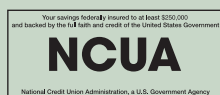


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Equal Opportunity
Lender



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

GENERAL MEMBERSHIP

- 1) **MEMBERSHIP** - Membership in the Credit Union is restricted to persons who, at the time of application, are within the field of membership and meet the membership requirements. To maintain membership a minimum share deposit of \$25.00 must be maintained. 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.
- 2) **VOTING RIGHTS** - Each Credit Union member is entitled to one vote at any meeting of members on each matter submitted to the membership. The Credit Union's Board of Directors is elected by the vote of the membership. Proxy voting is not allowed. Voting may be conducted by mail ballot in some circumstances.
- 3) **MEMBER SERVICES** - Various services are provided for members. These services include share and deposit accounts, share draft (checking) accounts, Individual Retirement Accounts (IRAs), certificates of deposit, automatic teller machine access, telephone account access, consumer loans, credit card accounts, home equity loans, wire transfers, automatic clearing house (ACH) transfers, travelers checks, safety deposit boxes and other services. These services are provided according to this membership agreement and/or the terms and conditions established by the Credit Union in any related agreements.
- 4) **DIVIDENDS or INTEREST** - Dividends or interest may be paid on shares or deposits at the Credit Union. Dividends are paid on share accounts including share draft accounts. DIVIDENDS are paid from the Credit Union's undivided earnings. Dividends are declared by the Board of Directors and are not guaranteed. Dividends have been paid by the Credit Union at market rates or better since the Credit Union's organization. INTEREST is paid on deposit accounts. Interest is guaranteed and will be paid on deposit accounts. If an account is not specifically specified as a deposit account, the account is a share account subject to dividends.
- 5) **APPLICABLE LAW** - Membership and Credit Union accounts are subject to the Financial Institutions Act of 1981 or the Federal Credit Union Act, as applicable, the Articles of Incorporation and Bylaws of the Credit Union. The applicable law, rules, policies and procedures are subject to modification and amendment.
- 6) **STATUTORY LIEN AND RIGHT OF SET OFF** - All shares, deposits, accumulated interest or dividends in any individual, joint, multiple party or transaction account at the Credit Union are subject to a statutory lien and right of set off for any amounts owed to the Credit Union by a member or other person having any ownership interest in the account. This lien and right of set off applies to any amounts in the account in the future. The Credit Union may exercise its lien and right of set off without notice and without judicial process. The lien and right of set off does not apply to amounts in any Individual Retirement Account.
- 7) **ACCOUNT CLOSING** - The account(s) of a member may be closed by the Credit Union if the member (a) has or may cause a loss to the Credit Union; (b) has not maintained any required minimum deposit requirements; (c) has filed a petition in bankruptcy; (d) has failed to behave properly at the Credit Union; or (e) has violated any other terms or conditions of membership.
- 8) **COLLECTION COSTS AND ATTORNEYS FEES** - In the event of a default in the terms of this Agreement, the Credit Union shall have the right to add costs of collection of up to 40% of the balance owed. In the event legal action is taken to enforce the terms of this Agreement, the Credit Union will be entitled to recover costs of court and reasonable attorneys fees incurred by the Credit Union.
- 9) **ACCOUNTS FOR MINORS** - For any account established by or for a minor, the Credit Union reserves the right to require the minor account owner to have his or her Social Security Number (SSN) or Tax Identification Number (TIN) and to have a parental joint owner who is at least eighteen (18) years of age, who shall be jointly and severally liable to the Credit Union for any returned item, overdraft, or unpaid charges or amounts on such account. For a joint account, all funds in the account shall be owned as a joint account with rights of survivorship. The Credit Union may make payments of funds directly to the minor without regard to his or her minority. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or joint account owner. The Credit Union will not honor any transaction request by a parent or guardian who is not a joint account owner. The minor account owner's Social Security Number (SSN) or Tax Identification Number (TIN) must be shown on the account.

ACCOUNT OWNERSHIP

- 1) **DESIGNATION ON ACCOUNT CARD** - The ownership of any Credit Union accounts shall be designated on the applicable account card. Unless specific ownership is otherwise designated, the ownership of the share account shall apply to all additional accounts or sub accounts having the same account number.

- 2) **JOINT TENANCY WITH RIGHTS OF SURVIVORSHIP** - Any account owned as joint tenants with rights of survivorship shall be subject to the provisions of Utah Code Annotated 7 9 32. Any joint tenant may withdraw all amounts on deposit in the account. Upon the death of a joint tenant, amounts on deposit can be withdrawn by a surviving joint tenant. A joint tenant on an account may not be removed without his/her consent.
- 3) **PAYABLE ON DEATH BENEFICIARY** - A payable on death beneficiary may be designated by the member. Any account with a payable on death beneficiary shall be subject to the provisions of Utah Code Annotated 7 9 32(6). The payable on death beneficiary may receive the amount on deposit upon written request if there is not surviving joint owner, at least thirty (30) days has passed since the member's death and all obligations of the member to the Credit Union have been paid.
- 4) **TRUST ACCOUNTS** - Accounts of trusts may be established at the Credit Union. The Credit Union is the depository only for the trust account. Any trustee designated on any account card may transact any business on a trust account. The Credit Union may rely upon written evidence submitted by the trustee or successor trustee regarding the appointment of the trustee or successor trustee. The name of the account may be changed to the name of the trust upon verification of a corresponding federal tax ID number. The trustee(s) agrees to indemnify and hold the Credit Union harmless of any liability, claim, damage, or loss arising as a result of unauthorized acts of any trustee or former trustee or acts of any trustee upon which the Credit Union relies prior to notice of revocation of the trust. This agreement shall be binding on the trust, any trustee, successor trustee, and beneficiaries.
- 5) **CORPORATIONS, PARTNERSHIPS, AND OTHER ORGANIZATIONAL ACCOUNTS** - We may 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 partnership, corporation, 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.
- 6) **JOINT ACCOUNT OWNER LIABILITY** - If any item deposited in a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount, and any charges and transaction, regardless of who created the overdraft, deposited or cashed the item, or benefited from or initiated the transaction. A joint owner shall be responsible for returning any unused share drafts or access devices from any joint owner removed from the account. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the joint account.

SHARE DRAFT ACCOUNT AGREEMENT

- 1) **AUTHORIZED SIGNATURES** - The Credit Union is authorized to pay share drafts signed by any person on the account card. All such payments shall be charged against the shares in this account.
- 2) **SHARE DRAFT FORMS** - Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this account. The Credit Union is not responsible for any loss based on the use of forms not approved by the Credit Union.
- 3) **SHARE DRAFTS EXCEEDING BALANCE** - The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this account. However, in the event of a share draft that would exceed such balance and result in this account being overdrawn, the Credit Union may:
 - a. Pay such share draft by taking the share draft account to a negative balance. The negative balance will reflect the amount of the share draft and any service fees, if applicable (See Courtesy Pay Agreement).

OR

- b. Treat such share draft as a request to the Credit Union for an advance (in multiples of \$50) from the overdraft loan account, if any, sufficient to permit the Credit Union to pay such share draft and credit the loan advance to this account. The ability to have an advance made against my open-end Promissory Note is contingent upon a line of credit being established by the Credit Union. Any amounts paid in excess of the credit limit shall be due and payable immediately upon the request the Credit Union. The minimum monthly payment of \$30.00 will be automatically deducted from the share draft account on the 25th of each month if funds are available.

OR

- c. Pay such share draft and transfer funds to this account in the amount of the resulting overdraft, plus a service charge, if applicable, from the designated share account suffix of the same account number, down to the available balance.

Except as otherwise agreed in writing, the Credit Union, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union pays an item that would otherwise overdraw your account, you agree to pay the overdraft amount in accordance with terms of the overdraft program then in effect.

- 4) **SHARE DRAFT DATE** - The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- 5) **RETENTION OF DRAFTS** - When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise. Photocopies may be obtained within a seven (7) year period following the date a share draft is paid. A fee may be imposed. See the current fee schedule.
- 6) **ENDORSEMENTS** - You authorize the Credit Union, at its discretion, to accept transfers, checks, share drafts, and other items for deposit into any of your accounts, whether or not they are endorsed by all payees. You authorize the Credit Union to supply missing endorsements if the Credit Union chooses to supply such endorsements. The Credit Union reserves the right to verify all endorsements on third-party checks presented for deposit, either in person or by comparison with member signature files. If insurance, government, and certain other checks or share drafts require an endorsement as set forth on the back of the check, the Credit Union may require endorsement as set forth on the check. Endorsements must be placed in the space on the back of the check between the top edge and 1 1/2 inches from the top edge. The Credit Union may accept share drafts or checks with endorsements outside this space. However, if any such endorsements or other markings you or any prior endorser make on the check cause any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error.
- 7) **CREDIT UNION LIABILITY** - Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft. If the sum of all items presented for payment on an account in a single day exceeds the funds available for withdrawal, you agree that we pay or refuse to pay the items in any order we choose. We shall not be responsible for or be subject to any liability to you other than that imposed upon us by law for lack of good faith or failure to exercise ordinary care.
- 8) **PERIODIC STATEMENTS** - Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.
- 9) **TERMINATION OF ACCOUNT** - We may close your share draft account at any time by mailing you a notice with a remittance for the balance therein. Reason for closure can include, but is not limited to, having ten (10) or more share drafts returned within a thirty (30) day period due to non-sufficient funds. We are not liable for refusing to pay any share draft presented after an account is so closed.
- 10) **OTHER TERMS** - This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time. See current fee schedule and current account agreements.

COURTESY PAY SERVICE AGREEMENT

In addition to the terms of the Share Draft Agreement, the following will apply:

- 1) **BASIC TERMS** - The Credit Union may cover share drafts written against your account that exceed your account balance by taking your account to a negative balance. Your share draft account balance may not exceed a negative \$500.00, including any applicable fees.
- 2) **NEW ACCOUNT PROVISIONS** - You must be approved for Courtesy Pay Service by the Credit Union. This service will not be in effect until 30 days after the Courtesy Pay Account is opened.
- 3) **CANCELLATION** - You may cancel your Courtesy Pay Service at any time by providing such request in writing to the Credit Union. The Credit Union reserves the right to cancel this service at any time at its discretion. Reasons for cancellation include, but are not limited to, any fraudulent activity or suspected fraudulent activity on the account.
- 4) **OPT-IN** - If you wish to authorize the Credit Union to pay point-of-sale debit card transactions which will exceed your account balance taking your account into the negative, you must opt-in. If you do not have sufficient funds to cover these types of transactions, and choose not to opt-in, the Credit Union will decline the transactions. You must notify us in writing if you choose to opt-in to these transactions. Also, you must notify us in writing if, at a later date, you choose to opt-out of these transactions.
- 5) **PAYMENT OF NEGATIVE BALANCE** - You are responsible for paying any negative balances within 30 days from the date the account balance became negative. If you fail to do so, Courtesy Pay Service may be cancelled and the Credit Union may close your share draft account. If the

negative balance is not paid within the above mentioned time frame, you agree to pay all collection and attorney fees associated with the collection of the funds owed.

- 6) **EXCEEDING LIMIT** - The Credit Union will return any share drafts that exceed the maximum negative balance of \$500.00 to the Payee of the share draft. Any funds deposited into your account will first be applied to negative balances owed, inclusive of fees.
- 7) **NOTICE OF PAYMENT** - The Credit Union is not obligated to notify you of payment of any share draft in the negative.

CERTIFICATE ACCOUNTS

- 1) **BASIC TERMS** - The rates for certificate accounts are stated on the current rate schedule. Compounding and crediting occurs semi-annually.
- 2) **MATURITY DATE** - The maturity date of your account is stated on the rate schedule or certificate.
- 3) **EARLY WITHDRAWAL PENALTIES** - We may impose a penalty if you withdraw any of the funds before the maturity date. See current fee schedule.
- 4) **RENEWAL POLICIES** - Your certificate account will automatically renew at maturity. You will have a grace period of ten (10) business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FUNDS TRANSFER TERMS AND CONDITIONS

- 1) **FUNDS TRANSFERS** - The Credit Union provides funds transfer services. These services include wire transfers, automated clearinghouse (ACH) credits and transfers between accounts. Funds transfers are defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System.
- 2) **PROCESSING TIME** - The Credit Union may establish or change cut off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut off time will be at 2:00 p.m. on each weekday that the Credit Union is open which is not a holiday. For funds transfers over the dollar amount of \$9,999.00, the cut-off time will be 11:00 a.m. Payment orders, cancellations, or amendments received after the applicable cut off time may be treated as having been received on the next following funds transfer business day and processed accordingly.
- 3) **INITIATION OF TRANSFERS** - The Credit Union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
- 4) **SECURITY PROCEDURES** - The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the Credit Union in writing that you do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.
- 5) **USE OF FEDWIRE** - If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.
- 6) **IDENTIFICATION OF TRANSFERS** - If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identification number you provided the Credit Union.
- 7) **IDENTIFICATION OF INSTITUTION** - If you give the Credit Union a payment order which identifies an intermediary or beneficiary's institution by both name and an identifying number, a receiving institution may rely on the number as the proper identification even if it identifies a different person other than the named institution. This means that you will be responsible for any loss or expenses incurred by a receiving institution which executes or attempts to execute the payment order in reliance on the identifying number you provided.
- 8) **ACH PAYMENTS** - The Credit Union may give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and

agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with the ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you would be liable to pay the Credit Union.

- 9) **ACH RULES** - ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic account statements which we provide.
- 10) **RECEIPT OF FUNDS TRANSFER** - If the Credit Union received a funds transfer for you or for other persons authorized to have access to your account, you agree that the Credit Union is not obligated to provide you with next day notice of the receipt of the funds transfer. The Credit Union will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements which we provide. You may, of course, inquire between receipt of periodic statements whether or not a specific funds transfer has been received.
- 11) **PAYMENT OF INTEREST** - If the Credit Union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

*** If you have any questions regarding this Agreement and Notice, please ask your Credit Union personnel.

ELECTRONIC FUNDS TRANSFERS

- 1) **AVAILABLE SERVICES** - As a user of electronic funds transfer service, you may have access to specifically identified automatic teller machines, Telephone Teller®, e*Teller®, PC Teller® and Automated Clearing House (ACH) services. The automatic teller machine transactions which you may initiate are: cash withdrawals, deposits and account balance inquiries. The cash withdrawals may be made from your deposit account(s), or your credit line if granted by the Credit Union. You may make account transfers, loan payments, share draft withdrawals to yourself, balance inquiries, cleared share draft and other debit inquiries, and automatic deposit and credit inquiries through the Telephone Teller®, PC Teller®, or e*Teller®.
- 2) **ACCESS DEVICE** - To initiate any transaction with an automated teller machine, you must use an approved access device (card). Approved access cards include your Visa Check or Visa Credit Card, or other specified card issued by the Credit Union PLUS your Personal Identification Number (PIN). To initiate any transaction on the Telephone Teller®, PC Teller®, or e*Teller®, you must use your account number and your Personal Identification Number (PIN) which can be obtained at any of our offices.
- 3) **TRANSACTION RECEIPTS** - When you use an automated teller machine card at a specified automated teller machine for your card, you will receive a receipt of the transaction(s) initiated. This receipt will tell you: (a) the amount, (b) the calendar date of the transaction, (c) the type of transaction and type of consumer account to or from which the funds are transferred, (d) the number of the card which initiated the transaction, (e) the location of the automated teller machine, and (f) when applicable, the identification of any third party to or from whom funds are transferred.
- 4) **PERIODIC STATEMENTS** - For each account that you have with us that has electronic funds activity, you will receive a monthly statement that will show all electronic funds transactions for that account.
- 5) **SERVICE CHARGES** - There may be a service charge incurred for any automatic teller machine transaction through Jordan Credit Union, or the institution which has the automatic teller machine on its premises. See current fee schedule for Jordan Credit Union's fees.
- 6) **YOUR LIABILITY FOR UNAUTHORIZED USERS** - If you believe your Card or your PIN has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, tell us AT ONCE. Telephoning is the best way of keeping your possible losses down. If it is after hours call the lost/stolen Visa hotline at 1-800-453-4270. If you tell us within two (2) business days, your liability is zero. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card or PIN and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, 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 is mailed to you, you may not get back any money that you have lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.
- 7) **TELEPHONE NUMBER AND ADDRESS** - If you believe your Card or PIN has been lost or stolen, or that your statement shows transfers that you did not make, call or write to the Credit

Union. The telephone number and address are shown on your monthly or quarterly statement.

- 8) **BUSINESS DAYS** - Our business days are stated on the Credit Union fee schedule. Holidays are not included.
- 9) **PREAUTHORIZED TRANSFER FROM YOUR ACCOUNT** - You may preauthorize an electronic funds transfer from one of your accounts to a designated recipient account. Authorization must be in writing 10 days in advance of when you want the origination to occur. A copy of your authorization may be provided by the recipient of the transfer. If you have told us in advance to make such regular payments, you may stop payment of any preauthorized transfer by notifying us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. Written confirmation of your stop order must be made by you within fourteen (14) days of the oral notification or the stop payment order will not be binding. If this regular transfer from your account may vary in amount, the person you are going to pay will tell you ten (10) days before each payment.
- 10) **PREAUTHORIZED TRANSFER TO YOUR ACCOUNT** - You may arrange to have direct deposits made to your account from the same person or company at least once every sixty (60) days. You may call the number on your periodic statement.
- 11) **OUR LIABILITY IF TRANSFERS ARE NOT MADE OR STOPPED** - You agree that we shall have no liability to you for our failure to make or stop preauthorized transfers, except where such failure is intentional or the result of negligence on our part.
- 12) **INFORMATION TO THIRD PARTIES** - We will not disclose information to third parties concerning your account with us except: (a) When such disclosure is necessary to complete the transactions; (b) To verify that existence and condition of your account for a third party such as a credit bureau as is permitted by law; (c) To comply with court order or applicable laws or regulations; (d) When you give us permission.
- 13) **ILLEGAL TRANSACTIONS** - The Credit Union in its discretion reserves the right to refuse to authorize VISA credit or debit card transactions which may be illegal or cause risk to the Credit Union; including, but not limited to, transactions originating from an internet gambling site.
- 14) **ATM SURCHARGES** - A surcharge may be assessed by the owner of the ATM for any transaction conducted. This surcharge will be clearly posted on the ATM. Contact one of our offices for a listing of ATMs that can be used without a surcharge.

NOTICE: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Telephone us at the number or write us at the address listed on your periodic statement as soon as you can if you think your statement or receipt is wrong or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you 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 require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the document(s) that we used in our investigation.

FUNDS AVAILABILITY POLICY DISCLOSURE

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third parties and an unlimited number of telephone or pre-authorized transfers to other accounts of yours 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.

- 1) **Your Ability to Withdraw Funds** - Our policy is to make funds from your deposits available to you on the same business day as the day we receive your deposit. Once they are available, you

JORDAN CREDIT UNION REGULAR SHARE ACCOUNT DISCLOSURES

can withdraw the funds in cash and/or we will use the funds to pay share drafts that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Please remember that even after we make funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

- 2) **Deposits at Nonproprietary ATMs** - Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until two (2) business days after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified accordingly.
- 3) **Foreign Checks** - Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.
- 4) **Reservation of Right to Hold** - In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after 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. However, the first \$200 of your deposit will be available on the next business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, please ask us when these funds will be available.
- 5) **Longer Delay May Apply** - We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:
 - a) We believe the check you deposit will not be paid.
 - b) You deposit checks totaling more than \$5,000 on any one day.
 - c) You deposit a check that has been returned unpaid.
 - d) You have overdrawn your account repeatedly in the last six (6) months.
 - e) There is an emergency, such as failure of communications or computer equipment.We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.
- 6) **Holds 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. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.
- 7) **Special Rules for New Accounts** - If you are a new member, the following special rules apply during the first 30 days (unless notified differently by a Credit Union employee) your account is open:
 - a) Funds from electronic direct deposits 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 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. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.
 - b) Funds from deposits of checks drawn on Jordan Credit Union will be available on the same business day as the day of your deposit.
 - c) Funds from all other check deposits will be available no later than the 11th business day after the day of your deposit.
 - d) Transactions on your account cannot be performed at a Credit Union Service Center.

- 1) **RATE INFORMATION** - The last dividend rate paid and annual percentage yield (APY) are shown on the current rate schedule.
- 2) **COMPOUNDING AND CREDITING** - Dividends will be accrued daily and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. If you close your regular share account before dividends are credited, you will not receive accrued dividends.
- 3) **MINIMUM BALANCE REQUIREMENTS** - The minimum balance to open this account is the purchase of a \$25.00 share in the Credit Union. You must maintain a minimum daily balance of \$25.00 in your account.
- 4) **BALANCE COMPUTATION METHOD** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account at the end of each day.
- 5) **ACCRUAL OF DIVIDENDS** - Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of non-cash items (e.g., checks) to your account.
- 6) **FEES AND CHARGES** - Fees and charges are listed on the current fee schedule.
- 7) **TRANSACTION LIMITATIONS** - During any statement period, 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 transfer, telephone order, or instruction. No more than three of the six transfers may be made by check, share draft, check card, if applicable, or similar order to a third party. The Credit Union reserves the right to require at least seven (7) days written notice prior to withdrawal or transfer of any funds in the account.
- 8) **NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
- 9) **MEMBERSHIP REQUIREMENTS** - A member must pay for one or more shares upon becoming a member. A member who reduces his/her share balance below the par value of one share may be terminated from membership at the end of a 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 any time, 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 shares that are pledged as required on security on loans without the written approval of the credit manager, 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 shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the credit manager.
- 10) **PAR VALUE OF SHARES: DIVIDEND PERIOD** - The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is quarterly.
- 11) **NATIONAL CREDIT UNION SHARE INSURANCE FUND** - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
- 12) **STATUTORY LIEN AND RIGHT OF SET OFF** - All shares, deposits, accumulated interest or dividends in any individual, joint, multiple party or transaction account at the Credit Union are subject to a statutory lien and right of set off for any amounts owed to the Credit Union by a member or other person having any ownership interest in the account. This lien and right of set off applies to any amounts in the account in the future. The Credit Union may exercise its lien and right of set off without notice and without judicial process. The lien and right of set off does not apply to amounts in any Individual Retirement Account.
- 13) **JOINT TENANCY WITH RIGHTS OF SURVIVORSHIP** - Any account owned as joint tenants with rights of survivorship shall be subject to the provisions of Utah Code Annotated 7-9-32. Any joint tenant may withdraw all amounts on deposit in the account. Upon the death of a joint tenant, amounts on deposit can be withdrawn by a surviving joint tenant.
- 14) **PAYABLE ON DEATH BENEFICIARY** - A payable on death beneficiary may be designated by the member. Any account with a payable on death beneficiary shall be subject to the provisions of Utah Code Annotated 7-9-32(6). The payable on death beneficiary may receive the amount on deposit upon written request if there is not a surviving joint owner, at least thirty (30) days has passed since the member's death and all obligations of the member to the Credit Union have been paid.
- 15) **TRUST ACCOUNTS** - Accounts of trusts may be established at the Credit Union. The Credit

Union is the depository only for the trust account. Any trustee designated on any account card may transact any business on a trust account. The Credit Union may rely upon written evidence submitted by the trustee or successor trustee regarding the appointment of the trustee or successor trustee. The name of the account may be changed to the name of the trust upon verification of a corresponding federal tax ID number.

- 16) **PERIODIC STATEMENTS** - Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.
- 17) **ADVANCE NOTICE OF WITHDRAWAL** - This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- 18) **DORMANT OR INACTIVE ACCOUNTS** - An account is dormant if no activity has occurred on the account for a period of 24 months or more, and has a balance of \$100.00 or less. An account is inactive if mail is returned to the Credit Union as undeliverable for a period of 12 months or more. You may also notify the Credit Union in writing if no activity is expected on an account but you wish to maintain the account.
- 19) **CHARGES ON DORMANT OR INACTIVE ACCOUNTS** - The Credit Union may assess charges related to the maintenance of dormant or inactive accounts. These charges shall be stated in the Credit Union's current fee schedule.
- 20) **INTEREST ON DORMANT OR INACTIVE ACCOUNTS** - After an account becomes dormant or inactive, the Credit Union will cease payment of interest or dividends.
- 21) **CHARGES OR INTEREST NOT REFUNDABLE** - Any charges or interest shall not be refunded or credited to your account after any period of dormancy or inactivity.

JORDAN CREDIT UNION SHARE DRAFT ACCOUNT DISCLOSURES

- 1) **RATE INFORMATION** - The last dividend rate paid and annual percentage yield (APY) are shown on the current rate schedule.
- 2) **COMPOUNDING AND CREDITING** - Dividends will be accrued daily and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. If you close your regular share account before dividends are credited, you will not receive accrued dividends.
- 3) **MINIMUM BALANCE REQUIREMENTS** - No minimum balance requirements apply to this account. An original opening balance may be required (see the current fee schedule).
- 4) **BALANCE COMPUTATION METHOD** - Dividends are paid on accounts with a minimum balance (see current fee schedule for requirement) and are calculated by the daily balance method which applies a daily periodic rate to the principal in your account at the end of each day.
- 5) **ACCRUAL OF DIVIDENDS** - Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (e.g., checks) to your account.
- 6) **FEES AND CHARGES** - Fees and charges are listed on the current fee schedule.
- 7) **NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
- 8) **MEMBERSHIP REQUIREMENTS** - A member must pay for one or more shares upon becoming a member. A member who reduces his/her share balance below the par value of one share may be terminated from membership at the end of a 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 any time, 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 shares that are pledged as required on security on loans without the written approval of the credit manager, 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 shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is comaker, endorser, or guarantor are delinquent, without the written approval of the credit manager.
- 9) **PAR VALUE OF SHARES: DIVIDEND PERIOD** - The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is quarterly.
- 10) **NATIONAL CREDIT UNION SHARE INSURANCE FUND** - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
- 11) **STATUTORY LIEN AND RIGHT OF SET OFF** - All shares, deposits, accumulated interest or

dividends in any individual, joint, multiple party or transaction account at the Credit Union are subject to a statutory lien and right of set off for any amounts owed to the Credit Union by a member or other person having any ownership interest in the account. This lien and right of set off applies to any amounts in the account in the future. The Credit Union may exercise its lien and right of set off without notice and without judicial process. The lien and right of set off does not apply to amounts in any Individual Retirement Account.

- 12) **JOINT TENANCY WITH RIGHTS OF SURVIVORSHIP** - Any account owned as joint tenants with rights of survivorship shall be subject to the provisions of Utah Code Annotated 7-9-32. Any joint tenant may withdraw all amounts on deposit in the account. Upon the death of a joint tenant, amounts on deposit can be withdrawn by a surviving joint tenant.
- 13) **PAYABLE ON DEATH BENEFICIARY** - A payable on death beneficiary may be designated by the member. Any account with a payable on death beneficiary shall be subject to the provisions of Utah Code Annotated 7-9-32(6). The payable on death beneficiary may receive the amount on deposit upon written request if there is not a surviving joint owner, at least thirty (30) days has passed since the member's death and all obligations of the member to the Credit Union have been paid.
- 14) **TRUST ACCOUNTS** - Accounts of trusts may be established at the Credit Union. The Credit Union is the depository only for the trust account. Any trustee designated on any account card may transact any business on a trust account. The Credit Union may rely upon written evidence submitted by the trustee or successor trustee regarding the appointment of the trustee or successor trustee. The name of the account may be changed to the name of the trust upon verification of a corresponding federal tax ID number.
- 15) **PERIODIC STATEMENTS** - Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.
- 16) **DORMANT OR INACTIVE ACCOUNTS** - An account is dormant if no activity has occurred on the account for a period of 24 months or more, and has a balance of \$100.00 or less. An account is inactive if mail is returned to the Credit Union as undeliverable for a period of 12 months or more. You may also notify the Credit Union in writing if no activity is expected on an account, but you wish to maintain the account.
- 17) **CHARGES ON DORMANT OR INACTIVE ACCOUNTS** - The Credit Union may assess charges related to the maintenance of dormant or inactive accounts. These charges shall be stated in the Credit Union's current fee schedule.
- 18) **INTEREST ON DORMANT OR INACTIVE ACCOUNTS** - After an account becomes dormant or inactive, the Credit Union will cease payment of interest or dividends.
- 19) **CHARGES OR INTEREST NOT REFUNDABLE** - Any charges or interest shall not be refunded or credited to your account after any period of dormancy or inactivity.
- 20) **PASSIVE ACCOUNTS** - An account is passive if there has been no activity for six (6) months or longer and the account balance is lower than a specified amount. See the current fee schedule for balance requirement. Passive accounts will be closed with prior notification.

JORDAN CREDIT UNION CERTIFICATE ACCOUNT DISCLOSURES

- 1) **RATE INFORMATION** - Certificate interest rates are determined daily. The annual percentage yield is based on the opening certificate interest rate and the assumption that interest earned remain on deposit until maturity. A withdrawal may reduce earnings. See current rate schedule for certificate rates and current fee schedule for early withdrawal penalties.
- 2) **COMPOUNDING AND CREDITING** - Interest will be accrued daily, compounded and credited semi-annually (at maturity for six (6) month term CD).
- 3) **MINIMUM BALANCE REQUIREMENTS** - The minimum balance to open a certificate account is \$1,000.
- 4) **BALANCE COMPUTATION METHOD** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account at the end of each day.
- 5) **ACCRUAL OF INTEREST** - Interest will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (e.g., checks) to your account.
- 6) **FEES AND CHARGES** - Fees and charges are listed on the current fee schedule.
- 7) **TRANSACTION LIMITATIONS** - You may not make any deposits to your account before maturity. You may not make any withdrawals of principle from your account before maturity unless we agree at the time you request the withdrawal. We may impose a penalty if we grant your request. There are certain circumstances, such as death or disability of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, additional

early withdrawal penalties may apply.

- 8) **AUTOMATIC RENEWAL** - This account will automatically renew at maturity. You will have a grace period of ten (10) business days after the maturity date to withdraw funds from the account without an early withdrawal penalty. If this certificate is part of an IRA, separate early withdrawal penalties may still apply.
- 9) **MEMBERSHIP REQUIREMENTS** - A member must pay for one or more shares upon becoming a member. A member who reduces his/her share balance below the par value of one share may be terminated from membership at the end of a 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 any time, 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 shares that are pledged as required on security on loans without the written approval of the credit manager, 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 shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is comaker, endorser, or guarantor are delinquent, without the written approval of the credit manager.
- 10) **NATIONAL CREDIT UNION SHARE INSURANCE FUND** - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
- 11) **STATUTORY LIEN AND RIGHT OF SET OFF** - All shares, deposits, accumulated interest or dividends in any individual, joint, multiple party or transaction account at the Credit Union are subject to a statutory lien and right of set off for any amounts owed to the Credit Union by a member or other person having any ownership interest in the account. This lien and right of set off applies to any amounts in the account in the future. The Credit Union may exercise its lien and right of set off without notice and without judicial process. The lien and right of set off does not apply to amounts in any Individual Retirement Account.
- 12) **JOINT TENANCY WITH RIGHTS OF SURVIVORSHIP** - Any certificate account owned as joint tenants with rights of survivorship shall be subject to the provisions of Utah Code Annotated 7-9-32. Any joint tenant may withdraw all amounts on deposit in the individual certificate account. Upon the death of a joint tenant, amounts on deposit can be withdrawn by a surviving joint tenant.
- 13) **PAYABLE ON DEATH BENEFICIARY** - A payable on death beneficiary may be designated by the member. Any certificate account with a payable on death beneficiary shall be subject to the provisions of Utah Code Annotated 7-9-32(6). The payable on death beneficiary may receive the amount on deposit in the individual certificate account upon written request if there is not a surviving joint owner, at least thirty (30) days has passed since the member's death and all obligations of the member to the Credit Union have been paid.
- 14) **TRUST ACCOUNTS** - Accounts of trusts may be established at the Credit Union. The Credit Union is the depository only for the trust account. Any trustee designated on any account card may transact any business on a trust account. The Credit Union may rely upon written evidence submitted by the trustee or successor trustee regarding the appointment of the trustee or successor trustee. The name of the account may be changed to the name of the trust upon verification of a corresponding federal tax ID number.
- 15) **PERIODIC STATEMENTS** - Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.

JORDAN CREDIT UNION MONEY MARKET SHARE ACCOUNT DISCLOSURES

- 1) **RATE INFORMATION** - The last dividend rate paid and annual percentage yield (APY) are shown on the current rate schedule.
- 2) **COMPOUNDING AND CREDITING** - Dividends will be accrued daily and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. If you close your regular share account before dividends are credited, you will not receive accrued dividends.
- 3) **MINIMUM BALANCE REQUIREMENTS** - The minimum balance to open this account is \$1,000.00. If your account balance falls below the required minimum daily balance, your account will be subject to a lower interest rate (see current rate schedule).
- 4) **BALANCE COMPUTATION METHOD** - Dividends are calculated by the daily balance method

which applies a daily periodic rate to the principal in your account at the end of each day.

- 5) **ACCRUAL OF DIVIDENDS** - Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (e.g., checks) to your account.
- 6) **FEES AND CHARGES** - Fees and charges are listed on the current fee schedule.
- 7) **TRANSACTION LIMITATIONS** - During any statement period, 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 transfer, telephone order, or instruction. No more than three of the six transfers may be made by check, share draft, check card, if applicable, or similar order to a third party.
- 8) **NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
- 9) **MEMBERSHIP REQUIREMENTS** - A member must pay for one or more shares upon becoming a member. A member who reduces his/her share balance below the par value of one share may be terminated from membership at the end of a 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 any time, 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 shares that are pledged as required on security on loans without the written approval of the credit manager, 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 shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the credit manager.
- 10) **PAR VALUE OF SHARES: DIVIDEND PERIOD** - The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is quarterly, beginning on the first of a quarter and ending on the last day of the quarter.
- 11) **NATIONAL CREDIT UNION SHARE INSURANCE FUND** - Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
- 12) **STATUTORY LIEN AND RIGHT OF SET OFF** - All shares, deposits, accumulated interest or dividends in any individual, joint, multiple party or transaction account at the Credit Union are subject to a statutory lien and right of set off for any amounts owed to the Credit Union by a member or other person having any ownership interest in the account. This lien and right of set off applies to any amounts in the account in the future. The Credit Union may exercise its lien and right of set off without notice and without judicial process. The lien and right of set off does not apply to amounts in any Individual Retirement Account.
- 13) **JOINT TENANCY WITH RIGHTS OF SURVIVORSHIP** - Any account owned as joint tenants with rights of survivorship shall be subject to the provisions of Utah Code Annotated 7-9-32. Any joint tenant may withdraw all amounts on deposit in the account. Upon the death of a joint tenant, amounts on deposit can be withdrawn by a surviving joint tenant.
- 14) **PAYABLE ON DEATH BENEFICIARY** - A payable on death beneficiary may be designated by the member. Any account with a payable on death beneficiary shall be subject to the provisions of Utah Code Annotated 7-9-32(6). The payable on death beneficiary may receive the amount on deposit upon written request if there is not a surviving joint owner, at least thirty (30) days has passed since the member's death and all obligations of the member to the Credit Union have been paid.
- 15) **TRUST ACCOUNTS** - Accounts of trusts may be established at the Credit Union. The Credit Union is the depository only for the trust account. Any trustee designated on any account card may transact any business on a trust account. The Credit Union may rely upon written evidence submitted by the trustee or successor trustee regarding the appointment of the trustee or successor trustee. The name of the account may be changed to the name of the trust upon verification of a corresponding federal tax ID number.
- 16) **PERIODIC STATEMENTS** - Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.
- 17) **DORMANT OR INACTIVE ACCOUNTS** - An account is dormant if no activity has occurred on the account for a period of 24 months or more, and has a balance of \$100.00 or less. An account is inactive if mail is returned to the Credit Union as undeliverable for a period of 12 months or more. You may also notify the Credit Union in writing if no activity is expected on an account but you wish to maintain the account.
- 18) **CHARGES ON DORMANT OR INACTIVE ACCOUNTS** - The Credit Union will assess charges related to the maintenance of dormant or inactive accounts. These charges shall be stated in the Credit Union's current fee schedule.

- 19) **INTEREST ON DORMANT OR INACTIVE ACCOUNTS** - After an account becomes dormant or inactive, the Credit Union will cease payment of interest or dividends.
- 20) **CHARGES OR INTEREST NOT REFUNDABLE** - Any charges or interest shall not be refunded or credited to your account after any period of dormancy or inactivity.

PRIVACY POLICY

Facts	What Does Jordan Federal Credit Union Do With Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number • Income • Account Balances • Payment History • Credit History • Credit Scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Jordan Federal Credit Union chooses to share; and whether you can limit this sharing.

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

Questions? Call 1-800-866-1655 or go to www.jordan-cu.org

Who we are	
Who is providing this notice?	Jordan Credit Union
What we do	
How does Jordan Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Jordan Federal Credit Union collect my personal information?	We collect your personal information, for example, when you : <ul style="list-style-type: none"> • Open an account • Apply for a loan • Pay bills • Use your credit or debit card • Deposit money
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Jordan Federal Credit Union has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Jordan Federal Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include investment and financial service providers and insurance companies.

ELECTRONIC DISCLOSURE NOTICE

- 1) CONSENT REQUIRED.** You must consent to receiving legal disclosures, agreements, periodic statements, and notices (hereinafter referred to as "legal documents") electronically before we can provide them to you electronically. You may withdraw your consent to receive legal documents electronically by notifying us using the phone number or address shown on your monthly or quarterly statement or at any Jordan Credit Union location, in which case we will be obligated to provide paper copies of all required legal documents that you do not consent to receive electronically. In addition, you may withdraw your consent to receive periodic statements electronically by visiting Jordan Credit Union online at <http://www.jordan-cu.org/optout-of-estatemts> or in person.
- 2) OBTAINING PAPER COPIES.** If you consent to receive legal disclosures and agreements electronically, you can also request a paper copy of the related legal disclosures and agreements by visiting your nearest Jordan Credit Union branch. We will not charge you any fees for providing a paper copy of legal disclosures and agreements.
- 3) SYSTEM REQUIREMENTS TO ACCESS INFORMATION.** To receive an electronic copy of legal documents, you must have the following equipment and software:
 - * A personal computer or other device that is capable of accessing the Internet (i.e., you must have access to the Internet, a computer or other access device, and an Internet browser).
 - * An Internet browser that is capable of supporting 128-bit SSL encrypted communications, which requires a minimum Web browser version of either Microsoft Internet Explorer version 6.0 or a comparable web browser, and your system must have 128-bit SSL encryption software.
 - * Software that permits you to receive and access current Portable Document Format or PDF files. You can download a free copy of Adobe Reader at <http://get.adobe.com/reader/>.
You are solely responsible for obtaining and maintaining all hardware, software, and services that may be required to access legal documents electronically.
- 4) SYSTEM REQUIREMENTS TO RETAIN INFORMATION.** In order to retain legal documents sent to you electronically, you must have the ability to print or save them to your computer. In order to print them, you must have a functioning printer connected to your personal computer or other device that is capable of printing legal documents on standard 8 x 11 inch paper. In order to save them, you may copy the text into a word processor for saving or save the Web page directly to your computer or other access device. Many of the legal documents are available as PDF files, and you must be able to either download or print these files.
- 5) INTERNET SECURITY.** You must maintain the security and privacy of all access information (e.g., pin numbers, login codes, security question information, and passwords) and of all legal documents and information that you download, print, or view electronically. Obtain and maintain up-to-date computer and Internet security programs from reputable companies. Do not save or store any legal documents or access information on a public computer or on any other access device used by someone who you have not authorized to view your legal documents and access information.
- 6) TERMINATION/CHANGES.** We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change only as required by law.