

Account Information Agreement

Member Account Disclosures



F I N A N C I A L R E S O U R C E S

FEDERAL CREDIT UNION

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ACCOUNT INFORMATION AGREEMENT

General Terms and Conditions Applicable To Your Account

Important Information About Opening Your Account at Financial Resources (USA Patriot Act Sec. 326)

Federal Law requires that all financial institutions obtain, verify and record information that identifies each person who opens an account. Therefore, when you open an account, we will ask for your name, address, date of birth and other information that will enable us to identify you. We may also ask to see your government issued identification or other identifying documents.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT (FACT ACT) WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Membership Eligibility

To be eligible for membership in Financial Resources Federal Credit Union (hereafter also referred to as "Financial Resources" or the "Credit Union"), you must be an individual or entity as set forth in the Credit Union's field of membership. You must purchase and maintain at least one share (the "membership share") as required by the Credit Union's bylaws. You authorize us 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 Ownership

Ownership of the account is established and determined by the account agreement form or other document(s) evidencing the account. The word owner(s) on an account signature card means the owner in the case of an individual account and means the joint owner(s) in the case of a joint owner or other accounts with multiple parties. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine whom we pay the account funds.

Individual Accounts

An account in the name of one person only.

Joint Account with Survivorship

All monies and items deposited in a joint account shall belong to the depositors as joint tenants, and shall at all times be subject to withdrawal or disposal, in whole or in part, by any one of them. Upon the death of any of them, the balance of the account shall be payable to the survivor(s) subject to applicable law. Right of survivorship cannot be changed by will. Each depositor authorizes every other depositor to endorse and to deposit to the account any item payable to one, both, or all of them, and authorizes us to accept for deposit any item payable to one, both, or all of them with or without written endorsement. We may honor account instructions from any depositor to this account even if such instructions are inconsistent with instructions given by any other depositor or depositor(s).

Custodial Accounts (Uniform Transfers to Minors Account)

The Custodial Account is established as a result of funds deposited in the Custodial Account for the benefit of the minor names as beneficiary on the Account Agreement Form. This transfer is irrevocable and includes all the earnings on this Account. Neither the donor of the funds, nor the custodian is entitled to the use or benefit of the funds, except for the benefit of the minor as allowed by New Jersey Uniform Transfers to Minors Act. The custodian opening the account agrees to indemnify and hold us harmless from and against any and all loss, cost, or liability we may suffer or incur arising out of any action or claim by the beneficiary or other custodian with respect to the authority or actions taken by the custodian.

Payable On Death (POD) Beneficiaries

A 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 on the death of the last joint account owner, payable to any named and surviving POD beneficiary designated on your Account. Accounts may not be payable to more than one POD beneficiary. 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.

Living Trust Account

You understand and agree that a Living Trust Account will be governed by the terms and conditions of this Agreement. The trustees of the Living Trust must be eligible for membership in the Credit Union. Regarding any transaction on this account, the Credit Union may ask the trustee to provide a certification of trust. The trustee agrees to notify the Credit Union of any changes in the terms of the trust that would affect the trustee's authority to transact business on the Living Trust Account or status of the depositors of the parties to the trust.

Small Business Accounts

Financial Resources Federal Credit Union offers Small Business Accounts in the form of savings, checking, money market, and certificate accounts to:

Sole Proprietor Account

An Account owned by one person doing business as (d/b/a) under a trade name, his or her own name, or an assumed name. Only the account owner may transfer or withdraw funds.

Corporate, Partnership, and other Organizational Account

We will usually require a separate authorization form designating the person(s) permitted and conditions required for withdrawal from any account in the name of a legal entity such as a corporation, partnership, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization and delivered to the Credit Union.

Limited Liability Companies (LLC)

This type of account combines features of both partnerships and corporations. Members of an LLC enjoy limited liability like corporate shareholders. Members are not personally liable for debts, obligations, and liabilities of the LLC and may make "special allocations" among partners. Each person who signs the signature form represents to us that the LLC is duly authorized to transact business and that each person whose name is written or typed on name line 1A of the signature form is duly authorized and has complete authority to bind the LLC in all transactions involving the account.

When a Business Account is opened by signing a signature form, providing a resolution for depository authorization, and receiving a copy of this agreement and fee schedule, you are agreeing to the terms of this agreement. In establishing an account with us, you agree and acknowledge that we are not in any way acting as a fiduciary for you or for your benefit.

Accounts for Minors (Youth Accounts)

An account opened for a minor other than a custodial account must be joint with a parent or court appointed guardian until the minor reaches the age of majority under state law. The parent or guardian is responsible and liable for any returned item, overdraft, or unpaid charges or amounts on such an account. The Credit Union may make withdrawals directly to the minor without regard to his/her minority. When turning 18 years of age, the money in the youth savings and youth checking accounts will be transferred to regular account status.

Deposits/Withdrawals

You may make deposits or withdrawals to your account only in accordance with Financial Resources Federal Credit Union's policies and procedures.

Deposits

Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final. We are not responsible for transactions initiated by mail or outside depository until we actually record them. At the Credit Union's discretion, we may refuse to accept a deposit or may return a deposit for any reason, including but not limited to: (1) Checks with multiple payees or double endorsements, if we are unable to verify both signatures and (2) Checks which we have reason to doubt are collectible. See also "Funds Availability Disclosure."

Withdrawals

The Credit Union does not have to allow withdrawals from your account if you do not have sufficient available funds in the account to cover the full amount of the withdrawal. If there are available funds to cover some, but not all, of the withdrawals or debits to your account, we may post those withdrawals or other debits for which there are sufficient available funds in any order we may choose at our discretion. Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. A service charge may be assessed on any item that will overdraw the account, regardless of whether we pay or return the item. The Credit Union reserves the

right, at its discretion, to discontinue or limit the practice of allowing withdrawals and to terminate the deposit relationship at any time upon notice to the owner(s). The Credit Union may give notice to any owner requiring them to withdraw the entire amount on deposit in any account, or any part thereof. Such notice shall also advise the account owner(s) that the Credit Union reserves the right after date specified in said notice not to make payment on any item drawn on such account. We reserve the right to require advance notice in writing for withdrawals from your account. Such notice would require extraordinary circumstances, and, if required, will not be less than seven days or such longer period as provided by our bylaws.

Endorsements and the Back of Checks

If you issue a check that contains a carbon band, printing, endorsements or other material on the back of the check outside of the area extending 1 1/2 inches from the trailing edge of the check, that material could also interfere with endorsements by banks and cause delays in returning the check. Similarly, if you or a prior endorser signs, stamps, or affixes an endorsement to a check for deposit which is outside of the area extending 1 1/2 inches from the trailing edge of a check, that material could also interfere with endorsements by banks and cause delays in returning the check. Therefore, you agree to indemnify and hold us harmless from any and all claims, loss, costs, and expenses (including, without limitation, reasonable attorney's fees and the costs of litigation) that we may incur as a result of the late return of a check caused by a carbon band, printing, endorsements, or other material on the back of any check drawn on or deposited to your account that extends outside the area extending 1 1/2 inches from the trailing edge of the check. The trailing edge is defined as the left side of the check when viewing it from the front.

The member will assume liability for any improper endorsements by payees.

Direct Deposit

If we deposit any amount into this account which should have been returned to the state of federal government for any reason, you authorize us to deduct the amount of our liability to the state or federal government from this account or from any other account you have with us, without prior notice, except as prohibited by law.

Collection Items

In receiving items for deposit or collection, we act as your collection agent and assume no responsibility beyond the exercise of due care. All items are credited subject to final payment and our receipt of proceeds. Without prior notice to you, we may charge back any item at any time before final payment whether returned or not, and we may also charge back any item drawn on us if, within the normal handling period for such item, the item cannot be honored against the drawer's account. We are authorized to pursue collection of previously dishonored items, and, in so doing, we may permit the payee financial institution to hold an item beyond the midnight deadline. We may charge your account when a photocopy of a check you have written is presented to us for payment in place of a lost original, unless a stop payment order is in effect for the check.

Returned Deposited Items

Even if we have made funds available to you, we may charge back to your account the amount of a deposited item or cashed check if it is later returned unpaid or otherwise charged back to us. A service charge may apply.

Restrictive Endorsements

You may not place statements on a check that make the check conditional or that otherwise affect the negotiability of the check. You must also not place on a check any other instructions to us. If you do, and the check is presented to us for payment, we may, at our discretion, not honor your statements or instructions and pay the check or return the check unpaid.

Facsimile Signatures

You agree to assume full responsibility for items we pay containing a facsimile signature if the facsimile signature resembles the specimen facsimile signature provided to us by an authorized signer. You agree to indemnify and hold us harmless from any and all losses, claims, damages, liability, costs and expenses arising directly or indirectly out of the misuse or the unlawful or unauthorized use of a facsimile signature by any person.

Right of Set-Off

In addition to any other rights we may have, you agree that any deposits in or future deposits or credits to any account in which you now have or in the future have an interest in is subject to our right of set-off for any liabilities owed to us by you, or which we believe may be owed even if it is ultimately determined such is not owed to us. Such is applicable irrespective of any contribution to the account or source of funds in the account. We may exercise our right to charge a joint account to pay individual debts of any owner of a joint account, and we may

charge the personal accounts of any general partner for amounts the partnership owes us. Offset against a Certificate Account may also result in an Early Withdrawal Penalty. See the Schedule of Fees for any fees or charges related to your Certificate Account. In the event it is ultimately determined that such is not owed to us, we will reimburse you for the amount of the offset and will have no other liability to you related to the offset.

Notice of Statutory Lien

The Credit Union has the right to impress and enforce a Statutory Lien against a member's shares and dividends in the event of the member's failure to satisfy a financial obligation to the Credit Union. The Credit Union may enforce the Statutory Lien against a member's account by debiting funds in the account and applying them to the extent of the member's outstanding financial obligations to the Credit Union. The Credit Union may enforce its rights without further notice to the member.

Financial Resources must be notified of any change of address.

It is your responsibility to notify the Credit Union promptly upon a change of name or a change of address. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. The Credit Union may accept oral notification of a change of address and may require any other notice from you to be provided in writing. If the Credit Union attempts to locate a new or correct address for you, we may impose a fee as set forth in the Fee Schedule.

Dormant, Inactive and Unclaimed Accounts

We may, after a reasonable period of inactivity, or if we receive statement mailings due to improper address we will consider that we have lost contact with you, and consider your account inactive or dormant. Accounts (if subject to dividends) will continue to earn dividends and will be subject to such maintenance and service charges as disclosed in the Fee Schedule. For reasons of security, we may refuse to allow withdrawals from inactive or dormant accounts until provided with satisfactory evidence of ownership. As defined by New Jersey State Law, if we are unable to contact you, the balance will be transferred to the appropriate governmental entity. This is known as escheat. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds, and if you choose to reclaim your funds, you must apply to the appropriate state agency.

Federal law requires reporting of certain domestic currency transactions.

This reporting applies to all member accounts at the Credit Union.

Post-Dated Checks

You agree not to date a check later than the date that you write it. We are not responsible if we charge an otherwise properly payable but postdated check against your account before the indicated date.

Stale-Dated Checks

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

Checking Accounts

Members are responsible for assuring that checks purchased through outside suppliers meet our processing needs. If you elect to have your Credit Union checks printed by a vendor other than the vendor used by the Credit Union, you will be doing so at your own risk. We shall not be liable for processing errors or delays due to printing inaccuracies or faulty magnetic ink encoding of critical data. In addition, you may not use check stock, which cannot be photocopied. Our liability in matters resulting from incorrectly printed checks through the Credit Union vendor is limited to the replacement of the checks or the cost of the checks. You agree to indemnify the Credit Union against liability we incur from incorrect information on any check you write.

Insufficient Funds – Financial Resources is under no obligation to pay an item that exceeds the available balance in your account. If, however, we do pay such an item, you are still responsible for the overdraft and any fee we may impose for it. If we do permit an overdraft on occasion, it does not mean we must do so again. Paid checks will not be returned to you in your monthly statement. Photocopies are available upon request for a period of up to seven years. Please refer to the Fee Schedule for fee information. The Credit Union can accept, pay, guarantee, or charge checks to the account in any order convenient to the Credit Union. In the event of wrongful dishonor that occurs by mistake, liability will be limited to actual damages.

Overdraft Protection From Another Account – If you have elected the option of overdraft protection, we may automatically transfer funds, sufficient to cover the amount of any overdraft and service charge, to your checking

account from any other eligible account you selected. This is not an extension of credit and no transfer will be made if sufficient funds are not available in your secondary account to cover the overdraft and service charge. If your secondary account is a savings or money market account, transfers from such accounts are pre-authorized transfers and limited by federal regulation to 6 pre-authorized transfers (including telephone and automatic transfers) each statement period.

Stop Payments – You can request us to stop payment of a check you have written. You can request a stop payment in writing or call us via phone. To request a stop payment, you must give us your account number, check number, date and amount of the check, and the name of the payee. If the information given to us is not correct, or if you fail to give us, any other reasonable information requested regarding the item, we will not be responsible if we are unable to stop payment. We reserve the right to take up to 24 hours to determine whether a stop payment order can be executed. The order is ineffective if at the time of its receipt, we have already cashed the item or if we have otherwise become legally obligated for its payment. Oral stop payments are effective for 14 calendar days only. If you wish to stop payment, you must sign a written stop payment order or we cannot honor the stop payment. A written stop payment order signed by the account holder will not be effective after six months, but may be renewed in writing in accordance with Uniform Commercial Code. You agree to hold the Credit Union harmless for any and all expenses and cost, including attorney fees and costs and appeals, incurred by the Credit Union on account of refusing payment of said check and agree not to hold the Credit Union liable on account of payment contrary to this request if same occurs through inadvertence, accident, or oversight. The information on the stop payment order must be correct, including the exact amount of the check and the check number or the Credit Union will not be able to stop payment and this stop payment order will be void. A stop payment order will be accepted from any owner of a joint account no matter who signed the check and written notification may be sent to all other owners. A revocation of a stop payment order is not valid unless in writing and delivered to us. Only the person who originally placed the stop payment can revoke it. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to (1) transfer to us all of your rights against the payee or other holder of the check and (2) assist us if we take legal action against that person later on.

A stop payment order may not be requested on a Credit Union cashier's check except when a declaration of loss is enforceable in accordance with the Uniform Commercial Code. A Credit Union cashier's check is a binding instrument. If it becomes necessary to place a stop payment on a cashier's check, the member must agree to indemnify and hold harmless Financial Resources from any claims and damages that may arise. A 90-day waiting period is required prior to processing a stop payment request on a Credit Union cashier's check. If a Credit Union cashier's check is not used for the purpose intended, return the check to the Credit Union for appropriate handling.

You must notify Financial Resources Federal Credit Union immediately if personal checks are lost or stolen.

Statements and Notices

We will send you a periodic statement reflecting all transactions and activity on each account during the statement period. Your periodic statement will be mailed to you at the address as reflected on our account records, which you are obligated to keep current at all times. All statements and notices will be mailed to the person whose signature appears first on the account. All other notices will also be mailed to you at the address of record. Any mail returned by the Post Office or otherwise obtained by us may be held, or at our discretion, may be destroyed immediately (with a copy made available upon request). We may send mail to a forwarding address, if provided or otherwise obtained by us. If any statement is returned to us because of an incorrect address, we will cease sending statements to you until a valid address is provided to us, but for all purposes it shall be considered as if we made your statement of account available to you as of the statement date that was or would have been printed on your statement. You agree to carefully review and reconcile your statement within 14 days of receipt, and you understand that if you fail to do so, you may lose certain legal rights. If you believe there is an error or other discrepancy with your account, you will notify us immediately. If you fail to discover and notify us of any unauthorized signature, forgery, or alteration on any unauthorized or incorrect transaction within 60 days after the monthly statement is mailed showing payment of the check, you cannot make any claim against us with respect to this check. In addition, we are not liable for a check that has been forged or altered in such a way that a reasonable person could not discover the forgery or alteration. You understand that your original checks will not be returned to you with your statements. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

ACH and Wire Transfers

This Agreement is subject to Article 4A of the Uniform Commercial Code (UCC) – Fund Transfers as adopted in the State of New Jersey. If you originate a fund transfer for which wire transfer is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, we and every receiving

or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person, or account other than the one named. You agree to be bound by Automated Clearing House (ACH) association rules. These rules provide, among other things that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403 (a) of the Uniform Commercial Code. If we do not receive such, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Pledging of Funds

Accounts may not be pledged, transferred, or assigned to any party other than the Credit Union. Any or all of the Joint Account Holders may pledge all or any part of the funds as security for a loan or loans with the Credit Union only. Individual Retirement Accounts may not be pledged as security for any loan.

Power of Attorney

You may need to appoint a person to act for you by use of a power of attorney. If a properly executed power of attorney is received by the Credit Union, in accordance with the terms of the power of attorney, the person you designate to act for you will be authorized to transact business on your account pursuant to the terms of this Agreement. The Credit Union is not liable for any transactions or changes made to or by an agent for a deceased or incompetent Account Owner unless the Credit Union had written notice provided in accordance with applicable law, that the agent's principal is deceased, has revoked the power of attorney, or is adjudicated totally or partially incapacitated by a court of competent jurisdiction, and we have had time to act on that notice. Unless prohibited by law, we may refuse, with or without cause, to honor powers of attorney, which you grant to others.

Right of Refusal/Termination/Restriction on Accounts

The Credit Union reserves the right to refuse to open any account or to accept additional deposits to an existing account, or to comply with any instruction or request you make or otherwise restrict your account. Your account or other relationship with us may be terminated by you or by us at any time. We may terminate or close your account(s) for any reason, including, but not limited to the following: (1) it has a zero balance for more than one month, (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) your account checks are lost or stolen, (5) there are excessive returned unpaid items or (6) if there has been any misrepresentation or any abuse of your account. You may terminate any account at any time by notifying us, in writing, to the address in this document, or in person at any one of our Branches, but such notice will not affect any prior transactions on any account. The Credit Union is not responsible for payment of any check, withdrawal, or other item once the account is terminated, however, if the Credit Union pays any item after termination (such as a pre-authorized debit), or if any account is terminated due to overdraft, you agree to reimburse the Credit Union for any payment or overdraft.

Financial Resources reserves the right to close any account(s) including ATM and VISA® Check Cards discovered to be deliberately manipulated to the detriment of the Credit Union and its membership. "Manipulation" includes, but is not limited to, kiting, withdrawals transacted in such a way the account becomes negative and repeated patterns of transactions, which have no apparent business reason other than to take advantage of "interest float" to the detriment of the Credit Union.

Legal Process Affecting Accounts

We will use our best efforts to give you prompt written notice of any attachment, garnishment, levy, or other binding state or federal legal process (hereinafter referred to as "Legal Process") we receive affecting your account. We may refuse to permit withdrawals or transfers from your account until the Legal Process is satisfied or dismissed. We will not contest any such Legal Process on your behalf and may take action to comply with such process as we determine to be appropriate in the circumstances, even if the Legal Process purports to affect the interest of only one owner of a joint account. If we incur any expenses in connection with any Legal Process, we may charge any expenses and fees to your account or any other account you may have with us, or we may bill you directly for such expenses and fees.

Security

It is your responsibility to protect the account number(s) and electronic access devices (e.g. an ATM, Check Card, and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access devices with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Transfer Limitations

Per Federal Regulation D, during a monthly statement cycle, you may not make more than six withdrawals or automatic, telephone or Internet transfers to another account of yours at this Credit Union, or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order. ATM transactions are not included. Fees may apply when transfer limits are exceeded.

Fees and Charges

You agree to pay the charges as disclosed in the Fee Schedule and grant your permission for us to deduct these charges directly from your account balance.

Taxpayer Identification Numbers (TIN)

The Credit Union is required to file an information return with the IRS and must obtain your correct taxpayer identification number (usually your social security number) to report income paid to you, real estate transactions, mortgage interest you paid for the acquisition or abandonment of secured property, or contributions you made to an individual retirement account (IRA). IRS Form W-9 must be filled out at the time membership is established or when the Credit Union requests such. If you do not have a TIN, you should apply for one immediately. Financial Resources will not open an account without a taxpayer identification number.

Backup Withholding & Taxpayer Identification Numbers (TIN)

Persons making certain payments to you are required to withhold and pay to the IRS 31% of such payments under certain conditions. That is called "backup withholding". Payments subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, non-employee compensation and certain payments from fishing boat operators, but do not include real estate transactions. If your account is or becomes subject to backup withholding, the Credit Union is required by law to withhold and remit to the IRS these payments. Failure to furnish your correct TIN number (usually your social security number) could result in your being subject to backup withholding.

Bylaw Requirements

A member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within six months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at anytime, to require members to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw share holdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any share holdings below the amount his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if the borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without written approval of the Credit Union.

Par Value of Shares

The par value of a regular share in this Credit Union is \$10.00 (18 years or older). The par value of a youth savings account is \$5.00 (under 18 years of age).

National Credit Union Share Insurance Fund

Member savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Share insurance is provided in accordance with the terms of the National Credit Union Share Insurance Fund. Please ask for a booklet which explains the insurance coverage.

Governing Law

The bylaws of Financial Resources, federal laws and regulations, ACH (Automated Clearing House) rules, and the laws of the State of New Jersey in which the Credit Union Headquarters Office is located govern this agreement. To the extent permitted by applicable law, you agree that any action regarding this agreement shall be brought in the county in which the Credit Union's Headquarters is located.

Change in Terms

We can change these rules and regulations and add new rules and regulations at any time. Changes and new rules and regulations will be binding upon you and your account as of their effective date. We may mail you notice of the change or post a notice in our Branches. Rules and regulations may be changed without notice when necessary to conform to federal or state law. We reserve the right to terminate, change, or add services at any time. Notice of service changes will be provided as required by law. Any waiver by us to these rules and

regulations on any occasion will not constitute a waiver of the same or any other rule or regulation on any other occasion. This Agreement amends, modifies, and supplements prior Agreements and will supersede the prior versions to the extent this Agreement is inconsistent with the prior versions.

Funds Availability Policy Disclosure

Determining when checks you deposit become available for use

The information in this section describes our policy with respect to when deposited funds made to checking, savings or money market accounts become available for withdrawal. Our policy is to make most cash deposits available to you immediately and to make other deposits available generally within one to two business days after the day we receive your deposit. The factors that determine how funds become available are: composition of the deposit (whether cash, checks or other items) and the manner in which items are deposited (Branch, ATM, or ScanDirectSM). Funds from your deposits will be available in accordance with the rules set forth in Regulation CC: Expedited Funds Availability. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we may not pay checks you write on your account by using these funds.

Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit or checks you cash that are returned to us unpaid and for any other reasons for return involving your deposit. There is a distinction between an available and a collected balance. A check that you deposit that later "bounces" may be made available to you before it is actually collected, as provided by law under our Funds Availability Policy. If this deposited check is later returned to us unpaid, and funds in your account are not sufficient to cover the check amount, an overdraft will occur which is your responsibility.

Determining the availability of a deposit

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at a branch before closing, or before 3:00 PM Eastern Time for either ScanDirectSM or at one of our ATMs on a business day that we are open for business, we will consider that to be the day of your deposit.

However, if you make a deposit after branch hours, after 3:00 PM Eastern Time for either ScanDirectSM or our ATM locations, or on a day we are not open, we will consider that the deposit was made on the next business day we are opened.

Note: A deposit mailed to the Credit Union is considered made when it is received by the Credit Union.

The length of delay varies and is explained below.

Same Day Availability

Funds from the following deposits are available on the business day we receive the deposit:

- Cash deposited in an account at a receiving depository branch staffed by employees of Financial Resources
- Wire transfers into your account
- Electronic deposits or credits (ACH) to your account, such as Social Security benefits and direct deposit of your wages
- Transfers of funds between accounts by telephone request, at an ATM using the transfer feature, or through WebBranch available with our Internet Banking and Mobile and Text Message Banking services. Transfers made via WebBranch must be made by 6:00 p.m. Eastern Time
- Checks drawn on "FINANCIAL RESOURCES FEDERAL CREDIT UNION"

Next Day Availability

At all Financial Resources branches, funds from the following deposits may be immediately available or available on the first business day after the day of your deposit:

- United States Treasury checks that are payable to you
- State and local government checks that are payable to you
- Cashier's, certified and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders that are payable to you
- Travelers Cheques

Note: above checks must be:

- Deposited in a branch staffed by employees of Financial Resources Federal Credit Union
- Endorsed only by the person(s) to whom the check was issued

- Deposits made at Financial Resources Federal Credit Union ATMs
- Deposits made using Financial Resources Federal Credit Union ScanDirectSM

Second (2nd) Business Day Availability

All Checks drawn on other Financial Institutions within the United States, U.S. Virgin Islands, Puerto Rico, or U.S. territories. The first \$200 of the deposit will be available on the next business day; the remainder of the deposit will be available on the second (2nd) business day after the banking day of deposit.

Automated Teller Machine Deposits

The funds from the deposit of checks made at Financial Resources automated teller machines (ATMs) will be made available on the next business day after the initial deposit. All ATMs that we own or operate are identified as our machines. The funds from deposits made at non-Financial Resources ATMs will be made available on the fifth (5th) business day after the initial deposit.

Deposits at Shared Service Centers

Funds deposited at a Shared Service Center or contractual branch of Financial Resources FCU will be made available on the fifth (5th) business day after the initial deposit.

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 at the times shown on the previous pages. Depending on the type of check you deposit, funds may not be available until the seventh (7th) business day after the day of your deposit. The first \$200 of your deposit will be available on the next business day.

We will notify you if we are not going to make all funds from your deposit available at the time shown on previous pages. If the decision to delay availability is not made at the time you make the deposit, we will mail you a notice by the first business day after we receive your deposit.

If you 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 have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer equipment
- A check that has been returned unpaid is re-deposited
- Your deposit checks totaling more than \$5,000 on any one day
- Third Party checks

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 (7th) business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member to the credit union, the following special rules apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposits. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the fifth (5th) 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 (2nd) business day after the day of your deposit. Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

Hold on Other Funds

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

Or

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available immediately, but delay your ability 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 the disclosure for the type of check that you deposited.

Foreign Items

Funds from the deposit of a check or other items drawn on a financial institution located outside the United States, U.S. Virgin Islands, Puerto Rico, U.S. territories, or payable in foreign currency are available when funds have been collected.

Electronic Funds Transfer Act Disclosure

Direct Deposit – You may authorize the Credit Union to deposit certain payments directly into your checking or savings account through an agreement with a third party.

Preauthorized Transfers – You may authorize the Credit Union to honor transfers from your checking or savings account through an agreement with a third party to initiate these transfers.

Electronic Presentment of Checks

- **Electronic Check Conversion** – You may authorize a merchant to use your check as a source of information to initiate an EFT from your account. Electronic check conversion is a payment process in which a merchant, after obtaining your authorization, uses your check to gather routing, account and check number information to initiate a one-time EFT. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.
- **Re-presented Check Transactions and Fees** – If we return a check you give a merchant due to insufficient or unavailable funds, the merchant may re-present the check to us electronically. The merchant must first give you notice, prior to accepting the check, that the check may be collected electronically if returned. A description of the transaction will appear on your statement. When a merchant re-presents a check electronically, the Electronic Funds Transfer Act does not cover the transaction. However, if the merchant charges a fee as a result of the returned check and you authorize the merchant to debit the fee from your account, the Electronic Funds Transfer Act covers that transaction.

ATM Transactions – You may access your Financial Resources Federal Credit Union account(s) by ATM, within the networks identified on the back of your card, using an ATM Card or Visa® Check Card (hereafter referred to as a "Check Card") with your PIN to:

- Withdraw cash from checking, money market, savings accounts;
- Make deposits to checking, money market, savings accounts;
- Transfer funds from checking, money market, savings accounts;
- Obtain the available balance from checking, money market, savings accounts;
- Perform such other transactions as we may expressly authorize.

Note that some ATMs may only provide access to the account designated as your primary account, or may limit the amount of funds that you may deposit or withdraw. Not all ATMs may accept deposits, payments, or allow access to personal lines of credit.

ATM Card Point of Sale Transactions (POS) – You may access your primary checking account at any merchant displaying the Visa/Interlink logo, in person, to purchase goods, pay for services, and get cash from a merchant, if the merchant permits. This type of transaction will require the use of your PIN.

Visa® Check Card Transactions – You may access your primary checking account at any merchant where Visa® Cards are accepted to purchase goods, pay for services, or to obtain cash from a participating financial institution. This type of transaction may require your signature authorization.

Dollar Limitations

- ATM Card – You may withdraw up to \$500.00 each day, at any ATM, from your account(s) provided the funds are available in your account(s). For POS transactions only, you may withdraw an additional \$600.00 each day from your primary checking account, provided the funds are available in your account. You are not permitted more than 10 transactions each day.
- Visa® Check Card – You may withdraw up to \$600.00 each day, at any ATM, from your account(s) provided the funds are available in your account(s). For POS and purchase transactions only, you may withdraw an additional \$1,500.00 each day from your primary checking account, provided the funds are available in your account. You are not permitted more than 20 transactions each day.
- Visa® Check Card Resource Rewards Program –
 - Silver Tier – You may withdraw up to \$600.00 each day, at any ATM, from your account(s) provided the funds are available in your account(s). For POS and purchase transactions only, you may withdraw an additional \$1,500.00 each day from your primary checking account, provided the funds are available in your account. You are not permitted more than 20 transactions each day.
 - Gold Tier – You may withdraw up to \$800.00 each day, at any ATM, from your account(s) provided the funds are available in your account(s). For POS and purchase transactions only, you may withdraw an additional \$2,500.00 each day from your primary checking account, provided the funds are available in your account. You are not permitted more than 20 transactions each day.
 - Platinum Tier – You may withdraw up to \$1,000.00 each day, at any ATM, from your account(s) provided the funds are available in your account(s). For POS and purchase transactions only, you may withdraw an additional \$3,500.00 each day from your primary checking account, provided the funds are available in your account. You are not permitted more than 20 transactions each day.

Telephone Transfers & On-Line Banking – You may access your account(s) 24 hours a day, seven days a week (services are generally available 7 days a week, with the exception of certain scheduled downtime to maintain the computer systems used to provide the services) through AccountLine24, our audio response system, by using a Personal Identification Number (PIN) or WebBranch, our Internet based service, by using a User ID and password to:

- Transfer funds between your checking, money market, or statement savings accounts;
- Make payments to loan accounts with us
- Transfer funds from line of credit to your checking, money market or statement savings account;
- Obtain balance/transaction information for your checking, money market, statement savings, and loan accounts;
- Pay bills using the Credit Union's third party bill payment program.

Security – You agree to keep the User ID and password confidential (in a secure location and separate from your access device) to prevent unauthorized use of Financial Resources Federal Credit Union's services.

Your access to WebBranch online services may be revoked or canceled by us at any time without giving you prior notice to assist us in maintaining security of your accounts. The User ID and password is used to identify you as an authorized user of WebBranch services, and we are entitled to act on any instructions we receive under your User ID and password. You therefore agree to notify us immediately if your User ID and password is compromised and you also agree not to reveal your User ID and password to any person not authorized by you to use your WebBranch services. If you believe that your User ID and password have been compromised, you should call us immediately at 1-800-933-3280 (toll free).

Limitations On Frequency Of Transfers – In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: The maximum number of third party transfers from a savings or money market account during a monthly statement cycle to another account at the same bank or to a third party is limited by regulation to six. This includes preauthorized or automatic transfers; AccountLine24 telephone transfers, WebBranch Internet transfers and overdraft protection. ATM withdrawals are not included.

Additional Card Information

- We will not be responsible for any merchant's refusal to honor your Check Card. In addition, you may not stop payment on any transaction after you have used your Check Card to pay for goods or services. If you have a dispute over the quality of goods or services delivered, or the failure to deliver goods or services as promised, you are responsible for resolving the dispute directly with the merchant. We cannot credit your account for the disputed amount.
- Visa® Check Card purchase transactions and POS transactions are not permitted against savings or money market accounts.

- We reserve the right to issue ATM and Check Cards to United States residents only. We do not issue ATM or Check Cards to foreign addresses.
- We may limit access for any country outside of the United States.
- We may deny an individual ATM or Check Card privileges at any time.
- Your Check Card(s) may only be used for legal transactions and may not be used for any illegal transactions, including Internet gambling. For security reasons, or circumstances beyond our control, we may limit the amount of authorized transactions to \$300.00 per day.
- We reserve the right to cancel your ATM or Check Card without notice if it is inactive for a period of greater than 180 days. If your card is canceled for this reason, you will have to reapply for a new card in order to resume the service.
- Accounts linked to a Resource Rewards Tier may be reviewed periodically to ensure such accounts still qualify for the features of the card. The Credit Union reserves the right to modify the limits associated with the type of card in the event you no longer qualify.
- A hold will be placed on your account for the amount of the transaction when a merchant or financial institution requests an authorization for a transaction that you want to conduct. These funds will not be available to pay checks, for withdrawals, or for other debits. When the transaction is subsequently presented to us for payment, we will debit your account and remove the hold. In a very small number of cases, when the actual transaction varies from the amount of the hold that was placed at the time of the authorization, we may not be able to match the actual transaction to the hold. In this event, the amount of the transaction will be debited from your account and the hold will remain in place until it expires.

Fees

- General – Please see the Fee Schedule provided with this Disclosure for a list of fees applicable to electronic funds transfer.
- 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 balance inquiry even if you do not complete a funds transfer).

Payment of Overdrafts

If on any date, the funds in your Demand Deposit Accounts are not sufficient to pay the full amount of a check, draft item, transaction or other items posted to your account plus any applicable fee (“Overdraft”), we may pay or return the Overdraft. We do not have to notify you if your account does not have sufficient available funds to pay an Overdraft. Your account may be subject to a charge for each Overdraft regardless of whether we pay or return the Overdraft, with the exception of ATM transactions or One-Time Point of Sale (POS) transactions made with your debit card. Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay an Overdraft, we do not agree to pay Overdrafts in the future and may discontinue covering Overdrafts at any time without notice. If we pay an Overdraft or impose a fee that overdraws your account, you agree to pay the overdrawn amount in accordance with our overdraft policy.

Documentation

- Terminal Transfers – You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or point-of-sale terminals
- Direct Deposits – If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or organizations, you may call us at 1-800-933-3280 (toll free) to verify that the deposit was made.
- Periodic Statements – You will receive a monthly statement (or at least quarterly if there were no transfers in a particular month) that shows transactions for any account that has electronic transfers to or from the account.

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’s how: call us or write us at the telephone number or address listed in this document in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we will also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee 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, ten 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 three 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 – 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 or we process a payment that you canceled, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable if, for instance:

- Through no fault of ours, you do not have enough money in your account to make the transfer;
- The transfer would exceed the credit limit on your overdraft line;
- The automated teller machine where you are making the transfer does not have enough cash;
- The terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- Funds in your account are subject to legal proceedings;
- The funds in your account are unavailable;
- Your ATM Card or Check Card has been reported as lost or stolen and you are using the said ATM Card or Check Card;
- We have reason to believe that the requested transaction is not authorized;
- You attempt to complete a transaction at an ATM, which is not a permitted transaction, referenced herein;
- The transaction would exceed security limitations on the use of your ATM Card or Check Card;
- Other exceptions as stated in this Agreement.

Confidentiality – We will not disclose information to third parties about your account or the transfers you make, except:

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

Consumer Liability

- **General Liability** – Tell us AT ONCE if you believe your ATM Card, Check Card, Card Number, or PIN 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**. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account and in your overdraft protection account, if any. If you tell us within two business days, you can lose no more than \$50.00 if someone used your ATM Card, Check Card, Card Number, or PIN without your permission. If you believe your ATM Card, Check Card, or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your ATM Card, Check Card, or PIN and we can prove we could have stopped someone from using your ATM Card, Check Card, or PIN without your permission if you had told us, you could lose as much as \$500.00. 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 may extend the time periods, at our discretion.
- **Additional Limit on Liability for Check Cards** – Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your PIN, which are not processed by Visa®, or to commercial cards.
- **Contact In The Event Of Unauthorized Transfer** – If you believe your ATM Card, Check Card, or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this document. **You should also call the number or write to the address listed in this document if you believe a transfer has been made using the information from your check without your permission.**

Error Resolution Notice – In case of errors or questions regarding electronic funds transfers, call us or write us at the telephone number or address listed in this document, 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 you the FIRST statement on which the problem or error appeared.

Tell us your name, account number, and card number (if any):

1. 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;
2. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days. After we receive your inquiry, we will tell you the results of our investigation within ten 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 for ATM or Point of Sale transactions or 90 days for Purchase or International transactions to investigate your complaint or question. If we decide to do this, we will credit your account within ten 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 do not receive your complaint or question in writing within ten business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

Business Days – For the purposes of this Disclosure, our business days are Monday through Friday. Holidays are not included.

Address and Phone Number for inquiries and to report unauthorized electronic fund transfers or to report errors
– Direct inquiries to:

FINANCIAL RESOURCES FEDERAL CREDIT UNION
ATTENTION: RETAIL OPERATIONS & TRAINING
520 ROUTE 22 EAST
BRIDGEWATER, NJ 08807
Phone: 1-800-933-3280

ATM Safety Tips

Safety Tips for Using an ATM

The automated teller machine (ATM) provides quick, convenient access to your money. By following these important safety tips, you can safely use the ATM whenever you need cash.

- Memorize your Personal Identification Number (PIN). Do not write your PIN on your ATM/debit card or leave it in your wallet
- Keep your PIN a secret. Someone you trust today may not be trustworthy tomorrow. If you suspect unauthorized use of your card, notify your financial institution immediately
- Stand between the ATM and people waiting to use the machine, and shield the keyboard so others can't see you enter your PIN
- Always take your ATM receipt with you or shred the receipt before discarding it. Receipts may contain valuable account information that should be safeguarded
- When using an ATM after sunset, consider going with another person to an ATM in a well-lighted area. If someone in the area looks suspicious, cancel your transaction, retrieve your ATM/debit card and immediately leave the area. Choose another ATM in a safer area
- Have your transactions ready before going to the ATM. Fill out your deposit slip, place your checks or cash in an envelope and seal it before you arrive at the ATM location
- Have your ATM/debit card ready to insert into the machine before arriving at the ATM so you don't have to reach into your purse or wallet while standing in front of the ATM
- Don't fall for "con" games. If anyone asks you to withdraw money for any reason, leave the area at once. Notify your financial institution and local law enforcement officials immediately of any criminal activity
- Never give information about your ATM account to strangers or inquirers on the telephone. Communicate this information only to your financial institution in person
- If using an ATM facility that is equipped with a door please ensure that the door is closed behind you.
- Place withdrawn cash securely upon you before existing any ATM
- Any complaints regarding ATMs owned and operated by Financial Resources FCU security are to be directed to:

FINANCIAL RESOURCES FEDERAL CREDIT UNION
ATTENTION: RETAIL OPERATIONS & TRAINING
520 ROUTE 22 EAST
BRIDGEWATER, NJ 08807
Phone: 1-800-933-3280

Financial Resources FCU Privacy Notice

Financial Resources Federal Credit Union is committed to providing you with financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting the privacy of our members' financial records consistent with state and federal laws. You can feel confident knowing that your financial privacy is a priority of your credit union. The purpose of this privacy notice is to explain how we collect, use and safeguard your personal financial information. If you have any questions after reading this policy, please contact us at 800.933.3280, press 4.

In the course of providing services to our members, we collect information about them. Some of this information is non-public personal information. We do not sell this non-public personal information but we share some of the non-public personal information with our service providers and others in order to better serve you. We share non-public personal information only with contractual safeguards to protect the confidentiality of your information.

Information we collect and disclose about you

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms (for example, name, address, electronic mail addresses, social security number, assets and income);
- Information about your transactions with us, our affiliate or others including those companies that work closely with us to provide you with diverse financial products and services (for example, your account balance, payment history, parties to transactions and credit card usage);
- Information we receive from a consumer reporting agency (for example, your credit worthiness and credit history);
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers), or from other institutions where you conduct financial transactions; and
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

Parties who receive information from us

Non-Affiliated Third Parties

We may disclose all the information we collect, as described above, to non-affiliated third parties as permitted by law.

We are permitted to share non-public personal information to non-affiliated third parties that are service providers and joint marketers without your consent. We may disclose the above information to companies that perform marketing or other services on our behalf, to auditors, examiners, companies contracted to conduct auditing services, service providers, and/or to other financial service providers with whom we have joint marketing agreements. In addition, we may disclose non-public personal information about you to the following types of third parties:

- Financial service providers such as those providing securities, insurance, and mortgage services; and
- Non-financial companies such as consumer reporting agencies.

These agreements with third parties include confidentiality agreements to protect member information. It is important for you to understand that these entities are bound by the same privacy regulations to which we are subject to. We will not disclose information to third parties concerning your account with us, except:

- when such disclosure is necessary to complete the transactions;
- to verify the existence and condition of your account for a third party;
- to comply with a court order or applicable laws or regulations; or
- when you give us written permission.

Information to Our Affiliate

We may disclose non-public personal information about you to Financial Resources CUSO, LLC, which is a wholly owned affiliate of ours, as permitted by the Fair Credit Reporting Act, in order to market various products, such as insurance products. We may share non-public personal information such as your name, address, phone number, account number, account balance and other transactional information such as your loan balance or your certificate maturity date with our affiliates. Since we are not a consumer-reporting agency, we do not share non-public information with our affiliates regarding your "creditworthiness" or "personal characteristics."

Former Members

We do not share non-public personal information regarding former members to non-affiliated third parties except as permitted by law. However, we may share non-public personal information such as your name, address, phone number, account number, account balance and other transactional information with our affiliates.

How we protect your information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

Links and Internet Privacy

When you visit our Web site, www.MyFinancialResources.org to view any pages, read product information, or use our online calculators and tools, you do so without telling us who you are and without revealing any personal information.

There is a technology called "cookies," which provides a means of personalizing a Web experience, storing a user id for limited user access and other advanced Web site features. A "cookie" is a small amount of data that a Web site sends to your Web browser. Cookies serve to give the browser a memory so that it can use data that was input on one page in another. "Cookies" do not collect any personal, account, or identifiable information from your computer. Financial Resources uses cookies with its online account access so it may identify you during a user session. You can set your Web browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it or not.

There are instances where you may elect to provide us personal information. If you e-mail us, you are transmitting various information that typically includes your name, mailing address, e-mail address, and any other information you include in the text of your e-mail message. You never transfer personally identifying information that you do not enter yourself. This is always an option; information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization.

Links Disclaimer

Occasionally, we will link our Web site to other Internet sites as a convenience to our members. If you click onto the links set forth on our Web site, you will be leaving Financial Resources Web site and linking to an alternate Web site not operated by us. Financial Resources is not responsible for the content of any of the Web sites whose links are set forth, nor does Financial Resources represent any of the Web sites listed on our Web site, nor will Financial Resources represent you if you enter into a transaction at any of these sites. The privacy and security policies at the site set forth may differ from those practiced by Financial Resources.

What you can do to help protect your privacy

These simple guidelines can help you protect your privacy:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your cards.
- Use caution when disclosing your account numbers, social security number, etc., to other persons. If someone calls you and claims they're from your credit union to ask for your account number, please be aware. Credit Union staff that has access to your information will not need to ask for it.
- Keep your information with us, such as address or phone number, current. It is important that we have current information on how to reach you so we can contact you immediately if we detect or suspect potentially fraudulent or unauthorized activity or use of an account.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency