

## ADDITIONAL ACCOUNT TERMS

**TERMS** - All members, joint owners and other individuals who qualify to use this account or who do so without proper authority are obligated to uphold all policies of the Credit Union. In our disclosures the words "member" "you" and "yours" refer to the person(s) opening the account. The words "credit union" "we" "us" and "our" refer to the Jefferson County Federal Credit Union. The words "check" and "share draft", "Debit MasterCard", "point of sale" (POS) and "ATM" will be synonymous. We will also be bound by the terms but reserve the right to change or add to them at any time. If we make any changes, other than interest rates, that limit your rights for the account(s) you have opened we will mail to your address of record at that time a copy of the revised terms or other changes. When you sign a membership agreement, an electronic access debit and checking application, or any other disclosure you agree to be bound by these terms. Your Share Suffix 1 account must always maintain a minimum balance of \$25.00 in order to be a member and to be eligible for any benefits, including the payment of dividend on any suffix. Share Suffix 1 must have a minimum balance of \$100 to earn dividend.

**DEBIT CARDS** - Debit cards may be issued to qualified members for access to a regular share and a share draft, Cash Investment, or Corporate Cash Investment account via an ATM or POS terminal. We may limit the number of and amount of these transactions regardless of the amount of funds in your account(s). We may also charge a fee after a prescribed number of transactions have occurred within a monthly period. We reserve the right to verify any deposit made at an ATM before we credit your account.

**FEES** - The fees included in this disclosure and in the Schedule of Fees you have received with this disclosure are the current fees for the services listed. The appropriate amount will be charged to your account by us as you incur them unless you pay the amount separately. We may change the amount of any fee as necessary by mailing or delivering you a notice of the increase thirty (30) days before the effective date.

**DEPOSITS** - You will be required to pay unusual fees associated with the collection of funds submitted for processing. We will not be responsible for the negligence of any other institution in the collection process. We reserve the right, after examination to correct errors and change entries on forms you have submitted to us when required.

**STATEMENTS** - We will send you a statement at the end of each period, either monthly [share draft, cash investment (CIA), corporate cash investment (CCIA)] or quarterly [regular share, club accounts, individual retirement accounts (IRA), share certificate accounts (SCA), loans].

**PROHIBITIONS** - All share drafts that you write must be on forms approved by us. If you use other forms without prior approval you agree to hold us harmless for any problems arising from such use and agree to reimburse us any additional expense we incur in correcting any problem. You may not use a signature stamp or other form of facsimile signature. If you do so you agree to hold us harmless from all claims or losses resulting from the payment of such an item. Minors may not open accounts without an adult member being joint on the account until said minor reaches the age of majority.

**DORMANCY** - We will consider your account dormant if there are no deposits or withdrawals to or from it for a period of one year and if your statement has been returned to us as undeliverable. At this point your account(s) will be subject to a dormant account charge regardless of your balance.

**RIGHT OF SET-OFF** - We have the right to set-off any part of any account and apply the funds to any obligation you or any joint owner has with us now or in the future. This includes overdrafts on transaction accounts. No statutory lien or right to impress a lien and no assignment of shares and/or deposits shall apply to any shares or deposits where such lien rights would disqualify the shares or deposits from special benefits provided under the Internal Revenue Service Code.

**LOST ITEMS** - It will be your responsibility to report to us as soon as is reasonably possible the loss or theft of your share drafts, Debit card(s), or Personal Identification Number or any other personal account information.

**STOP PAYMENTS** - A fee will be charged for any stop payment order( including electronic funds transfers). Any authorized signer on an account may stop payment on an item regardless of who signed it. We will not be responsible for the stop payment of any item if you do not provide us with the exact amount, date, payee, and check number and sign the request.

**GARNISHMENT** - If the funds in your account(s) are legally attached in any way or otherwise proceeded against, a fee will be imposed against your account(s) and you must reimburse us for any additional expenses we have incurred in handling any such proceedings.

**SPECIAL HANDLING** - If your account is overdrawn a fee will be charged for each overdraft. If your share draft or withdrawal request is refused because of insufficient funds, a fee will be charged for each refusal. You should never write share drafts or attempt to make an ATM withdrawal or POS transaction without sufficient collected funds in your account. You and any joint owner on your account(s) will be jointly and severally liable for all fees on your account regardless of how or by whom such overdrafts are incurred. You will be liable for daily interest at the maximum rate allowed by regulation. We offer overdraft protection in two methods. First we will transfer available funds from your regular share (savings) account and charge you the appropriate fee. For those members that qualify we also offer SafeLanding Overdraft Protection that is disclosed and described on its own disclosure form.

**REGULATION CC** - If at any time you write a check, and any condition on the back of the check adversely affects the ability of a financial institution to endorse it legibly in accordance with the regulations, you will be responsible for and hold us harmless from any resulting loss, liability or damages imposed by the regulation. With respect to any check or any item you deposit with us, you are responsible for and shall hold us harmless from any loss, liability or damages imposed by the regulation as a result of the marking, stamps, writing, or other matter placed on the item by you or any prior endorser which adversely affect our ability to endorse the check legibly in accordance with the regulations.

**NOT TRANSFERABLE** - Your account is not transferable except upon our books.

**NOTICE OF WITHDRAWAL** - We may allow you to withdraw money from your account at any time, however we reserve the right to require you to give us sixty (60) days written notice.

**RATE INFORMATION** - The dividend rate and Annual Percentage Yield for all of our accounts are posted at all of our offices, Website, Info Teller and are available to you on a daily basis. SCA and IRA SCA rates may change weekly (usually on Wednesday); share draft, CIA and CCIA rates may change monthly; and regular shares, club accounts and IRA accumulation accounts may change quarterly. Federal regulation prohibits declaring dividends in excess of available earnings.

**DIRECT DEPOSIT** - If you receive a direct deposit of your monthly social security payment into your share draft account or CIA account and do not want us to use these funds to pay your overdrafts you must advise us in writing prior to the date of the transaction in question.

**BILL PAYER** - We offer "Home Branch Bill Payer" in conjunction with your checking/share draft or CIA account(s) that is disclosed and described on its own disclosure form.

**VERIFICATION** - We will employ the use of third party vendors to verify and validate information provided by you.

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