TABLE OF CONTENTS

1. TERMS AND CONDITIONS OF YOUR ACCOUNT .................................................. 2
   Important Information About Procedures for Opening a New Account ............... 2
   Agreement ................................................................................................................. 2
   Bylaws ....................................................................................................................... 2
   Liability .................................................................................................................... 2
   Deposits ..................................................................................................................... 2
   Withdrawals ............................................................................................................ 3
   Business, Organization and Association Accounts ................................................ 4
   Stop Payments ......................................................................................................... 4
   Telephone Transfers ............................................................................................... 5
   Amendments and Termination .............................................................................. 5
   Notices ..................................................................................................................... 5
   Statements .............................................................................................................. 5
   Account Transfer .................................................................................................... 5
   Direct Deposits ....................................................................................................... 6
   Temporary Account Agreement ............................................................................ 6
   Right to Repayment of Indebtedness .................................................................... 6
   Restrictive Legends or Indorsements ..................................................................... 6
   Facsimile Signatures .............................................................................................. 6
   Check Processing ................................................................................................... 6
   Check Cashing ........................................................................................................ 6
   Indorsements .......................................................................................................... 7
   Death or Incompetence .......................................................................................... 7
   Fiduciary Accounts ............................................................................................... 7
   Credit Verification .................................................................................................. 7
   Legal Actions Affecting Your Account .................................................................... 7
   Security .................................................................................................................. 8
   Telephonic Instructions ......................................................................................... 8
   Monitoring and Recording Telephone Calls and Consent to Receive Communications 8
   Claim of Loss ......................................................................................................... 8
   Early Withdrawal Penalties .................................................................................... 9
   Address or Name Changes .................................................................................... 9
   Resolving Account Disputes ............................................................................... 9
   Waiver of Notices ................................................................................................. 9
   Truncation, Substitute Checks, and Other Check Images ....................................... 9
   Remotely Created Checks ..................................................................................... 9
   Unlawful Internet Gambling Notice ....................................................................... 9
   Funds Transfers ................................................................................................... 9
   Pledges .................................................................................................................. 11

2. YOUR ABILITY TO WITHDRAW FUNDS .......................................................... 11

3. SPECIFIC ACCOUNT DETAILS .......................................................................... 12
   La Capitol Economy Business Checking Account ................................................ 12
   La Capitol Performance Commercial Checking Account ................................... 12
   La Capitol Association Checking Account .......................................................... 13
   Regular Savings Account ...................................................................................... 13
   Special Savings Account ....................................................................................... 13
   Certificate Account ................................................................................................ 14
   Common Features ................................................................................................. 15
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 the 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 law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

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

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. 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 deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a partnership, trustees, or other organization, 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 shall 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 - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay additional 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 this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge 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 you 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 cash, 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 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 of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. 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 cut-off 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 third-party check for deposit, we may require any third-party indorsers to verify or guarantee 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 all or 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 this account or any other transaction with us.

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 precisely 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 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. Generally, this is 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 “nonsufficient funds” transaction as defined by law, for an error or defect in the item introduced in the substitute check creation process, we will charge back to your account the amount of the item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. 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 purpose of deciding whether to return an item for insufficient funds at any time between the time 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, which may be more than the actual amount of your purchase. At this bank, we do not perform this practice, nor can we determine that the temporary hold is included in the transaction total. The temporary hold on the transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft
transaction if we do pay it. 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 you would have
had sufficient funds in your account if the amount of the hold had been equal to the
amount of your purchase.
Here is an example of how this can occur -- assume for this example the following:
(1) you have opted-in to our overdraft services for the payment of overdrafts on ATM
and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft
fee is $30 per overdraft.
You have $120 in your account. You swipe your card at the card reader on a
gasoline pump. Since it is unclear what the final bill will be, the gas station’s
processing system immediately requests a hold on your account in a specified
amount, for example, $80. Our processing system authorizes a temporary hold on
your account in the amount of $80, and the gas station’s processing system
authorizes you to begin pumping gas. You fill your tank and the amount of gasoline
you purchased is only $50. Our processing system shows that you have $40 in your
account available for other transactions ($120 - $80 = $40) even though you would
have $70 in your account available for other transactions if the amount of the
temporary hold was equal to the amount of your purchase ($120 - $50 = $70). Later,
another transaction you have authorized is for payment from your account in the
amount of $60 (this could be a check you have written, another debit card
transaction, an ACH debit or any other kind of payment request). This other
transaction is presented before the amount of the temporary hold is adjusted to the
amount of your purchase (remember, it may take up to three days for the adjustment
to be made). Because the amount of this other transaction is greater than the
amount our processing system shows is available in your account, our payment of
this transaction will result in an overdraft transaction. Because the transaction
overdraws your account by $20, your account will be assessed the overdraft fee of $33 according to our overdraft fee policy. You will be charged this $30 fee according to
our policy even though you would have had enough money in your account to
cover the $60 transaction if your account had only been debited the amount of your
purchase rather than the amount of the temporary hold or if the temporary hold had
already been adjusted to the actual amount of your purchase.

Overdrafts - You understand that we may, at our discretion, honor withdrawal
requests that overdraft your account. However, the fact that we may honor
withdrawal requests that overdraft the account balance does not obligate us to do
so later. So you cannot rely on us to pay overdrafts on your account regardless of
how frequently or under what circumstances we have paid overdrafts on your
account in the past. We can change our practice of paying overdrafts on your
account without notice to you. You can ask us if we have other account services
that might be available to you where we commit to paying overdrafts under certain
circumstances, such as an overdraft protection line-of-credit or a plan to sweep
that might be available to you where we commit to paying overdrafts under certain
circumstances, such as an overdraft protection line-of-credit or a plan to sweep

Earnings in the
BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS -

If you discover (or reasonably should have discovered) any unauthorized signatures, alterations or forgeries in your account within 60 days of 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 the statement is first sent or make available to you. You must examine your statement of account with “reasonable
due diligence” if you discover (or reasonably should have discovered) any unauthorized signatures, alterations or forgeries in your account within 60 days of when the statement is first sent or made available to you. 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 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.
DIRECT DEPOSITS - 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 from the federal government from the account or from any other account you have with us, without prior notice to or at any time, except as provided 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 of the account holders, 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 that we owe to you, in accordance with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, 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-exempt account, (b) the debt is created by a consumer credit transaction under a credit card plan (which does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal arises only in a representative capacity, or (d) the debt is created by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check or draft when the dishonor occurs because you 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 the dishonor of any check or draft by reason of our right to repayment.

RESTRICTIVE LEGENDS OR INDORSEMENTS - 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. 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. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have 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 failure to follow these restrictions on instructions for checks.

FACSIMILE SIGNATURES - Unless you make advance 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 you. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. 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 checks. 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. You also agree that 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.

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 give 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 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. 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 1/2” of that edge.

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 requirements apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from 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) you 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 or

TRAILING EDGE

FRONT OF CHECK

YOUR INENDORSEMENT MUST BE WITHIN THIS AREA

BACK OF CHECK

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.

SECURITY - 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 the thief to issue an electronic draft 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 notified that transfers by that person are
no longer 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 to share some of the loss if we failed to use
ordinary care and if we substantially contributed to the loss).

Except for consumer electronic funds transfers subject to Regulation E, you agree
that if we offer you services appropriate for your account to help identify and limit fraud
and for our use, we may record your account number(s) or commercially reasonable security procedures, 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, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially
reasonable security procedure which you reject, you agree that you are responsible
for any payment order, whether authorized or not, that we accept in compliance with
your instructions.

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 AND
RECEIVE COMMUNICATIONS - 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. We need not remind you of
our recording before each phone conversation.

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 must first obtain your consent
to contact you about your account because we must comply with the 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 this account, and as authorized by applicable law
and regulations.
- Your consent does not authorize us to contact you for telemarketing purposes
(unless you otherwise agreed elsewhere).
- With the above understandings, you authorize us to contact you regarding this
account through the telephone, text messaging, email, or any other means
that you have previously provided to us 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 LOSS - If you claim a credit or refund because of a forgery, alteration,
or any other unauthorized withdrawal, you agree to cooperate with us in the
investigation of the loss, including giving us an affidavit containing whatever
reasonable information we require concerning your account, the transaction, and the
circumstances surrounding the loss. You will notify law enforcement authorities and
any person criminally charged in any arrest or prosecution related to the claim of lost,
misplaced, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in
bad faith, we will not be liable for special or consequential damages, including loss
of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against
anyone who is obligated to repay, insure, or otherwise reimburse you for your loss.
You will pursue your rights or, at our option, assign them to us so that we may
be paid by them without debit or set-off by the amount you recover or are entitled
to recover from other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may
impose early withdrawal penalties on a withdrawal from a time account even if you
don’t initiate the withdrawal. For instance, the early withdrawal penalty may be
imposed if the withdrawal is caused by our setoff against funds in the account or as
a result of the assessment of a freeze on the account. We may close your account
and impose the early withdrawal penalty on the entire account balance in the event of a
partial early withdrawal. See your notice of penalty for early withdrawals for
additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any
change in your address or your name. Unless we agree otherwise, change of
address or name must be made in writing by at least one of the account holders.
Informing us of your address or name change on a check reorder form is not
sufficient. We will not communicate with you only by use of checks that most recent
address you have provided to us. If provided elsewhere, we may impose a service
fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the
funds in your account (refuse payment or withdrawal of the funds) if it becomes
subject to a claim adverse to (1) your own interest; (2) others claiming an interest as
survivors or beneficiaries of your account; or (3) a claim arising by operation of law.
The hold may be placed for such period of time as we believe reasonably necessary
to allow a legal proceeding to determine the merits of the claim or until we receive
sufficient evidence satisfactory to us that the dispute has been resolved. We will not be liable
for any items that are dishonored as a consequence of placing a hold on funds in your account.

WAIVER OF NOTICES - To the extent permitted by law, we waive any notice
of payment, dishonor or protest regarding any items credited to or charged against
your account. For example, if you deposit a check and it is returned unpaid or we
receive a dishonor notice, we do not have to notify you unless required by
federal Regulation CC or other law.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you
truncature an original check and create a substitute check, or other paper or electronic
image of the original check, you want that no one will be asked to make payment
on the original check, a substitute check or any other electronic or paper image, if
the payment obligation relating to the original check has already been paid. You also
warrant that any substitute check you create conforms to the legal requirements and
generally accepted specifications for substitute checks. You agree to retain the
original check in conformance with our internal policy for retaining original checks.
You agree to indemnify us for any loss we may incur as a result of any truncated
checks, or any substitute checks you initiate or provide, or for any losses that
result not previously been warranted by a bank or other financial institution in conformance
with the Check 21 Act. Unless specifically stated in a separate agreement between
you and us, we do not have to accept any other electronic or paper image of an
original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely
created check (sometimes called a telecheck, preauthorized draft or demand draft)
is a check or draft that can be used to withdraw money from an account. Unlike a
typical check or draft, however, a remotely created check is not issued by the paying
bank and does not contain the signature of the account owner (or a signature
purported to be the signature of the account owner). In place of a signature, the
check usually has a statement that the owner authorized the check or has the
owner’s name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive
from you for deposit or collection: (1) you have received express and verifiable
authorization to create the check in the amount and to the payee that appears on the
check; (2) you will maintain proof of the authorization for at least 2 years from the
date of the authorization, and supply us the proof if we ask; and (3) if a check is
returned you owe us the amount of the check, regardless of when the check is
returned. We may take funds from your account to pay the amount you owe us.
If there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined
in Federal Reserve Regulation GG 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 will generally not apply to you if you are a consumer. However, even 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 also subject to all
clearinghouse association rules, rules of the Board of Governors of the Federal Reserve
System and other Federal and State laws and regulations.

This section will generally not apply to you if you are a consumer. However, even 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 also subject to all
clearinghouse association rules, rules of the Board of Governors of the Federal Reserve
System and other Federal and State laws and regulations.
defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

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 exchange. 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 must be made by CHIPS.

Authorized account - An authorized account is a deposit 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 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 route 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 as sender 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.

Due 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 cause we have discovered) an unauthorized, unenforceable, 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 are notified of our acceptance or execution of the payment order or amendment or 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 bank, or beneficiary by name and number, and we receive any such 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 person 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 payment order or communication of amendment or cancelation.

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 originated by 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 so credited.

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 accept service.

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 liable for the actions of any intermediary, regardless of whether or not it is authorized. 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 order or funds transfer, to the extent that you are covered by this limit. You are not liable to us for any refund you receive because the funds transfer was not completed.

Cancellation 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.

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 $200 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 or on a day we are not 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.

- Other deposits.

Wire transfers. Checks drawn on La Capitol Federal Credit Union.

- If you make a 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 $200 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, $200 of the deposit is available on Tuesday. The remaining $500 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 $5,000 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as 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 $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the fifth 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 $200 from a deposit of other checks will be available on the first business day after the day we receive the 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 cent 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 every month.
Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the 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 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 every month.
Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the 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 _____%. 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 ☐ quarterly.

Crediting frequency: ☐ Dividends will be credited to your account ☐ monthly ☐ quarterly.

Alternatively, you may choose to have dividends paid to another account ☐ monthly ☐ quarterly, rather than credited to this account.

☐ Dividends will be credited to your account monthly.

Dividend period - For this account type, the dividend period is ☐ 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:

☐ If your account has an original maturity of 12 to 30 months:

☐ If your account has an original maturity of 36 months or more:

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 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

200426676-010 © 2016 Wolters Kluwer Financial Services – Bankers Systems™ Form AIB-B-CU 6/1/2016 Custom TCM-20CUBm,3p.4q

10 BKT