

West Community CU ("Credit Union") Membership Account Card and Agreement (1 of 4)

Name _____ Date _____
Social Security # _____ Member # _____ Date of Birth _____
Street _____ City _____ State _____ ZIP _____
Employer _____ Occupation _____
Home Phone _____ Business Phone _____ Cell Phone _____
Driver's License # _____ Password _____ Password Hint _____
How are you eligible to join? _____ Email address (required) _____

Please do not use an address at your employer.

I would like: Basic Savings Account Checking – type _____ Certificate of Deposit Money Market Other _____
 Free Online Account Access Online Bill Pay Mobile Account Access Free Telephone Account Access eStatements
 Free Debit-ATM Card Direct Deposit Checks Payroll Deduction ACH Debit/Credits

Joint Account: _____
Print name of first joint owner *First joint owner Social Security #*

Print name of second joint owner *Second joint owner Social Security #*

I would like the following printed on my checks: Home Phone Business Phone—if different than above: _____

I would like a set of temporary checks to use until this order arrives. _____
Additional information you would like printed on your checks.

For Online Account Access: If you would like access to additional accounts with a different member number on which you are a signer.

Member Number _____

For Online Bill Pay: If you would like to pay bills from a second checking account with a member number listed above on which you are a signer.

Member Number _____

Under penalties of perjury, you certify that: 1) The number shown on this form is your correct taxpayer identification number, 2) You are not subject to backup withholding because: a) you are exempt from backup withholding, or b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified you that you are no longer subject to backup withholding, and 3) You are a U.S. person (including a U.S. resident alien). **Certification Instructions:** Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

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, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The owners of this account have the authority to open or close accounts in any manner the Credit Union allows. The Membership Account Agreement covers any accounts currently held by the member and any accounts that may be opened in the future by any method the Credit Union allows.

You acknowledge and accept the terms and conditions applicable to those accounts and selected features and services. You further agree to be bound by the terms and conditions of any additional accounts, features, and/or services. You authorize the Credit Union to check your account, credit, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any accounts or services you request.

Member Signature _____

1st Joint Owner's Signature _____

2nd Joint Owner's Signature _____

Membership Account Card and Agreement (2 of 4)

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card). The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more savings or other accounts you have with the Credit Union. Your account type(s) and ownership features are designated on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Notice and Disclosure, or Account Receipt accompanying this Agreement, the Credit Union's bylaws and policies, and any amendments to these documents from time to time that collectively govern your membership and accounts.

Membership Eligibility

To be eligible for membership in the Credit Union you must be an individual or entity qualifying within the Credit Union's field of membership and must purchase and maintain at least one share (the Membership Share Account) as required by the Credit Union's bylaws. You authorize the Credit Union to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

Account Types

The following paragraphs explain how the various types of accounts operate. Only the paragraph corresponding to the account type selected will apply.

1. INDIVIDUAL ACCOUNTS

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

- a. **Individual Account Owner Liability.** If any item deposited in an account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, the owner is liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges.

2. JOINT ACCOUNTS

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

- a. **Rights of Survivorship.** If your account is a joint account, the account is owned as a joint account with rights of survivorship. Upon the death of one of the joint owners, that person's interest will become the property of the surviving joint account owners.
- b. **Rights of Joint Account Owners.** Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account and requests for future services from any other account owner. Each account owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, withdraw, or pledge all or any part of the shares of any account, including funds representing a membership share, without the consent of the other account owner(s) and the Credit Union shall have no duty to notify any other joint account owner(s). If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a Court order to act or require that all joint account owners agree in writing to any transaction concerning the account.
- c. **Joint Account Owner Liability.** If any item deposited in a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

3. POD BENEFICIARIES

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

4. ACCOUNTS FOR MINORS

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

5. UNIFORM TRANSFER TO MINOR ACCOUNTS

A Uniform Transfer to Minor Account (UTMA) is an individual account established by a member as a custodian on behalf of a minor (a person under twenty-one (21) years of age). The custodian shall open the account in the name of the minor, include the minor's social security number, and must sign his or her own name on the Account Card. The custodian is the owner of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party entitled to make deposits to, withdrawals from, or close the account. In the event of the custodian's death, the Credit Union may place an administrative hold on the account until it receives instructions from any person authorized by law to withdraw funds or a court order authorizing such withdrawal. It is the custodian's responsibility to turn the funds over to the minor beneficiary once the person reaches 21 years of age.

6. ACCOUNTS FOR LIVING TRUSTS

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

7. ACCOUNTS OF ORGANIZATIONS

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

Membership Account Card and Agreement (3 of 4)

Certificate of Deposits

Any certificate of deposit accounts offered by the Credit Union are subject to the terms of this Agreement, and any account receipt or certificate, which are incorporated herein by reference. IRA certificate accounts are also subject to the limitations imposed by federal law and regulations and to any limitations set forth in your Credit Union IRA Agreement, the terms of which are also incorporated herein by reference. Unless specified in a separate agreement, we assume the owners on the certificate of deposit accounts are the same as those included on the account card.

Checking Account Agreement with Overdraft Payment Provisions

You hereby authorize West Community Credit Union to establish this checking account for you. The Credit Union is authorized to pay checks signed by you (or by any of you) and to charge all such payments against the shares in this account. It is further agreed that:

- a) Only checks (and other methods) approved by the Credit Union may be used to make withdrawals from this account.
- b) The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this account. However, if any of the undersigned writes a check that would exceed such balance and results in this account being overdrawn, the Credit Union may, in its sole discretion, treat such check as a request (1) for advance from the undersigned's open-end line of credit, or (2) a transfer from the undersigned's general share account, in an amount sufficient to permit the Credit Union to pay such check and credit the advance or share account transfer to this account.
- c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check.
- d) When paid, checks become property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise.
- e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- f) Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- g) This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- h) This account is subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- i) If this Agreement is signed by more than one person, the persons signing shall be the joint owners of this account which, in that event, shall be subject to the additional terms and conditions.
- j) You agree to pay all costs of collecting the amount you owe under this Agreement including but not limited to collection fees, court costs and reasonable attorney fees.

Unlawful Internet Gambling and Other Illegal Activities

You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

Funds Transfer and Notice

The State of Missouri has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers, automated clearing house (ACH) credits and some book-transfers on the Credit Union's records.

The law is intended to establish a comprehensive legal framework covering all the duties, responsibilities and liabilities of all parties involved in a Funds Transfer. This Agreement contains several notices which we are required to provide you as well as establishes other terms of Agreement which involve you and the Credit Union. Using the Credit Union to send or receive Funds Transfers shall constitute your acceptance of these terms of Agreement.

To the extent that the terms contained in this Agreement are different than those in any other Agreement or Terms of Account, this Agreement shall control and be deemed to modify such other Agreements or Terms of Account.

1. This Agreement and Notice applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of The Federal Reserve System.
2. The Credit Union may establish or change cut-off times for the receipt and processing of the Funds Transfer requests, amendments, or cancellations. Unless other times are posted for the various types of Funds Transfers, the cut-off time will be at 2:30 p.m. Central Time on each weekday that the Credit Union is open which is not a holiday. Payment orders, cancellation, or other amendments received after the applicable cut-off time may be treated as having been received on the following Funds Transfer business day and processed accordingly.
3. The Credit Union may charge your account for the amount of any Funds Transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the Funds Transfer is to be made.
4. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the Credit Union in writing that you do not agree to the security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.
5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law governing all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.
6. If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the Funds Transfer is completed on the basis of the identification number you provided the Credit Union.
7. If you give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.
8. The Credit Union may give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the Funds Transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you would be liable to repay the Credit Union.
9. ACH transactions are governed by the operating rules of the National Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic statements which we provide.
10. If the Credit Union received a Funds Transfer for you or for other persons authorized to have access to your account, you agree that the Credit Union is not obligated to provide you with next day notice of receipt of the Funds Transfer. The Credit Union will provide you with notification of the receipt of all Funds Transfers by including such items in the periodic statements which we provide. You may, of course, inquire between the receipt of periodic statements whether or not a specific Funds Transfer has been received.
11. If the Credit Union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the Funds Transfer should have been made or from which the Funds Transfer was made.

Membership Account Card and Agreement (4 of 4)

Online Account Access and Bill Pay Agreement

You desire to subscribe to the Services and authorize Us, and any third party acting on our behalf, to serve as Your agent in processing payments to targeted Merchants and/or transfers to and from targeted Accounts pursuant to your payment and/or transfer instructions, and You authorize us to post such payment and/or transfer to Your designated account(s). You understand that We may not make certain payments and/or transfers if sufficient funds are not available in your designated account. This authorization is in force until revoked by You or Us in writing and is subject to the Electronic Funds Transfer Regulations (a current copy of which will be furnished to You with your instructions) as amended from time to time. Bill pay is free for members.

Stop Payment

Any owner may request a stop payment order on any check or draft drawn on the owners account. To be binding the order must be in writing, dated, signed and must accurately describe the check or draft including the exact account number, check or draft number and the exact amount of the check or draft. This exact information is necessary for the Credit Union's computer to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity for us to act on it. If we re-credit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft and to assist us in any legal action.

Termination of Account

The Credit Union may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) any account checks are lost or stolen; (5) if there are excessive returned unpaid items not covered by an overdraft protection plan; or (6) if there has been any misrepresentation or any other abuse of any of your accounts. You may terminate your account at any time by notifying the Credit Union by oral direction or in writing. The Credit Union is not responsible for payment of any check, withdrawal, or other item once your account is terminated; however, if the Credit Union pays a check after termination, you agree to reimburse the Credit Union for payment

Termination of Membership

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

Truth in Savings (1 of 3)

Account Rate and Fee Schedule

The dividend and APY are effective as of 11/2/15 and are subject to change daily as determined by management and/or the board of directors.

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at West Community Credit Union.

We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (636) 720-2400.

Savings & Checking

Account Types	<input type="checkbox"/> 01	<input type="checkbox"/> 02	<input type="checkbox"/> 03	<input type="checkbox"/> 04	<input type="checkbox"/> 08/09	<input type="checkbox"/> 70	<input type="checkbox"/> 71	<input type="checkbox"/> 72	<input type="checkbox"/> 74	<input type="checkbox"/> 75	<input type="checkbox"/> 76	<input type="checkbox"/> 77	<input type="checkbox"/> 78	<input type="checkbox"/> 79	<input type="checkbox"/> 80, 40, 30
DIVIDENDS	SAVINGS	KIDS SAVINGS	SECONDARY SAVINGS	FRESH START SAVINGS	HOLIDAY/VACATION SAVINGS	FRESH START CHECKING	HEALTH SAVINGS	MONEY MARKET PLUS	E-CHECKING	CHOICE CHECKING	INTEREST CHECKING	CHECKING PLUS³	MONEY MARKET	PREMIUM CHECKING³	IRA ACCUMULATION SAVINGS
Dividend Rate ¹	0.15%	0.15%	0.15%	0.15%	0.15%	—	0.10%	See Page 2	—	—	0.10%	0.10%	See Page 2	0.15%	0.32
Annual Percentage Yield ¹	0.15%	0.15%	0.15%	0.15%	0.15%	—	0.10%	—	—	—	0.10%	0.10%	—	0.15%	0.32
Compounding and Crediting ¹	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly	Monthly	—	—	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period ¹	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly	Monthly	—	—	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit ²	\$25 Par	\$10 Par	\$0	\$25 Par	\$0	\$25	\$0	\$15,000	\$25	\$25	\$25	\$500	\$5,000	\$2,500	\$25
Minimum Daily Balance to Avoid Fees ³	—	—	—	—	—	—	—	—	—	—	\$2,500 ³	\$500	\$5,000	\$2,500	—
Minimum Daily Balance for APY ⁴	\$100	\$0	\$100	\$100	\$25	—	\$0	\$15,000	—	—	—	\$500	\$5,000	\$2,500	\$0
Balance Method ⁵	Daily	Daily	Daily	Daily	Daily	—	Daily	Daily	—	—	Daily	Daily	Daily	Daily	Daily
Benefits	—	—	—	—	—	—	—	—	—	Yes ⁶	—	—	—	—	—
Service Fee	—	—	—	—	—	\$10	—	—	—	\$5 ⁶	—	—	—	—	—
Account Requirements to Avoid Service Fee	—	—	—	—	—	—	—	—	Yes ⁷	—	—	—	—	—	—
Account Limitations (See page 3)	A,B	A	A,B	A,B,D	A	D	None	A,C	E	None	None	None	A	None	None

1. Compounding and Crediting—The compounding and crediting frequency is set forth. For monthly dividend accounts the beginning date of the first dividend of the calendar year is January 1 and ends January 31 and each month thereafter. For quarterly dividend accounts the beginning date of the first dividend period of the calendar year is January 1 and ends March 31 and each quarter thereafter. Dividends are declared prior to each dividend period.

Effect of Closing an Account—If you close your account before dividends are credited, you will not receive the accrued dividends.

2. Balance Information—The minimum balance required to open each account is set forth. The par value savings in this Credit Union is \$25 for type 01 and 04 or \$10 for type 02.

3. Interest Checking—A \$5.00 monthly fee applies if balance drops below \$2,500. Fee not applicable to members age 62+

Minimum Balance to Avoid Imposition of Fees—The minimum daily balance required is set forth. A \$5 below minimum charge applies to Checking Plus. A \$15 below minimum charge applies to Premium Checking and Money Market.

A \$5 below minimum fee applies

Checking Plus and Premium Checking are no longer offered.

4. Minimum Balance to Obtain APY Disclosed—You must maintain the balances set forth in the section titled “Minimum Daily Balance” to obtain the stated APY.

5. Balance Computation Method—We use the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the balance in the account each day. Dividends begin to accrue on the business day you deposit cash or non-cash items (checks, for example).

6. Benefits—Each Choice Checking account will be debited \$5 per month for membership benefits per the Account Agreement.

Choice Checking is free to members who have Direct Deposit and an active debit card *with*: A loan product or a deposit balance of \$2,500 or more, OR If you are a student under age 21.

IDProtect service is a personal identity theft protection service available to personal checking account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

Refer to Guide to Benefit for terms, conditions, and exclusions of coverage.

Non-banking benefits above are available to joint account holders (unless otherwise noted).

Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

Choice Checking is NOT available to clubs, organizations or business accounts. Not available on Trust Accounts.

7. E-Checking—Requires E-statements with direct deposit (minimum \$400) OR E-statements with debit card (minimum of 6 transactions). A \$5 monthly fee applies if requirements are not met.

Overdrafts—Accounts will be charged the standard Overdraft fee of \$29 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$29 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your overdraft privilege if you do not maintain your account in good standing by bringing your account balance to a positive balance within every thirty-two (32) day period for a minimum period of 24 hours, if you default on any loan or other obligation to West Community Credit Union or if your account is subject to any legal or administrative order or levy.

A. Transaction Limitations—Within a month you may not make more than six withdrawals or transfers to another account or third parties by preauthorized transfer, automatic transfer or telephone transfer. Savings withdrawals for purchases when you use your debit card at merchants are included in the six transaction limitation but not when you use your debit card at an ATM for withdrawals. If you exceed these limitations, your account will be charged a \$20 fee per withdrawal or transfer and may be converted to a checking account per Federal Regulation D.

B. Excess Withdrawals—Three cash or check withdrawals are allowed per month. Each additional withdrawal will be assessed a \$5 charge.

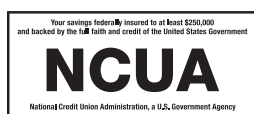
C. A \$10 fee applied monthly if checking account (Type 70, 74, 75, 76, 77, 79) with an aggregate average daily balance of \$1,500 is not maintained.

D. Shared branch transactions prohibited. Daily debit card transaction limit of \$750 on PIN and signature-based transactions

E. No more than 6 checks clearing in one month. Each additional is \$0.50 per item.

For new accounts opened through an indirect loan program only: Bonus—You will receive \$25 as a bonus when you open the account. This bonus will be directly deposited into your savings account.

Nature of Dividends—Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.



Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith of the United States Government. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Truth in Savings (2 of 3)

Account Rate and Fee Schedule

The dividend and APY are effective as of 11/2/15 and are subject to change daily as determined by management and/or the board of directors.

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at West Community Credit Union.

We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (636) 720-2400.

Certificates of Deposit

TERM	INTEREST RATE	APY**
6 Month	0.35%	0.35% <input type="checkbox"/>
12 Month	0.50%	0.50% <input type="checkbox"/>
15 Month	1.18%	1.19%* <input type="checkbox"/>
18 Month	0.55%	0.55% <input type="checkbox"/>
24 Month	0.75%	0.75% <input type="checkbox"/>
36 Month	1.00%	1.01% <input type="checkbox"/>
48 Month	1.20%	1.21% <input type="checkbox"/>
60 Month	1.55%	1.56% <input type="checkbox"/>
Minimum Opening Deposit		\$1,000
Interest Compounded		Quarterly
Interest Credited		Quarterly
Issue Date		
Maturity Date		
Renewal Policy		Automatic
Additional Deposits at Maturity		Allowed
Interest Withdrawal		Allowed

Roth/Traditional IRA CDs & Coverdell Savings Accounts

TERM	INTEREST RATE	APY**
12 Month	0.50%	0.50% <input type="checkbox"/>
15 Month	1.18%	1.19%* <input type="checkbox"/>
18 Month	0.55%	0.55% <input type="checkbox"/>
24 Month	0.75%	0.75% <input type="checkbox"/>
36 Month	1.00%	1.01% <input type="checkbox"/>
48 Month	1.20%	1.21% <input type="checkbox"/>
60 Month	1.55%	1.56% <input type="checkbox"/>
Minimum Opening Deposit		\$500
Interest Compounded		Quarterly
Interest Credited		Quarterly
Issue Date		
Maturity Date		
Renewal Policy		Automatic
Additional Deposits at Maturity		Allowed
Interest Withdrawal		Allowed

Money Market Accounts

BALANCE	DIVIDEND RATE	APY**
\$5,000-9,999	0.20%	0.20%
\$10,000-24,999	0.20%	0.20%
\$25,000-49,999	0.25%	0.25%
\$50,000-74,999	0.30%	0.30%
\$75,000-99,999	0.35%	0.35%
\$100,000+	0.40%	0.40%
Minimum Opening Deposit		\$5,000

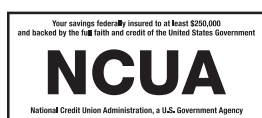
Money Market Plus

BALANCE	DIVIDEND RATE	APY**
\$15,000	0.40%	0.40%
Minimum Opening Deposit		\$15,000

1. Compounding and Crediting—The compounding and crediting frequency is set forth. The interest accrual period is quarterly. Accrued interest is paid quarterly on the anniversary day, and on the maturity date of the certificate of deposit.
2. Term—The term is a fixed-rate time certificate as indicated by the term set forth.
3. Balance Information—The minimum balance required to open each account is set forth. The par value savings in this Credit Union is \$25 for type 01 and 04 or \$10 for type 02.
4. Interest Accrual Method—We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on the business day you deposit cash and non-cash items (checks, for example).
5. Withdrawal of Interest Prior to Maturity—Any funds withdrawn will not earn interest for the current and succeeding interest periods, thus reducing the earnings and APY on this account.
- 6A. Early Withdrawal Penalty—Any withdrawal of the principal balance which does not reduce the balance of the account below the "Minimum Balance" will be subject to the following penalty: the early withdrawal penalty when the term is one year or less equals 90 days of interest. When the term is greater than one year, the penalty is 180 days of interest. Any withdrawal of the principal balance which reduces the balance of the account below the "Minimum Balance" will result in the penalties described above being applied to the entire principal amount and in cancellation of the certificate. Penalties shall not apply for: 1) withdrawals of paid interest, or 2) withdrawals made subsequent to the death of any owner. IRS penalties may apply.
7. Renewal at Maturity—The owner will have a 10-calendar-day grace period following maturity to instruct the Credit Union as to the disposition of the certificate. Unless instructed to the contrary, the certificate will be renewed at the rate in effect at maturity. If such a rate is not available, the funds will be placed in the owner(s) IRA accumulation account (for IRAs) or primary savings account (for certificates). If the owner wishes to make any changes in the terms of the certificate, no interest will be earned for the number of grace days used. * 23 month certificate special will renew at a 24 month term upon maturity.
8. For IRAs and Coverdell Savings Accounts Only—Refer to your IRA Trust Agreement for additional disclosures.

* Rate is 1.18%. Limited time special offer. Rates may change without notice. Upon maturity, funds and dividends earned will automatically renew into a 12-month term unless otherwise notified. Offer valid for new money only. Minimum opening deposit and early withdrawal penalties apply.

**APY=Annual Percentage Yield



Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Truth in Savings (3 of 3)

Account Rate and Fee Schedule

The dividend and APY are effective as of 11/2/15 and are subject to change daily as determined by management and/or the board of directors.

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at West Community Credit Union.

We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (636) 720-2400.

Savings

Over three withdrawals per month	\$5.00 per item
Savings Account closed within 180 days of opening	\$10.00 per account
Holiday Savings Account Early Withdrawal	\$10.00 per item
Vacation Savings Account Early Withdrawal	\$10.00 per item
Savings Account Regulation D Violation Fee*	\$20.00 per item
* Over six withdrawals/transfers to another account/third parties by preauthorized/automatic/telephone transfer. Your account may be converted to a checking account per Federal Regulation D.	

ATM

Debit Card Merchant Transactions	FREE
Debit Card Foreign Transaction Fee	1.25% of the amount of the transaction
ATM Point-of-Sale Transactions	FREE
CO-OP Network ATM Transactions	FREE
ATM Withdrawal, Inquiry or Transfer Fee Non-CO-OP Network ATM Transactions	\$1.50 per item
Replacement of ATM/Debit Card	\$5.00 per item

Checking

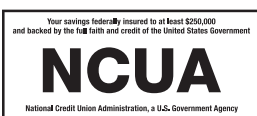
Check printing—Fee depends on the style of checks ordered	
Overdraft Fee or Return Item Fee—Check/ACH/ATM/Teller withdrawals/ Virtual Branch or Debit-ATM Card Authorization	29.00 per item
Uncollected Funds Return—Check or ACH	\$29.00 per item
Items Paid Against Uncollected Funds	\$29.00 per item
Stop Payment—Check or ACH	\$20.00 per item
Returned Deposited Check	\$20.00 per item
Collection Check	\$15.00 per item
Savings Transfer to Cover Overdraft	\$5.00 per item
Statement Copy	\$3.50 per month
eNotice Copy—Free on Virtual Branch	\$1.50 per notice
Temporary Checks	\$1.00 per page
Check Copy—Free on Virtual Branch	\$1.50 per check

Miscellaneous

Notary Services	FREE
Telephone Teller Transactions	FREE
Money Orders	\$3.00 per item
MasterCard® Gift Cards	\$2.00 per item
Cashiers Check	\$3.00 per item
Bank Check—First one free, then	\$2.00 per item
Account Reconciliation/Research <i>One hour minimum</i>	\$15.00 per hour
Non-Telephone Teller Transactions <i>Transactions and inquiries that could have been made at no charge on Telephone Teller that are made by calling the office.</i>	\$3.00 per item
Check Cashing <i>Service charge on checks cashed if the full amount of the check is not on deposit or if at least half of the check is not deposited.</i>	\$5.00 per item
Dormant Account Fee <i>No activity for at least 12 months. Minors, credit card holders and \$500+ balances excluded.</i>	\$5.00 per month
Garnishment/Levy Processing Fee	\$50.00 per event

Electronic Services/Wire Transfers

Online Account Access	FREE
Online Bill Pay	FREE
Wire Transfer Out	\$20.00 per item
Wire Transfer In <i>Waived with a checking account with an average daily balance of \$300 the previous month.</i>	\$5.00 per item
International Wire Transfer	\$40.00 per item
Western Union	\$25.00 per item
Outgoing ACH Origination	\$5.00 per item
Mobile Banking – Mobile Check Deposit	\$0.50 per accepted check deposited



Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith of the United States Government. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Disclosures and Agreements (1 of 3)

Electronic Funds Transfer

The Electronic Funds Transfer Act (Regulation E) establishes the basic rights, liabilities and responsibilities of members who use the Electronic Funds Transfer services of West Community Credit Union ("the Credit Union") who offers these services. By using any of our Electronic Funds Transfer services, you agree to the terms and conditions of this Agreement and the Truth in Savings brochure (schedule of fees) presented to you when you opened your account, as well as all other Credit Union account policies provided to you. You agree the Credit Union may change any fee, charge, term or condition set forth in this Agreement at any time. The Electronic Funds Transfer services the Credit Union is capable of handling are indicated below, some which may not apply to your account. You should keep this disclosure for future reference.

I. ELECTRONIC FUNDS TRANSFER SERVICES AVAILABLE

A. Card

West Community offers an ATM and/or Debit Card. For purposes of this agreement each West Community ATM Card and/or Debit Card will be referred to as a "Card." The features and rules governing use of the Card are set forth below. Acceptance, validation, retention or use of the Card by you or your authorized joint owner(s) constitutes an Agreement by you to comply with all rules governing use of the Card.

CARD VALIDATION

Upon receipt of your Debit Card, you must validate it by calling the number on the sticker on the card. If you do not want the card/PIN, please destroy it at once by cutting it in half or return it to the Credit Union.

1. Types of Transactions

You may use your Card to access your account through Automatic Teller Machines (each, an "ATM") to:

- 1) Withdraw cash from your savings or checking.
- 2) Deposit cash/checks in your savings or checking accounts (deposits may only be made at ATMs displaying the CO-OP Network ATM logo).
- 3) Transfer funds between your checking, savings and line of credit accounts.
- 4) Deposit Credit Union loan payments (only at the Credit Union's ATMs).

If your card is authorized as a Debit Card then you may also use your Card to:

- 1) Withdraw cash from your checking account.
- 2) Pay for purchases at places that have agreed to accept the Card.
- 3) Pay bills directly by telephone from your checking in the amounts and on the days you request.

2. ATM Fees

- a) When you use an ATM not owned by us, you may be charged a fee by the ATM operator. If a fee will be imposed for the use of an ATM, notice of that fee together with the amount of the fee should be disclosed to you prior to you completing your transaction at that ATM. All CO-OP Network ATMs are free to Credit Union members. A minimal fee may be charged by the Credit Union if you use an ATM outside of the CO-OP ATM Network. These fees are outlined in the Truth in Savings section of this booklet. As this schedule is amended from time to time, you may request a new one.
- b) The Credit Union will charge your account for any checks that are deposited at an ATM that are returned unpaid or for any ATM, point-of-sale or Debit Card transaction and any applicable fees. If a charge to an account results in an overdrawn balance, the Credit Union has the right to transfer funds from any account type or add the amount to your line of credit. If there are insufficient funds in your account, it is your responsibility to make a deposit to cover the overdrawn amount. If you do not pay any amount owed to the Credit Union when due, you agree to pay interest on the unpaid balance at the current rate (or the maximum rate allowed by applicable law, if less). In the event your claim or debt has to be referred to a third party for collection, you agree, to the extent permitted by law, to pay all costs and fees incurred in collecting the outstanding balances, including reasonable attorneys' fees and court costs.
- c) Foreign Currency Transaction Fee (Finance Charge)—For each transaction made in a foreign currency, we add an additional 1% of the transaction amount after its conversion into U.S. dollars. This foreign currency transaction fee will be added to the appropriate balance with the foreign currency transaction.
- d) The fee schedules are set forth in the Truth in Savings brochure given to you when you opened your account(s). As this schedule is amended from time to time, you may request a new one.

3. Rules Relating to Card

- a) The rules and regulations of the Credit Union and participating ATM networks relating to use of the Card, as from time to time amended, are binding upon you.
- b) The Credit Union and the ATM networks follow all instructions governing the ATMs.
- c) Each Card is the property of the Credit Union and must be delivered to the Credit Union immediately upon request.
- d) The use of the Card may be terminated by the Credit Union at any time without notice.
- e) The Personal Identification Number ("PIN") issued to you is for security purposes. This number is confidential and must not be disclosed to third parties or recorded on the Card or kept near the cards.
- f) You may terminate this Agreement at any time by giving the Credit Union written notice of the termination and returning to the Credit Union all card(s) issued in connection with this Agreement.

4. Limitations

- a) Debit Card usage is limited to the funds in your checking account and your available line of credit not to exceed \$500 per day for the first 90 days and \$2,500 per day thereafter and/or 12 withdrawals per day. Your Debit Card usage is further limited at some gaming and/or casino merchants to the funds in your checking account and your available line of credit not to exceed \$1,000 per day and/or three withdrawals per day (Saturday and Sunday are considered one business day) for these purposes only.
- b) ATM Card usage is limited to the funds in your checking account (including Overdraft Privilege, if applicable), savings account and your available line of credit not to exceed \$350 per day and/or nine withdrawals per day.
- c) Point-of-sale usage is limited to the funds in your checking account and your available line of credit not to exceed \$750 per day and/or nine withdrawals per day.
- d) ATM deposits are limited to \$25,000 per day. The Credit Union places holds on all deposits made at an ATM. Please refer to the Credit Union's Funds Availability Policy.
- e) See *Truth in Savings (3 of 4) - Account Rate and Fee Schedule - Savings and Checking - 7.A. Transaction Limitations.*

B. Telephone Teller

1. Type of Transactions

You may access your account(s) by telephone using your PIN 24 hours a day at (314) 434-1149 or 1 (800) 434-1149 to:

- a) Request a check withdrawal from your savings, checking and line-of-credit accounts.
- b) Transfer funds between savings, checking and loan accounts.
- c) Obtain balance information on your savings, checking and loan accounts.
- d) Obtain account history information.
- e) Take loan advances from your line of credit or home equity line of credit.
- f) Make loan payments to a West Community Credit Union loan.
- g) Change your Telephone Teller PIN.
- h) Make loan and savings calculations.

2. Limitations

- a) There are no limitations on frequency of access. You are limited to the amount in your account(s).
- b) Transactions made after 8 p.m. may not be processed until the next business day.
- c) See *Truth in Savings (3 of 4) - Account Rate and Fee Schedule - Savings and Checking - 7.A. Transaction Limitations.*

C. Online Account Access—Virtual Branch

Additional terms and conditions are provided when you sign up for Virtual Branch. Those terms and conditions are incorporated into this Agreement by reference.

1. Type of Transactions

You may access your account(s) online 24 hours a day to:

- a) Obtain account history information.
- b) Obtain balance information on your savings, checking and loan accounts.
- c) Transfer funds between savings, checking and loan accounts.
- d) View and print cleared check copies.
- e) Take loan advances from your line of credit or home equity line of credit.
- f) Make loan payments to a West Community Credit Union loan.
- g) Pay bills. (Refer to section D)
- h) Receive important information regarding your account(s) at the Credit Union.
- i) Email the Credit Union with questions and requests.
- j) Change your Logon ID.
- k) Change your Security Code.
- l) Export data to home finance programs such as Quicken or Microsoft Money.

Disclosures and Agreements (2 of 3)

Electronic Funds Transfer

2. Limitations

- There are no limitations on frequency of access. You are limited to the amount in your account(s).
- Transactions made after 8 p.m. may not be processed until the next business day.
- See *Truth in Savings (3 of 4) - Account Rate and Fee Schedule - Savings and Checking - 7.A. Transaction Limitations.*

D. Online Bill Pay through Virtual Branch

You may pay bills online 24 hours a day from one or more West Community Credit Union checking accounts using your unique Logon ID and Security Code. Online Bill Pay is free. Additional terms and conditions are provided when you sign up for Bill Pay. Those terms and conditions are incorporated into this Agreement by reference.

1. Type of Transactions

You may access your account(s) online 24 hours a day to pay bills through virtual branch by providing your personal identification number, your member number, and answering security questions, you may conduct the following types of transactions between accounts held by Credit Union:

- Add bills and start paying them.
- Set up electronic bill delivery and reminders after you add the bill.
- Transfer funds from checking to savings.
- Transfer funds from share savings to checking.
- Transfer funds from savings to savings.
- Transfer funds from line of credit to checking or savings.
- Transfer funds from savings or checking to loan payments.
- Make payments from savings or checking to line of credit.

2. Limitations

- There are no limitations on frequency of access. You are limited to the amount in your account(s).
- See *Truth in Savings (3 of 4) - Account Rate and Fee Schedule - Savings and Checking - 7.A. Transaction Limitations.*

If you have any questions regarding Virtual Branch online account access and/or Bill Pay service, call the Credit Union at (636) 720-2400 or (800) 500-6860, email virtualbranch@westcommunitycu.org, or write us at 4161 Highway K, O'Fallon, MO 63368.

E. Mobile Banking

Additional terms and conditions are provided when you sign up for Mobile Banking. Those terms and conditions are incorporated into this Agreement by reference.

1. Type of Transactions

You may access your account(s) through mobile banking (mobile phone or other handheld device) by providing your personal identification number, your member number, and answering security questions, you may conduct the following types of transactions between accounts held by Credit Union:

- transfer funds from checking to savings.
- transfer funds from share savings to checking.
- transfer funds from savings to savings.
- transfer funds from line of credit to checking or savings.
- transfer funds from savings or checking to loan payments.
- make payments from savings or checking to line of credit.

2. Limitations

- There are no limitations on frequency of access. You are limited to the amount in your account(s).
- See *Truth in Savings (3 of 4) - Account Rate and Fee Schedule - Savings and Checking - 7.A. Transaction Limitations.*

F. Preauthorized Electronic Funds Transfers

You may make arrangements with the Credit Union for automated clearing house (ACH) credits or debits to be deposited/withdrawn from your accounts.

- Credit given by the Credit Union to you with respect to an automated clearing house credit entry is provisional until the Credit Union receives final settlement, you are hereby notified and agree that the Credit Union is entitled to a refund of the amount credited to you in connection with such entry and the party making payment to you via such entry (the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

- Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, the Credit Union is not required to give next day notice to you of receipt of an ACH item and we will not do so. However, the Credit Union will continue to notify you of the receipt of payments in the periodic statements we provide to you. The Credit Union may accept on your behalf payments to your account which have been transmitted through one or more automated clearing houses and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Missouri as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account. Re-presented check transfers are not subject to Regulation E, but fees debited electronically for re-presented checks are subject to the regulation.

G. Popmoney

Additional terms and conditions are provided when you sign up for Popmoney. Those terms and conditions are incorporated into this Agreement by reference.

1. Type of Transactions

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account to another account. The Popmoney Service enables you:

- to initiate a Payment Instruction from an Eligible Transaction Account* to an account at a U.S. financial institution.
- to receive a payment from another person into an Eligible Transaction Account, in U.S. dollars.

2. Limitations

- There are no limitations on frequency of access. You are limited to the amount in your account(s).

3. Fees

- The fee for popmoney is \$0.50 for three business day delivery or \$0.85 for next business day delivery.

H. Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check or draft to pay for purchases or pay bills.

II. BUSINESS DAYS

For the purposes of the Electronic Funds Transfers Act/Regulation E, our business days are Monday through Friday. Saturdays, Sundays and holidays are not included.

III. YOUR LIABILITY FOR LOST OR STOLEN CARDS, PINS AND UNAUTHORIZED TRANSFERS

Consumer Liability—Tell us AT ONCE if you believe your PIN or Card has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission from your check. 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 two business days, you can lose no more than \$50 if someone used your Card or PIN without your permission.

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

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Call the Appropriate Number Below:

If you believe your Card or PIN has been lost or stolen call:

Call the Credit Union at (636) 720-2400 or (800) 500-6860 during business hours or (800) 449-7728 after hours and on weekends.

Send a letter to: West Community Credit Union, 4161 Highway K, O'Fallon, MO 63368

Disclosures and Agreements *(3 of 3)*

Electronic Funds Transfer

You should also call the following number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission. Call the Credit Union at: (636) 720-2400 or (800) 500-6860.

Limitation of Liability of United States Cardholders for Unauthorized Use

1. Limitation on amount. The liability of a cardholder for unauthorized use of a MasterCard-branded card (regardless of the type of account to which transactions initiated with such card are posted) shall not exceed A) \$0 if the conditions set forth in subsection (2), below, have been met or, B) if the conditions set forth in subsection (2) have not been met, the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to the card issuer.
2. Conditions to \$0 liability. The liability limitations set forth in clause (A) of subsection (1), above, shall apply only if A) the cardholder has exercised reasonable care in safeguarding such card from risk of loss or theft; B) the cardholder has not reported two or more incidents of unauthorized use to the card issuer in the immediately preceding 12-month period; and C) the account to which transactions initiated with such card are posted is in good standing.

IV. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you have questions about your statement call or write:

**West Community Credit Union, 4161 Highway K, O'Fallon, MO 63368
(636) 720-2400 or (800) 500-6860**

Contact the Credit Union as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- A. Tell us your name and member number.
- B. 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.
- C. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. We will tell you if an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive them within 10 business days, we will not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

V. RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS

- A. Terminal Transfers—You can get a receipt at the time you make any transfer to or from your account using an ATM from the ATM, or if performing a point-of-sale or Debit Card transaction, from the merchant.
- B. Preauthorized Electronic Funds Deposits—If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call (314) or (800) 434-1149 or visit our Virtual Branch on our web site to find out whether or not the deposit has been made.
- C. Periodic Statements—If you have a checking account with the Credit Union, you will receive monthly account statements. If you have only a savings account with the Credit Union, you will receive quarterly account statements. If you have electronic Funds Transfers to or from your savings account, you will receive monthly account statements.

VI. STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

If you have told the Credit Union in advance to make regular payments out of your account, you can stop any of these payments.

Contact us at (636) 720-2400 or (800) 500-6860, or write to us at West Community Credit Union, 4161 Highway K, O'Fallon, MO 63368 in time for us to receive your request at least three business days before the payment is scheduled. If you call, we will also require you to put your request in writing. We will need written verification in the form of a signed affidavit that the originator has been notified. An oral stop payment order shall cease to be binding 14 days after it has been made. Once written notice is received, the stop payment order will be in effect for six months.

If these regular payments vary in amount, the payee should notify you at least 10 days in advance of the date and amount of each payment. (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 of a certain limit that you set.)

If you order the Credit Union to stop one of these payments at least three business days before the transfer is scheduled and we fail to do so, we will be liable for your losses or damages.

VII. OUR 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:

- A. If through no fault of ours, you do not have enough money available in your account to make the transfer.
- B. If the transfer exceeds your limit on your line of credit account.
- C. If the ATM terminal where you are making the transfer is not equipped to perform the transfer, does not have enough cash in it, or is not working properly to perform the transfer.
- D. If circumstances beyond our control prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions.

VIII. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

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

- A. Where it is necessary for completing transfers.
- B. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- C. In order to comply with a government agency or court orders.
- D. If you give us your written permission.

IX. CHARGES

For the fixed fees/per transaction charges for any of our Electronic Funds Transfer services please refer to the Truth in Savings brochure you were given when you opened your account. As these charges are amended from time to time, you may request to be sent a new one.

X. CARE OF YOUR PINS, PASSWORDS AND OTHER SECURITY CODES

You agree that you will not give out your PINs, passwords or other security codes or make them available to any other person or the Credit Union. If you do, the Credit Union will not be liable for any damages or losses. If you believe that one of these has been lost or stolen, or that someone has made a transaction of any type without your permission, notify the Credit Union immediately by phone any time during business hours.

Funds Availability Policy (1 of 1)

The following rules apply to transaction accounts only. Longer holds may apply to non-transactional (savings) accounts.

Our policy is to make funds from your cash, check and electronic direct deposits available to you on the first business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 6 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6 p.m. or on a day we are not open, we will consider the deposit made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, will be available on the first business day after the day of your deposit.

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

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

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

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

Special Rules for New Accounts

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

Funds from electronic direct deposits to your account will be available on the first business day after the day of your deposit. Funds from deposits of cash, wire transfers, and the first

\$5,000 of a day's total deposits of cashiers, certified, tellers, travelers, and federal, Missouri state and local government checks will be available on the on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the check must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Night Depository Deposits

Funds from any deposits (cash or check) made at the night depository on a business day prior to 8 a.m. will be considered deposited on that business day. Deposits made in the night depository after 8 a.m. will be considered deposited on the next business day. These deposits are subject to holds as outlined previously in this policy.

ATM Deposits

Funds from any deposits (cash or check) made at automated teller machines (ATMs) we own or operate on a business day prior to 8 p.m. will normally be available on the next business day (does not include Saturdays, Sundays or federal holidays) for established accounts and on the second business day for new accounts (first 30 days). However, in some cases, longer delays may apply as outlined previously.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit. Longer delays may apply under certain circumstances in which funds will generally be available no later than the eleventh business day after the date of your deposit.

Shared Branch Deposits

If you make a deposit at a Credit Union as a shared branching transaction, you should ask when the funds will be available as the availability may differ from the policies disclosed herein.

Third Party Checks

Third party checks may be negotiated at the sole discretion of the Credit Union. A hold may apply in the amount of the checks as outlined previously.

Check Cashing Policy

The Credit Union will cash approved checks, not requiring a hold, for members free of charge provided the member has an amount equal to the check on deposit, or if at least 50% of the amount of the check is deposited. Otherwise, there is a \$5.00 service fee. Other fees and holds may apply at shared branches.

Cash Withdrawal Limit

Cash withdrawals (including check cashing) are limited to \$1,000 per day, depending on availability of cash funds. Larger cash amounts will be available when at least five days prior notice is given.

Discretionary Overdraft Privilege Policy (1 of 1)

It is the policy of West Community Credit Union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Truth in Savings disclosure and Membership Account Agreement provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and West Community with regard to your checking account. The Truth in Savings disclosure and Membership Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Policy and the Truth in Savings disclosure and Membership Account Agreement. A copy of the Truth in Savings disclosure and membership Account Agreement is available to you on request from Member Services at West Community.

Overdraft Privilege is not a line of credit. However, if you overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your Overdraft Privilege and the amount of the overdraft fee. West Community is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by West Community of an overdraft item does not obligate West Community to pay any other overdraft item, or to provide prior notice of its decision to refuse to pay such item.

Pursuant to West Community's commitment to always provide you with the best level of service, now and in the future, if your consumer or business account has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least:

- A) Bringing your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
- B) Not being in default on any loan or other obligation to West Community and
- C) Not being subject to any legal or administrative order or levy
- D) Have a valid Social Security Number or Tax Identification Number on record with us. Full-time students who are non-US persons with a completed W-8BEN on file are exempt from this requirement.

West Community will have the discretion to pay overdrafts within the Overdraft Privilege limits. This privilege for consumer checking will generally be limited to a maximum of \$800 overdraft (negative) balance. This privilege for commercial accounts will generally be limited to a maximum of \$1,000 overdraft (negative) balance. Your overdraft limits will depend on account type, account history, and other factors set by West Community from time to time. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules, Truth in Savings disclosure and Membership Account Agreement), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the Overdraft Privilege amount as a result of the assessment of a fee. There is no limit on the total number or amount of fees that we can charge you for overdrawing an account.

The total of the discretionary Overdraft Privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Truth in Savings disclosure and Membership Account Agreement with a maximum repayment period of 30 days. Our standard fee of \$29 will be imposed for overdrafts created by checks, ACH, other transactions using your checking account number, and automatic bill payments. If you choose to have West Community pay overdrafts created by ATM transactions or everyday debit card transactions, a fee of \$29 will be imposed for the payment of the overdraft.

West Community in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of reason or cause.

For our members, West Community will not pay overdrafts for ATM or everyday debit card transactions unless West Community has provided you with the notice required by section 205.17(b) of Regulation E, you have opted in to the payment of these overdrafts, and you have been provided confirmation of your decision. In addition, for both consumer and commercial accounts, you may opt out of the Overdraft Privilege services for check, ACH and debit card bill payment transactions at any time by contacting Member Services.

What You Need To Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if West Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account

What if I want West Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions:

- Call us at (636) 720-2400, option 4.
- Complete the form below and drop it by a branch.
- Fax it to (636) 720-2491.
- Mail it to ATTN: ODP, West Community Credit Union, 4161 Highway K, O'Fallon, MO 63368.
- Or, members that use Virtual Branch can simply send us a Virtual Branch-secure email with "Opt-In" in the subject line.

I want West Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____

Date _____

Member Number _____

Signature _____

FACTS

WHAT DOES WEST COMMUNITY CREDIT UNION (WCCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

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

What?

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

- Social Security number and account transactions
- payment history and account balances
- credit history and checking account information

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

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WCCU chooses to share; and whether you can limit this sharing.

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

Questions?

Call (800) 500-6860

Who we are	
Who is providing this notice?	West Community Credit Union (WCCU)
What we do	
How does WCCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does WCCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or use your credit or debit card ■ apply for a loan or give us your contact information ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>WCCU has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>WCCU does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies.</i>