# Important Information About Business Deposit Accounts

## Terms and Conditions
- Important Information About Procedures for Opening a New Account
- Agreement
- Bylaws
- Liability
- Deposits
- Withdrawals
- Understanding and Avoiding Overdraft
- and Non-Sufficient Funds (NSF) Fees
- Business, Organization and Association Accounts
- Stop Payments
- Telephone Transfers
- Amendments and Termination
- Notices
- Statements
- Account Transfer
- Direct Deposits
- Temporary Account Agreement
- Right to Repayment of Indebtedness
- Restrictive Legends or Endorsements
- Facsimile Signatures
- Check Processing
- Check Cashing
- Indorsements
- Death or Incompetence
- Fiduciary Accounts
- Credit Verification
- Legal Actions Affecting Your Account
- Account Security
- Telephonic Instructions
- Monitoring and Recording Telephone Calls and Consent to Receive Communications
- Claim of Loss
- Early Withdrawal Penalties
- Address or Name Changes
- Resolving Account Disputes
- Waiver of Notices
- Truncation, Substitute Checks, and Other Check Images
- Remotely Created Checks
- Unlawful Internet Gambling Notice
- Funds Transfers

## Fund Transfers
- Your Ability to Withdraw Funds

## Funds Availability
- Specific Account Details

## Specific Account Details
- LA Capitol Economy Business Checking Account
- LA Capitol Performance Commercial Checking Account
- LA Capitol Association Checking Account
- Regular Savings Account
- Special Savings Account
- Certificate Account
- Common Features

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<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>TERMS AND CONDITIONS OF YOUR ACCOUNT .................................................. 2</td>
</tr>
<tr>
<td>Important Information About Procedures for Opening a New Account ................... 2</td>
</tr>
<tr>
<td>Agreement .................................................................................................. 2</td>
</tr>
<tr>
<td>Bylaws ...................................................................................................... 2</td>
</tr>
<tr>
<td>Liability ................................................................................................... 2</td>
</tr>
<tr>
<td>Deposits ..................................................................................................... 2</td>
</tr>
<tr>
<td>Withdrawals ............................................................................................... 3</td>
</tr>
<tr>
<td>Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees .............. 3</td>
</tr>
<tr>
<td>Business, Organization and Association Accounts .................................................. 5</td>
</tr>
<tr>
<td>Stop Payments .......................................................................................... 5</td>
</tr>
<tr>
<td>Telephone Transfers ..................................................................................... 5</td>
</tr>
<tr>
<td>Amendments and Termination ........................................................................ 5</td>
</tr>
<tr>
<td>Notices ...................................................................................................... 5</td>
</tr>
<tr>
<td>Statements .................................................................................................. 5</td>
</tr>
<tr>
<td>Account Transfer ....................................................................................... 6</td>
</tr>
<tr>
<td>Direct Deposits .......................................................................................... 6</td>
</tr>
<tr>
<td>Temporary Account Agreement ..................................................................... 6</td>
</tr>
<tr>
<td>Right to Repayment of Indebtedness ................................................................. 6</td>
</tr>
<tr>
<td>Restrictive Legends or Endorsements ............................................................... 6</td>
</tr>
<tr>
<td>Facsimile Signatures ................................................................................... 6</td>
</tr>
<tr>
<td>Check Processing ....................................................................................... 7</td>
</tr>
<tr>
<td>Check Cashing ............................................................................................. 7</td>
</tr>
<tr>
<td>Indorsements .............................................................................................. 7</td>
</tr>
<tr>
<td>Death or Incompetence ............................................................................... 7</td>
</tr>
<tr>
<td>Fiduciary Accounts ..................................................................................... 8</td>
</tr>
<tr>
<td>Credit Verification ..................................................................................... 8</td>
</tr>
<tr>
<td>Legal Actions Affecting Your Account ............................................................. 8</td>
</tr>
<tr>
<td>Account Security ....................................................................................... 8</td>
</tr>
<tr>
<td>Telephonic Instructions ............................................................................... 8</td>
</tr>
<tr>
<td>Monitoring and Recording Telephone Calls and Consent to Receive Communications ... 8</td>
</tr>
<tr>
<td>Claim of Loss ............................................................................................ 9</td>
</tr>
<tr>
<td>Early Withdrawal Penalties ......................................................................... 9</td>
</tr>
<tr>
<td>Address or Name Changes ......................................................................... 9</td>
</tr>
<tr>
<td>Resolving Account Disputes ..................................................................... 9</td>
</tr>
<tr>
<td>Waiver of Notices .................................................................................... 9</td>
</tr>
<tr>
<td>Truncation, Substitute Checks, and Other Check Images ............................... 9</td>
</tr>
<tr>
<td>Remotely Created Checks ....................................................................... 9</td>
</tr>
<tr>
<td>Unlawful Internet Gambling Notice ................................................................. 10</td>
</tr>
<tr>
<td>Funds Transfers ....................................................................................... 10</td>
</tr>
<tr>
<td>YOUR ABILITY TO WITHDRAW FUNDS .......................................................... 11</td>
</tr>
<tr>
<td>SPECIFIC ACCOUNT DETAILS ...................................................................... 12</td>
</tr>
<tr>
<td>LA Capitol Economy Business Checking Account ............................................. 12</td>
</tr>
<tr>
<td>LA Capitol Performance Commercial Checking Account ................................. 13</td>
</tr>
<tr>
<td>LA Capitol Association Checking Account .................................................... 13</td>
</tr>
<tr>
<td>Regular Savings Account .......................................................................... 13</td>
</tr>
<tr>
<td>Special Savings Account .......................................................................... 13</td>
</tr>
<tr>
<td>Certificate Account .................................................................................... 14</td>
</tr>
<tr>
<td>Common Features ...................................................................................... 15</td>
</tr>
</tbody>
</table>

---

1
TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

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 and retain it for future reference. If you sign the signature card or open or continue to use the account, 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, the laws of the state of Louisiana and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal laws that governs our relationships 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.

Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

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 direct withdrawals, deposits, or other transactions in the account.

However, this agreement does not intend, and the terms “we” and “your” should not be interpreted, to expand an individual’s responsibility for transactions on another account. If the account is a joint account, individual liability is determined by the laws generally applicable to that type of organization.

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 construed 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 - We agree, for our own account, that 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, without notice to you, directly from the account balance as an allowable charge. We will pay reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (in solido) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to the account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. 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 or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than those we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit casher’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits will be determined by a foreign currency conversion and will be at an exchange rate in effect on the final settlement date in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will credit the actual deposit amount. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a chargeback, check or draft for deposit, we may require any third party endorsers to verify or quash their indorsements, or indorse in our presence.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to our order or for transfer to another account or to cover overdrafts as authorized by you.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it to apply) to the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend that you notify us when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider using a traveler’s check if the amount is in excess of your responsibility. In the event of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the cash form.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. We agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

UNDERSTANDING AND AVOIDING OVERTURF AND NONSUFFICIENT FUNDS (NSF) FEES - Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In a transaction that is not paid as is selected. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.
Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available balance" may not be the same as your account’s "actual" balance. This means an overdraft or NSF transaction could occur regardless of your account's actual balance. Your account’s actual balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and deposited credit card transactions that are authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "hold" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you will be charged an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by presentation of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payments types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your statement online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when your deposit will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purposes of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will generally be added to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if the item or items presented for payment in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - 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. The payment order affects whether the other items will be paid depending on the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items:

Our policy is to process checks (share drafts) first, in the order they are received on the day they are processed. We process ACH transactions second, in the order they are received on the day they are processed. If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as is the information on how to opt-out of one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring resulting fees.

BUSINESS, ORGANIZATION AND ASSOCIATION 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. You represent that you have the authority to open and conduct business on this account in behalf of the entity. We may require the governing body of the 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 entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may issue a stop-payment order to stop payment on any item from any one of you. 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. Because stop-payment orders are handled by computers, to be effective, a 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. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment on you despite the stop-payment order.

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. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Saving disclosures. We may alter other terms of this agreement if we 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 if you have not used this account for 12 months or if the account contains more than $4,000. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover the following if you have an item on the account:

- A joint tenant that is a member can close an account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. At our option, we may suspend your rights to members services if you violate the terms of this agreement. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice you give us is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address. Notification to you of any item is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signature, alteration or forgery, you must notify us of the 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 or forgeries in your account within 60 days of when you first send or make the statement available, you cannot assert a claim against us on any items in that statement, and we will not be liable to you for any items in that statement, even if we have knowledge of the unauthorized signatures, alterations or forgeries. This 60 day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEBITS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or 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 the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (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 requirements 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 of any you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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 own 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 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 similar tax-deferred 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.

**RESTRICTIVE LEGENDS OR INDORES** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement. Check any special instructions on your checks. We may also be agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your performance of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**FACSIMILE SIGNATURES** - Unless you make arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing 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. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed as long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

**Check** - As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/2" of that edge.

**Name**

**Address, City, State**

**Pay to the order of**

**$**

**dollars**

**Bank Name and Location**

**Memo**

**TRAILING EDGE**

**FRONT OF CHECK**

**BACK OF CHECK**

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to receive payment of money under your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.
FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or parties named in trust agreements, trusts, and by legal representatives, executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been advised that transfers by the device were not authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if the bank acted in bad faith or if the extent of our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which would have detected, prevented, or limited a loss or unauthorized transfer of your funds, you agree that we are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

• Your consent is limited to your account, and as authorized by applicable law and regulations.

• Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF CHARGES - If you believe a charge is not one you authorized, you must report the error or unauthorized transaction to us in writing within 60 days of the first statement on which the error or unauthorized transaction appears. A consumer may have more limited time to report a charge or unauthorized transaction if we tell you later. If you do not report the error or unauthorized transaction in time, our ability to correct it or to make sure that the law protects you may be limited. You must also tell us immediately if you believe a person has obtained control of your account.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

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This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF CHARGES - If you believe a charge is not one you authorized, you must report the error or unauthorized transaction to us in writing within 60 days of the first statement on which the error or unauthorized transaction appears. A consumer may have more limited time to report a charge or unauthorized transaction if we tell you later. If you do not report the error or unauthorized transaction in time, our ability to correct it or to make sure that the law protects you may be limited. You must also tell us immediately if you believe a person has obtained control of your account.
UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation QG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A).

This section is generally applicable to any person to whom you are required to comply with this section, or to whom you are required to comply with any similar requirement.

If you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective.

This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFT.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator’s payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary’s bank of a payment order for the benefit of the beneficiary of the originator’s order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is an account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that the payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary’s bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to make the funds transfer through an intermediate bank and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary’s bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name or any other person by business may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care you should have discovered) under some circumstances that we have accepted or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you actually and reasonably could have discovered under some circumstances the acceptance or erroneous execution of the payment order or amendment that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary, or other person by name and number and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone orders, including orders of payment or acknowledgment of a payment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originating from you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to receive payment orders on your behalf.

Cancelation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancelation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancelation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not responsible for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment or cancellation.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

PLEDGES - 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.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first $225 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them 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 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 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.

If you make a deposit at an ATM before Midnight 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 at an ATM after Midnight on a business day that we are open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
Next-Day Availability
Funds from the following deposits are available on the first business day after the
day of your deposit:
U.S. Treasury checks that are payable to you.
Wire transfers.
Checks drawn on La Capitol Federal Credit Union.
If you make the deposit in person to one of our employees, funds from the
following deposits are also available on the first business day after the day of your
deposit:
Cash.
State and local government checks that are payable to you.
Cashier’s, certified, and teller’s checks that are payable to you.
Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal
money orders, if these items are payable to you.
If you do not make your deposit in person to one of our employees (for example,
if you mail the deposit), funds from these deposits will be available on the second
business day after the day we receive your deposit.
Other Check Deposits Subject to Second-Day Availability
The first $225 from a deposit of other checks will be available on the first
business day after the day of your deposit. The remaining funds will be available on the
second business day after the day of your deposit.
For example, if you deposit a check of $700 on a Monday, $225 of the deposit is
available on Tuesday. The remaining $475 is available on Wednesday.
If we cash a check for you that is drawn on another bank, 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 bank, 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.
LONGER DELAYS MAY APPLY
Funds you deposit by check may be delayed for a longer period under the following circumstances:
We believe a check you deposit will not be paid.
You deposit checks totaling more than $5,525 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as failure of computer or communications
equipment.
We will notify you if we delay your ability to withdraw funds for any of these
reasons, and we will tell you when the funds will be available. They will generally be
available no later than the seventh business day after the day of your deposit.
SPECIAL RULES FOR NEW ACCOUNTS
If you are a new member, the following special rules will apply during the first 30
days your account is open.
Funds from electronic direct deposits to your account will be available on the
day we receive the deposit. Funds from deposits of cash, wire transfers, and the first
$5,525 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 first business day after
the day of your deposit if the deposit meets certain conditions. For example, the
checks must be payable to you (and you may have to use a special deposit slip).
The excess over $5,525 will be available on the fifth 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 $5,525 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 fifth business day
after the day of your deposit.

SPECIFIC ACCOUNT DETAILS
If your account is a type listed under “Business Accounts” in our specific account
details, you agree not to use it for personal purposes.

LA CAPITOL ECONOMY BUSINESS CHECKING ACCOUNT
Minimum balance requirements:
The minimum balance required to open this account is $50.00.
Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the
Common Features section.
Fees and charges:
A service charge fee of $17.00 will be charged each month. Monthly service charge
waiver of $2.00 per month will be received while account is enrolled in eStatements.
A 25 cents per withdrawal transaction charge will be charged on every withdrawal
transaction after the first 75 withdrawal transactions each month.
For every $1,000.00 deposited in cash a $3.00 fee will be charged.

LA CAPITOL PERFORMANCE COMMERCIAL CHECKING ACCOUNT
Minimum balance requirements:
The minimum balance required to open this account is $250.00.
You must maintain a minimum daily balance of $25,000.00 in your account to avoid
a low balance fee. If, during any month, your account balance falls below the
required minimum daily balance, your account will be subject to a low balance fee of
$30.00 once during the statement cycle.
Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the
Common Features section.
Fees and charges:
A service charge fee of $2.00 will be charged each month. Monthly service charge
waiver of $2.00 per month will be received while account is enrolled in eStatements.
A 15 cents per withdrawal transaction charge will be charged on every withdrawal
transaction after the first 150 withdrawal transactions each month.
For every $1,000.00 deposited in cash a $3.00 fee will be charged.

LA CAPITOL ASSOCIATION CHECKING ACCOUNT
Minimum balance requirements:
The minimum balance required to open this account is $25.00.
Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the
Common Features section.
Fees and charges:
A service charge fee of $12.00 will be charged each month. A monthly service charge
waiver of $2.00 per month will be received while account is enrolled in eStatements.
A 25 cents per withdrawal transaction charge will be charged on every withdrawal
transaction after the first 100 withdrawal transactions each month.
For every $1,000.00 deposited in cash a $3.00 fee will be charged.

REGULAR 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 month.
Dividends will be credited to your account each 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 last day of the dividend period, and for the example above is January 31.
Minimum balance requirements:
You must maintain a minimum average daily balance of $100.00 in your account to
avoid a low balance fee. If, during any month, your average daily balance is below
the required minimum, your account will be subject to a low balance fee of $5.00 for
that month. This fee will not apply to members who have an active loan or share
certificate under the same membership, or to members under 16 years old. The
average daily balance is calculated by adding the balance in the account for each
day of the period and dividing that figure by the number of days in the period. The
period we use is the month.
You must maintain a minimum daily balance of $100.00 in your account each day to
to obtain the disclosed annual percentage yield.
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:
During any monthly statement cycle, 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 by
check, draft, 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.
Fees and charges:
An excessive withdrawal fee of $5.00 will be charged for each withdrawal in excess
of one during a month. This fee will not apply if the withdrawal amount is at least
$500.00.

SPECIAL 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 month.
Dividends will be credited to your account each 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 last day of the dividend period, and for the example above is January 31.
Minimum balance requirements:
The minimum balance required to open this account is $100.00. You must maintain a minimum average daily balance of $100.00 in your account to avoid a low balance fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a low balance fee of $5.00 for that month. This fee will not apply to members who have an active loan or share certificate under the same membership, or to members under 16 years old. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

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:
During any monthly statement cycle, 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 by check, draft, 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.

Fees and charges:
An excessive withdrawal fee of $5.00 will be charged for each withdrawal in excess of one during a month. This fee will not apply if the withdrawal amount is at least $500.00.

CERTIFICATE ACCOUNT (SHARE CERTIFICATE)

Rate Information - The dividend rate on your term share account is  % with an annual percentage yield of %, and the dividend period is . You will be paid this rate until first maturity. In order to maintain the higher rate you receive on a share certificate, a checking account must remain open until maturity. If the checking is closed before maturity, the share certificate rate will revert to the current share certificate rate for the remainder of the term.

Compounding frequency:
☐ Unless otherwise paid, dividends will be compounded monthly.
☐ Dividends will be compounded monthly.

Crediting frequency:
☐ Dividends will be credited to your account monthly.
Alternatively, you may choose to have dividends paid to another account monthly.
☐ Dividends will be credited to your account quarterly, rather than credited to this account.

Dividends will be credited to your account monthly, quarterly, the same as the term.

Minimum balance requirements:
The minimum balance required to open this account is $500.00, $1,000.00
$1,500.00 $2,500.00 $5,000.00 $20,000.00 $25,000.00
$50,000.00 $100,000.00.

You must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

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:
After the account is opened, you may not make additions into the account until the maturity date stated on the account.
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
☐ You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.
☐ You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature .
Callable account - We may redeem this account, at our option, at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

☐ If your account has an original maturity of less than 12 months:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
☐ If your account has an original maturity of 12 to 35 months:
The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.
☐ If your account has an original maturity of 36 months or more:
The penalty we may impose will equal 12 months dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail a notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account. Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw requirements:
If you do not complete payment of $100.00 in your Regular Savings account within six months of admission to membership, you may be terminated from membership at the end of the six month period in which the time elapses.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means. Please refer to our separate fee schedule for additional charges that may be assessed against your account.

Please refer to our separate rate sheet for current dividend rates and annual percentage yields.

LA CAPITOL FEDERAL CREDIT UNION
P.O. BOX 3398
BATON ROUGE, LOUISIANA 70821-3398

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

NCUA National Credit Union Administration, a U.S. Government Agency

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