

## TERMS AND CONDITIONS OF YOUR ACCOUNT

Agreement – This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules, which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Oklahoma (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

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

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be constructed so the singular includes the plural and the plural includes the singular.

**Bylaws** – Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations, which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

**Liability** – You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge for overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorney’s fees.

**Deposits** – We will give only provisional credit until collection in final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received on a day we are not open for business, as if initiated on the next following business day that we are open.

**Withdrawals** – Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorize each other person signing the signature card to endorse any item payable to you or your order for deposit to the account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in the time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply you can ask us when you make a deposit when those funds will be available for withdrawal.

**Ownership of Account and Beneficiary Designation** – These rules apply to this account depending on the form of ownership and reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account** – is an account in the name of one person.

**Joint Account – With Survivorship (And Not As Tenants In Common)** – is an account in the name of two or more persons. Each of you intends that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Revocable Trust or Pay-On-Death Account** – If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If, at the death of the owners(s) of this account, the beneficiary is not living, the beneficiary’s estate acquires the

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ownership of the account. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**Business Accounts** – Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

**Stop Payments** – You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item.

Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**Telephone Transfers** – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

**Amendments and Terminations** – We may change our bylaws and any terms of this agreement. Rules governing changes in rates and provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

**Statements** – You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signature or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in the statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to the contained in the first paragraph of this section.

**Account Transfer** – This account may not be transferred or assigned without our prior written consent.

**Direct Deposit** – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account of from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**Temporary Account Agreement** – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirement we have imposed within a reasonable time.

**Right to Repayment of Indebtedness** – You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

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

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

**Authorized Signer (Individual Accounts only)** – A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

**Restrictive Legends** – We are not required to honor any restrictive legends on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are “must be presented within 90 days” or “not valid for more than \$1,000.00”.

**Payment Order of Items** – The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in numerical sequence. Lower item numbers are paid first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item creating an overdraft or return the item (NSF). Overdrafts are generally applied to the available balance in the account and not the actual balance. The amounts of the overdraft and NSF fees are disclosed elsewhere. By paying items in numerical sequence, we think our policy attains a reasonable balance between minimizing additional cost to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**Pledges** – Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**ACH and Wire Transfers** – This agreement is subject to Article 4-A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire 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 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 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. *However, (we) will continue to notify you of the receipt of payments in the periodic statements we provide to you. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be constructed in accordance with and governed by the laws of the state of Oklahoma, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.*

**Facsimile Signatures** – You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

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

#### **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future references.

**Electronic Funds Transfers Initiated By Third Parties** – You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

**Preauthorized credits-** You may make arrangements for certain direct deposits to be accepted into your checking or share savings account(s).

**Preauthorized payments-** You may make arrangements to pay certain recurring bills from your share draft/checking or share savings account(s).

**Electronic check or draft conversion-** You may provide your check or draft to a merchant or service provider who will scan the check or draft for the encoded credit union and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or draft by other means such as by mail or drop box.

**Electronic returned check or draft charge-** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**TARA Telephone Transfers- types of transfers-** You may access your account by telephone 24 hours a day at (405) 685-7637 or (800) 662-7637 using your personal identification number, a touch tone phone, and your account numbers to transfer funds from share draft/checking to share savings, transfer funds from share savings to share draft/checking, make

payments from share draft/checking to loan accounts with us, make payments from share draft/checking to third parties, make payments from share savings to third parties, make payments from share savings to loan accounts with us, make payments from share savings to third parties.

**VISA Check Card/ATM Transfers- types of transfers, frequency and dollar limitations, and charges-** You may access your account(s) by ATM using your VISA Check Card and personal identification number, to make cash withdrawals from share draft/checking or share savings accounts: 1) You may withdraw no more than \$998.00 per business day with a VISA Check Card, 2) You may withdraw no more than \$300.00 or two transactions per business day with a VISA Check Card if the network is down, 3) Transfer funds between share savings and share draft/checking account(s). Some of these services may not be available at all terminals.

**Types of VISA Check Card Point-of-Sale Transactions-** You may access your share draft/checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), and get cash from a merchant, if the member permits, or from a participating financial institution. VISA Check Cards can be used at any retail location accepting VISA Debit Cards.

**Point-of-Sale Transactions- Dollar Limitations-** Using your card: You may not exceed \$2,000.00 in transactions per day or ten transactions per day if the network is down.

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

**Flightline Computer Transfers- Types of Transfers-** You may access your account(s) by computer using your username and password to transfer funds from share draft/checking to share draft/checking, transfer funds from share draft/checking to share savings, transfer funds from share savings to share draft/checking, transfer funds from share savings to share savings, transfer funds from line of credit to share draft/checking, make payments from share draft/checking to loan accounts with us, make payments from share savings to loan accounts with us.

**Flightline Computer Bill Payer -** Make payments from checking to third parties, make payments from share savings to third parties. Please refer to our Common Features insert for fees that may apply.

**FEES -** We do not charge for direct deposits to any type of account. Please refer to our fee insert for any fees that may apply. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

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

#### **DOCUMENTATION**

**Terminal Transfers-** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

**Preauthorized Credits-** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money or you can call us at (405) 682-1990 or (800) 448-1990 to find out whether or not the deposit has been made.

**Periodic statements-** You will get a monthly account statement from us for your share draft/checking accounts.

You will get a quarterly account statement from us for your share savings accounts, unless there are electronic transfers in a particular month. In that case, you will get a statement monthly.

#### **PREAUTHORIZED PAYMENTS**

**Right to stop payment and procedure for doing so-** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to our separate Common Features insert for the amount we will charge for stop payments.

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

**Liability for failure to stop payment of preauthorized transfer-** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so; we will be liable for your losses or damages.

#### **FINANCIAL INSTITUTION'S LIABILITY**

**Liability for failure to make transfers-** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: 1) If, through no fault of ours, you do not have enough money in your account to make the transfer, 2) If you have an overdraft line and the transfer would go over the credit limit, 3) If the automated teller machine where you are making the transfer does not have enough cash, 4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer, 5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken, 6) There may be other exceptions stated in our agreement with you.

#### **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make: 1) Where it is necessary for completing transfers, 2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, 3) In order to comply with government agency or court orders, 4) As explained in the separate Privacy Disclosure.

#### **UNAUTHORIZED TRANSFERS**

**a) Consumer Liability: Generally,** tell us AT ONCE if you believe your card and/or code (PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code (PIN) without your permission. (If you believe your card and/or code (PIN) has been lost or stolen, and you

tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code (PIN) without your permission.) If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code (PIN), and we can prove we could have stopped someone from using your card and/or code (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, 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.

**Additional Limit on Liability for VISA Check Card-** 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 VISA Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA, or to commercial cards.

**b) Contact in event of unauthorized transfer-** If you believe your card and/or code (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 brochure.

#### **ERROR RESOLUTION NOTICE**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed on this brochure as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. 1) Tell us your name and account number (if any), 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, 3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for VISA Check Card point of sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct an error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 60 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents we used in our investigation.

**TRUE SKY Credit Union**

**PO BOX 26406**

**Oklahoma City, OK 73126**

**Phone: (405) 682-1990 or (800) 448-1990**

#### **TRUTH-IN-SAVINGS DISCLOSURE - SHARE SAVINGS ACCOUNT**

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

**Compounding and Crediting** – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend Period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the third Wednesday of the preceding dividend period. For the example above, the calendar year 2012, the dividend declaration date was December 31, 2012.

**Minimum Balance Requirements:** The minimum required to open this account is the purchase of a share in the credit union. The par value of a share is listed below.

**Daily Balance Computation Method** – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction Limitations:** The maximum number of voting shares you can own in this account is one, even though you may have multiple accounts. One share, one vote. During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Par Value of a Share:** The par value of a share in this account is \$25.00.

**E-Z CHECKING ACCOUNT:** The minimum balance required to open this account is \$25.00.

**Minimum Balance Requirement:** No minimum balance requirements apply to this account.

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

**OPTIMUM CHECKING:** The minimum balance required to open this account is \$25.00.

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

**Rate Information:** The dividend rate and annual percentage yield may change at any time. Qualifying criteria must be met to earn stated rate. A copy of the qualifying criteria can be obtained by contacting the credit union.

**Dividend Period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the third Wednesday of the preceding dividend period. For the example above the calendar year 2012, the dividend declaration date was December 31, 2012.

**Minimum Balance Requirements:** No minimum balance requirements apply to this account.

**Daily Balance Computations Method** – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**TOP BRASS CHECKING ACCOUNT (The account is for members age 62 and over)**

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

**Compounding and Crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend Period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the third Wednesday of the preceding dividend period. For the example above the calendar year 2012, the dividend declaration date was December 31, 2012.

**Minimum Balance Requirements:** No minimum balance requirements apply to this account.

**Daily Balance Computations Method** – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

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

**Fees and Charges:** Refer to Common Features Section.

#### **MONEY MARKET ACCOUNT**

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

**Compounding and Crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend Period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the third Wednesday of the preceding dividend period. For the example above the calendar year 2012, the dividend declaration date was December 31, 2012.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$2500.00.

**Daily Balance Computations Method** – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction Limitations:** The minimum amount you may withdraw is \$500.00 per withdrawal. During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a check, preauthorized, automatic, or computer transfer, or telephonic order or instruction. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees and Charges:** Refer to Common Features Section.

#### **IRA SHARE ACCOUNT**

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

**Compounding and Crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Minimum Balance Requirements:** No minimum balance requirements apply to this account.

**Daily Balance Computations Method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction Limitations:** During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic computer transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**YOUR ACCOUNT** - Please refer to our separate rate sheet for current rates.

#### **YOUR ABILITY TO WITHDRAW FUNDS**

**This policy statement applies to “transaction” accounts.** Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of your with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy. Our policy is to make funds from your cash and check deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for the checks you deposit that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays.

If you made a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you made a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If you made a deposit at an ATM before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you made a deposit at an ATM after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

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

**Safeguard exceptions** - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: We believe a check you deposit will not be paid. Your checks deposited 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 a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw fund 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 60 days your account is open. Funds from electronic direct deposit to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's traveler's, and federal state and local government checks will be available on the same day as 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 of over \$5,000 will be available on the seventh business day after the day of your deposit. If you 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 seventh business day after the day of your deposit.

I agree by the use of **TARA** to be bound by the terms contained in the attached Agreement/Disclosure statement. I understand that transfers performed after business hours will be posted as the next day's business. I understand that if I disclose my password to anyone, they will have access to all accounts identified with my account number. I request a confidential **TARA** PIN for the account listed above. I understand that this PIN is not to be revealed to anyone and to further safeguard the PIN in every way possible from unauthorized users. I agree that I am responsible for information obtained and/or transactions performed through the use of **TARA**.

#### **Agreement and Disclosure**

This agreement contains the rules which govern access to your account(s) with using TARA (audio response system). Please read these disclosures carefully. By completing and signing the application, you are applying for an TRUE SKY Credit Union confidential PIN to be used with the TARA audio response system.

You understand that you cannot use TARA without a PIN, that you must apply for it in writing and that the credit union will not keep a record of it. It is your understanding that the PIN may be used for: transfers between your accounts, information regarding your accounts, check withdrawals made out in your name on your accounts (except Individual Retirement Accounts and Certificates of Deposit) and for such other transactions as may become available, of which this agreement is made a part by reference. You are responsible for the safekeeping of the PIN and for all transactions completed by use of TARA.

You will notify the credit union immediately and send written confirmation if your PIN is disclosed to anyone other than a joint owner of your account. If you disclose the PIN to anyone, however, you understand that you have given them access to your account via TARA and that you are responsible for such transactions.

You further understand that the PIN is not transferable and you will not disclose the PIN or permit any unauthorized use thereof.

If you default on any amounts you owe under this agreement you agree to pay any and all attorney fees and collection costs incurred by the credit union to the extent allowed by law. Tell us at once if you believe PIN has been used by an unauthorized party or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your PIN without permission.

If you do not tell us within two (2) business days after you learn of the loss or unauthorized use of your PIN and we can prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed, you may not get back any money you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

If you believe that your PIN has been lost or stolen, or that someone has withdrawn or may withdraw money from your account without your permission, call (405) 682-1990, (800) 448-1990, or write: True Sky Credit Union, Attn: Member Service, P.O. Box 26406, Oklahoma City, OK 73126.

You understand that the credit union reserves the right to discontinue access to TARA without notice and will not be liable for failure to honor any transactions.

Amendments to this agreement may be provided to you, in accordance with applicable laws, without restatement of the terms. The use of TARA is subject to such other terms, conditions, and requirements as the credit union may establish from time to time. The credit union must give a 21 day notice if it makes any changes in this agreement.

Transactions made through TARA are binding on the credit union only after verification by the credit union. Transactions after the normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transactions. The total dollar amount of transactions via TARA is subject to limits set by the credit union and sufficient verified funds must be available to satisfy transaction instructions.

During any month, you may not make more than six withdrawals or transfers from your share savings account to another credit union account of yours or to a third party by means of a pre-authorized, automatic, or computer transfer, telephonic instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

As with any credit union transaction, we may limit the withdrawal amount to correctly collected balances, and all deposits are accepted on a provisional basis subject to collection.

The credit union reserves the right to impose service charges at a future date after giving you notice of such service charges.

TARA will be available for your convenience 24 hours a day, 365 days a year, with minor interruptions for end-of-day in-house processing. If you use any of these services in a particular month or if you have a checking account, the credit union will mail you a statement for that particular month's transaction.

Information concerning your share or loan account will be given to third parties only: A) in order to comply with the order of a government agency or court; B) if you give us your written permission; or C) when it's necessary to complete the electronic transfer into your account.

If we do not complete a transfer to your account in time or for 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: A) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken; B) if the party sending us the deposit either fails to generate the correct amount on time; or C) if, through no fault of ours, you do not have enough money in your account to make the transfer. There may be other exceptions stated in our agreement with you.

In case of error or questions about your electronic transfer, telephone us at (405) 682-1990, (800) 448-1990 or write: TRUE SKY Credit Union, P.O. Box 26406, Oklahoma City, OK 73126 as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the first statement in which the problem or error appeared.

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

If you tell us orally, we may require you send us your complaint or question in writing within 10 business days.

#### **TRUE SKY CREDIT UNION *FLIGHTLINE* AND MOBILE BANKING AGREEMENT**

##### **Terms and Conditions**

TRUE SKY Credit Union, (hereinafter referred to as "the Credit Union" or "we" "us") and the Member(s) who click "I Agree" below (hereinafter referred to as "Member" or "you") hereby agree to the following:

**This agreement contains the rules which govern access to your accounts with us using *flightline* (remote access) and/or *Mobile Banking* (access via mobile device) (hereinafter referred to as "service" or "services"). Please read this information carefully and print a copy for your records. By accepting, you are agreeing to the conditions below for use with *flightline* (remote access) and/or *Mobile Banking* (access via mobile device).**

##### **Definition of *Mobile Banking* and Device**

Within this Agreement, "*Mobile Banking*" means the banking services accessible from the Device you have registered with. "Device" means a supportable mobile device including a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic and which is also capable of receiving text messages.

##### ***Mobile Banking* Description and Access**

For the convenience of our members, True Sky Credit Union offers members mobile access to their account information via the Internet using your Device's browser or over the Short Message Service (SMS). Enrollment for ***Mobile Banking*** requires identification of your financial relationship with the Credit Union as well as providing a mobile phone number. Other identification and verification may be required. Once verified and approved for the service, you will receive a verification code which must be entered on the initial login. You may opt out of this service at any time and the Credit Union, in its sole discretion, may terminate your access to the service or the service itself at any time.

##### **Charges By Mobile Service Provider**

You may be assessed fees by your wireless carrier for data or text messaging services. Please consult your wireless plan or provider for details.