgage loan.

MYDEFENSE CHECKING ACCOUNT (Share Draft)

Rate Information: Dividends are not paid on this account.

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

Transaction limitations: You may be subject to a Checking Monthly Service Fee, for each month that you maintain an open Checking account. Please refer to a current fee schedule for the applicable fee amount.

Additional transaction limitations may apply to this account as stated in the Common Features section. The myDefense Checking account includes Identity Theft Protection and Credit Monitoring services administered by a non-affiliated third-party provider.

MYWALLET CHECKING ACCOUNT (Share Draft)

Rate Information: Dividends are not paid on this account.

Minimum balance requirements: No minimum balance is required to open this account.

Minimum age requirements: You must be at least eighteen (18) years old, or at least sixteen (16) years old with a qualified adult joint owner of at least eighteen (18) years of age or older, to be eligible for a myWallet Checking account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section, and the Account Limitations section below.

Account limitations: Limit one (1) myWallet Checking account per Member.

CHECKING PLUS ACCOUNT (Share Draft)

Effective October 1, 2011, S3 Checking Plus accounts are no longer available.

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

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

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

Additional transaction limitations may apply to this account as stated in the Common Features section. The myDefense Checking account includes Identity Theft Protection and Credit Monitoring services administered by a non-affiliated third-party provider.

MYCHOICE CHECKING ACCOUNT (Share Draft)

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

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

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations: You may be subject to a Checking Monthly Service Fee, for each month that you maintain an open Checking account. Please refer to a current fee schedule for the applicable fee amount.

Additional transaction limitations may apply to this account as stated in the Common Features section. The myDefense Checking account includes Identity Theft Protection and Credit Monitoring services administered by a non-affiliated third-party provider.

MYCREDIT CHECKING ACCOUNT

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

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Balance Violation Fee. If, during any month, your account balance falls below the Minimum balance requirements:
the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
The minimum balance required to open this account is $25.00. Please refer to a share account rate sheet for the current dividend rate(s) and annual percentage yield(s) that apply.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Account limitations:
You may be subject to a Checking Monthly Service Fee for each month that you maintain an open myChoice Checking Account. Additionally, you may be subject to a Direct Deposit Violation Fee for each month that you maintain an open myChoice Checking Account. To avoid this fee, you must have a qualifying monthly Direct Deposit into your account. Additional transaction limitations may apply to this account as stated in the Common Features section. Your repeated failure to maintain the stated requirements may result in the closure of your myChoice Checking Account, which would then be replaced with a standard checking account. Limit one (1) myChoice Checking Account per Member.

GRAND CHECKING ACCOUNT
(Grand Share Draft)

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

Compounding and crediting - Dividends will be compounded every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
The minimum balance required to open this account is $1,000.00. You must maintain a minimum daily balance of $1,000.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Grand Checking account, which would then be replaced with a standard checking account.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
You may be subject to a Monthly Service Fee, for each month that you maintain an open Grand Checking account. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may apply to this account as stated in the Common Features section.

MONEY MARKET ACCOUNT
Effective April 1, 2016, $30 Money Market accounts are no longer available.

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

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum balance required to open this account is $500.00. You must maintain a minimum daily balance of $500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market account, which would then be replaced with a standard checking account.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may apply to this account, as stated in the Common Features section.

MONEY MARKET MAXIMUM (MAX) ACCOUNT

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

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum balance required to open this account is $500.00. You must maintain a minimum daily balance of $500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market Max account, which would then be replaced with a standard checking account.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may apply to this account, as stated in the Common Features section.

HSA MONEY MARKET ACCOUNT

Rate Information - See accompanying Share Account Rate Sheet. The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your HSA Money Market as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements - The minimum balance required to open an HSA Money Market is $100.00, a portion of which may be held to accommodate future account fees.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your HSA Money Market each day.
Accrual of dividends on non-cash deposits - Dividends will begin to accrue on the first business day after the banking day you deposit non-cash items (for example, checks) into your HSA Money Market.

Transaction limitations - You may make unlimited additions into your account(s) by Teller, Mail Deposit, Direct Deposit, Night Deposit Box, Automated Clearinghouse (ACH), or Automatic Transfer up to your HSA contribution limit. During any month, you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction or by check, draft, HSA Debit Card or similar order to third parties. If you exceed the transaction limitations set forth above in any month, your HSA Money Market may be subject to closure by the Credit Union. If during any month, more than three (3) checks clear your HSA Money Market, you may be charged an HSA Per Check Fee for each additional check that clears your account. Please see a current fee schedule for the applicable fee amount.

Closures and transfers - You will be charged an HSA Account Closure Fee if you close your HSA Money Market Account. You will be charged an HSA Account Transfer Fee if you transfer your HSA Money Market Account to another financial institution. At account opening, a portion of your balance may be held to accommodate these fees. If no funds are available in your HSA Money Market Account to pay these fees, the fee amounts may be deducted from one of your other Credit Union accounts, or your account may be brought negative and reported as such until all fees are paid, without further notice to you. Please see a current fee schedule for the applicable fee amounts.

CERTAIN SAVER ACCOUNT

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

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

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements: The minimum balance required to open this account is $200.00.

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

Accrual of dividends on non-cash deposits - Dividends will begin to accrue on the first business day after the banking day you place non-cash items (for example, checks) to your account.

Transaction limitations: Withdrawal transactions are limited to the transfer of funds to initiate a share certificate, transfer to a Money Market Max account within the credit union or to close the account. A Certain Saver Withdrawal or Transfer Fee will be charged for all other withdrawals or transfers. Please refer to a current fee schedule for the applicable fee amount. Additional transaction limitations may also apply to this account, as stated in the Common Features section.

SHARE CERTIFICATE

Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

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

Crediting frequency - You may choose to have dividends credited monthly, quarterly, semiannually, or annually or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account. If your certificate term is more than one (1) year until maturity, your dividends must be paid at least annually.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You must maintain the minimum balance in this account daily to earn the disclosed Annual Percentage Yield (APY).

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

Partial withdrawals of principal, $500.00 or more, plus any accrued dividends on the amount withdrawn, will be allowed from share certificates. A penalty may be imposed on the amount of the withdrawal. See penalty disclosure for specific penalty details based on terms. The withdrawal amount cannot take the certificate below the minimum amount required to establish the certificate at opening or renewal.

You may also be subject to a Dormant Account Fee if no Member-initiated monetary transactions have occurred within the past twelve (12) months (one (1) year), and an Abandoned Account Fee if no Member-initiated monetary transactions have occurred within the preceding period (five (5) years). Dividends and fees do not count towards the monetary transactions required to keep an account active; qualifying transactions must be initiated by the Member. Please refer to a current fee schedule for the applicable fee amounts.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

Early withdrawal penalties (a substantial penalty may be imposed for withdrawals before maturity) -

All requests for early and partial withdrawals must be in writing. Penalties on early or partial withdrawals are calculated as a forfeiture of all or part of the dividends that have been, or would have been, earned on a certificate, and apply whether or not a dividend has been earned. If the certificate has not yet earned sufficient dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

If your account has an original maturity of twelve (12) months or less from the date of purchase or renewal:
The penalty on all early and partial withdrawals is equal to ninety (90) days’ dividends, whether earned or not, which may be subtracted from the principal amount.

If your account has an original maturity of more than twelve (12) to thirty-six (36) months from the date of purchase or renewal:
The penalty on all early and partial withdrawals is equal to one hundred and eighty (180) days’ dividends, whether earned or not, which may be subtracted from the principal amount.

If your account has an original maturity of more than thirty-six (36) months from the date of purchase or renewal:
The penalty on all early and partial withdrawals is equal to three hundred and sixty-five (365) days’ dividends, whether earned or not, which may be subtracted from the principal amount.

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

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate an early or partial withdrawal penalty will be the dividend rate in effect at the time of the withdrawal. The penalty on partial or early withdrawals will be assessed based upon the portion of the principal that is withdrawn.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least thirty (30) calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

At maturity, if your certificate term is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

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

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

PREMIUM SHARE CERTIFICATE

Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

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

Crediting frequency - You may choose to have dividends credited monthly, quarterly, semiannually, or annually or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account. If your certificate term is more than one (1) year until maturity, your dividends must be paid at least annually.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.
Minimum balance requirements: The minimum balance required to open this account is $25,000.00. You must maintain the minimum balance in this account daily to earn the disclosed Annual Percentage Yield (APY). Certain Membership Rewards level restrictions may apply.

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

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

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

Partial withdrawals of principal, $500.00 or more, plus any accrued dividends on the amount withdrawn, will be allowed from share certificates. A penalty may be imposed on the amount of the withdrawal. See penalty disclosure for specific penalty details based on terms. The withdrawal amount cannot take the certificate below the minimum amount required to establish the certificate at opening or renewal.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

You may be subject to an annual Certificate Administration Fee, to assist in offsets the costs the Credit Union incurs in maintaining your account. You may also be subject to a Dormant Account Fee if no Member-initiated monetary transactions have occurred within the past twelve (12) months (one (1) year), and an Abandoned Account Fee if no Member-initiated monetary transactions have occurred within the past sixty (60) months (five (5) years). Dividends and fees do not count toward the monetary transactions required to keep an account active; qualifying transactions must be initiated by the Member. Please refer to a current fee schedule for the applicable fee amounts.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

Early withdrawal penalties (a substantial penalty may be imposed for withdrawals before maturity) - All requests for early and partial withdrawals must be in writing. Penalties on early or partial withdrawals are calculated as a forfeiture of all or part of the dividends that have been, or would have been, earned on a certificate, and apply whether or not a dividend has been earned. If the certificate has not yet earned sufficient dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

If your account has an original maturity of twelve (12) months or less from the date of purchase or renewal:
- The penalty on all early and partial withdrawals is equal to ninety (90) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than twelve (12) to thirty-six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to one hundred and eighty (180) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than thirty six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to three hundred and sixty-five (365) days' dividends, whether earned or not, which may be subtracted from the principal amount.

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

For any account which earns a dividend rate that may vary from time to time during the term, you may not make additions into the account, in minimum increments of $1,000.00, until the maturity date stated on the account (but the total balance of this account may not exceed $250,000.00). No additional funds may be added to this account after the rate change option has been exercised.

Early withdrawal penalties (a substantial penalty may be imposed for withdrawals before maturity) - All requests for early and partial withdrawals must be in writing. Penalties on early or partial withdrawals are calculated as a forfeiture of all or part of the dividends that have been, or would have been, earned on a certificate, and apply whether or not a dividend has been earned. If the certificate has not yet earned sufficient dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

If your account has an original maturity of twelve (12) months or less from the date of purchase or renewal:
- The penalty on all early and partial withdrawals is equal to ninety (90) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than twelve (12) to thirty-six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to one hundred and eighty (180) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than thirty six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to three hundred and sixty-five (365) days' dividends, whether earned or not, which may be subtracted from the principal amount.

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

For any account which earns a dividend rate that may vary from time to time during the term, you may not make additions into the account, in minimum increments of $1,000.00, until the maturity date stated on the account (but the total balance of this account may not exceed $250,000.00). No additional funds may be added to this account after the rate change option has been exercised.

Early withdrawal penalties (a substantial penalty may be imposed for withdrawals before maturity) - All requests for early and partial withdrawals must be in writing. Penalties on early or partial withdrawals are calculated as a forfeiture of all or part of the dividends that have been, or would have been, earned on a certificate, and apply whether or not a dividend has been earned. If the certificate has not yet earned sufficient dividends, or if the dividends have already been paid, the penalty may be deducted from the principal.

If your account has an original maturity of twelve (12) months or less from the date of purchase or renewal:
- The penalty on all early and partial withdrawals is equal to ninety (90) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than twelve (12) to thirty-six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to one hundred and eighty (180) days' dividends, whether earned or not, which may be subtracted from the principal amount.
- If your account has an original maturity of more than thirty six (36) months from the date of purchase or renewal:
  - The penalty on all early and partial withdrawals is equal to three hundred and sixty-five (365) days' dividends, whether earned or not, which may be subtracted from the principal amount.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an Individual Retirement Account (IRA) or other tax-deferred savings plan.
Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within the grace period mentioned below, if any. We may prevent renewal if we mail notice to you at least thirty (30) calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Variable Rate - This certificate will automatically renew for the maximum term of 730 days (24 months) unless written instructions are received prior to the maturity date.

At maturity, if your certificate term is no longer available, or your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE CERTIFICATE

Rate Information

Rate Information (fixed rate account) - See accompanying rate disclosure. You will be paid this rate until first maturity.

Rate Information (variable rate account) - See accompanying rate disclosure. The dividend rate and Annual Percentage Yield (APY) may change every week. We may change the dividend rate for your account as determined by the credit union board of directors.

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

Crediting frequency - Dividends will be credited to your account monthly, quarterly, semiannually, annually or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account. If your certificate term is more than one (1) year until maturity, your dividends must be paid after the last business day of the month in which your account falls below what is required for Membership, you may be terminated from Membership, and forfeit any and all Membership rights and privileges, such as loan product eligibility, in accordance with the Credit Union’s Nonparticipation Policy.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. At maturity, if your certificate term is no longer offered, your certificate account type is no longer offered, your certificate will renew at the shortest term available, or the funds may be deposited in your Membership Savings account, unless we receive written instructions from you.
National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Administration (NCUA) and the National Credit Union Share Insurance Fund (NCUSIF).

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

Check printing.........(fee depends on style and quantity of check ordered)

For more information on:
• Business Accounts - Please refer to our separate Business Account Disclosure and Fee Schedule.
• Consumer, Credit Card and Real Estate Loans - Please refer to our separate Loan Disclosures and Agreements.
• Fees and Charges - Please refer to our separate Membership Fee Schedule.

Certain fees and charges may be waived or reduced for Members that qualify for participation in the Credit Union’s REWARDS program. REWARDS program benefits do not apply to Business accounts, to Members that have caused a loss to the Credit Union such as a charge off, including losses due to bankruptcy, or to Members with a negative share account balance or a loan delinquency of 35 days or greater until their share account and/or loan balance is brought current. Please refer to a REWARDS Brochure for details.

• Restrictions - Account access and services are only available as a privilege to Members in good standing with iTHINK Financial Credit Union. If you have returned checks, negative balances, delinquent loans or other issues that present a risk to the Credit Union, your accounts may be restricted and your services may be suspended. If your account is not in good standing, your savings, checking, money market, credit card and loan account access may be restricted, and your Bill Pay, Debit Card, Mobile, Online and Telephone Banking, Overdraft options, and other services may be cancelled or suspended without notice to you.

For more information, please refer to the Right of Offset for Repayment of Indebtedness section, and the Security Agreement section of your loan documents, that explains how your shares, deposits, titles and collateral are secured to meet your Credit Union obligations.

• Privacy Rights - Please refer to our separate Privacy Disclosure.
• Share Account Rates - Please refer to our separate Share Account Rate Sheet for information about dividend rates and Annual Percentage Yield (APY).

Please contact our office for details on the above products and services. Information is also available on our website at www.ithinkfi.org. Certain products and services offered by non-affiliated third-party providers.

YOUR LINKS TO YOUR CREDIT UNION:

Online Banking: www.ithinkfi.org
iTHINK Financial Credit Union Mobile Banking App
To apply for a loan online, view your statements, or for account inquiries and transactions.

Member Service Call Center:
(800) 873-5100
fax: (561) 226-5415
e-mail: serviceplus@ithinkfi.org

Telephone Banking 24-hour access:
(800) 888-3900, (561) 266-2100, or
in Atlanta, (770) 429-6520

Mailing Address:
P.O. Box 5090, Boca Raton, FL 33431-0890

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

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