TABLE OF CONTENTS

TERMS AND CONDITIONS OF YOUR ACCOUNT .......................................................... 2
Agreement .................................................................................................................. 2
Bylaws ....................................................................................................................... 2
Liability ..................................................................................................................... 2
Deposits .................................................................................................................... 2
Withdrawals .............................................................................................................. 3
Understanding and Avoiding Overdraft and Non-sufficient Funds (NSF) Fees ................. 3
Ownership of Account and Beneficiary Designation .................................................. 5
Business, Organization and Association Accounts .................................................... 5
Stop Payments ......................................................................................................... 5
Telephone Transfers ............................................................................................... 5
Amendments and Termination .................................................................................. 6
Notices ...................................................................................................................... 6
Statements .............................................................................................................. 6
Account Transfer .................................................................................................... 6
Direct Deposits ....................................................................................................... 6
Temporary Account Agreement .................................................................................. 6
Right to Repayment of Indebtedness ........................................................................... 7
Authorized Signer ..................................................................................................... 7
Restrictive Legends or Indorsements ......................................................................... 7
Facsimile Signatures ............................................................................................... 7
Pledges .................................................................................................................... 7
Check Processing ..................................................................................................... 7
Check Cashing ......................................................................................................... 8
Indorsements .......................................................................................................... 8
Death or Incompetence ............................................................................................ 8
Fiduciary Accounts .................................................................................................. 8
Credit Verification .................................................................................................... 8
Legal Actions Affecting Your Account ....................................................................... 8
Account Security ..................................................................................................... 9
Telephonic Instructions ............................................................................................ 9
Monitoring and Recording Telephone Calls and Consent to Receive Communications .... 9
Claim of Loss ............................................................................................................ 9
Early Withdrawal Penalties ..................................................................................... 10
Address or Name Changes ...................................................................................... 10
Resolving Account Disputes .................................................................................... 10
Waiver of Notices .................................................................................................... 10
ACH and Wire Transfers .......................................................................................... 10

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES ................................................................. 10
YOUR ABILITY TO WITHDRAW FUNDS .................................................................. 15
TRUTH-IN-SAVINGS DISCLOSURE ........................................................................ 16
Choice Plus Checking ............................................................................................. 16
Choice Checking ..................................................................................................... 17
Simple Plus Checking ............................................................................................. 17
Simple Checking ..................................................................................................... 18
Liquid Asset Checking Account ............................................................................... 18
Opportunity Checking ............................................................................................ 18
Regular Savings Account ....................................................................................... 18
Christmas Club Savings Account ............................................................................ 19
Vacation Club Savings Account ............................................................................. 19
Special Savings Account ....................................................................................... 20
Elite Saver Account ................................................................................................ 20
Certificate Account ................................................................................................ 21
IRA Plus Account .................................................................................................... 22
IRA Floating Rate Account ...................................................................................... 23
Common Features .................................................................................................. 23

LA CAPITOL FEDERAL CREDIT UNION
P.O. BOX 3398
BATON ROUGE, LOUISIANA 70821-3398
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). By communicating with us, you agree to accept these rules, 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. If you open a personal account, you agree not to use it for business purposes. You are subject to the terms of rules, qualifications, 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. establish rules for certain transactions or events which the law regulates but permits variation by agreement.

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 the terms of this document, but you 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 who is authorized 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 corporation, partnership 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 should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

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 reserved reserves.

LIABILITY- You agree, for yourself (and the person or entity you represent if you sign as a representative of or with reference to the items of the account or the account itself) or by your order(s), to pay the amount of a charge for which you authorize us to charge under the terms of your account with us. 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 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 you are involved or your account is involved. 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 you are incurred, without notice to you if you agree.

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 any deposit account with us. Provisional credit is given 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 alleged forgery, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier'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 the item before the minimum deposit for deposit slip, 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 the deposit is accepted. 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 notify you of the discrepancy. 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 third-party check or draft 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 and all of the amounts authorized to be withdrawn at any time. 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 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, but 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 you take care 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 purchase a cashier's check or substitute a third party check, as we will 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 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.

We recommend you take care 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 purchase a cashier's check or substitute a third party check, as we will 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.

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

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. You 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 OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES - Generally - The information in this section is being provided to help you understand overdrafts and insufficient funds (NSF) fees. The information also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft occurs when you are 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 overdraft fee is charged when we pay a transaction, we do not cover the transaction. 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 an 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, NSF transactions 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 electronic transactions that have been 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 “holds” 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 money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented more than once. We do not prohibit you from knowing when 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 use 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 payment 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 know to what other payments 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 balance 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 does not apply, such as accounts under the age of 18 or college students, we do not make a determination as to 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 deposit of the item, and you will be notified by way of an item return notice. This notice does not indicate that we will make funds available for your purpose of determining whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item to the person who issued the check. The notice is intended to help you determine if there is one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there is 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 specific 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 eventually be adjusted 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 that adjustment is made, any balance 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 in the account after the deduction of the 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 you would have had sufficient funds 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 can affect whether items overdraw your account and 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 and electronic 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 the check, item or transaction, we extend an overdraft fee. The NSF fee is due to our obligation to stop payment under our 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 arranged to pay the fee with one of our overdraft services. The fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and 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 the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

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

Joint Account - This is an account in the names of two or more persons. Any one of such persons, acting alone, has complete access to the account. Upon the death of any party to such account, we are permitted to pay the account balance to the surviving parties, but this authority protects us only. The surviving joint account holder will be liable for any overdrafts in the account. If the deceased party to the extent the funds withdrawn by the survivors were owed the deceased, if any party to a joint account sends notice to us to prevent withdrawals from the account by another party or parties, we may require the party to withdraw the balance and close the account or we may refuse to allow any further withdrawals from the account except upon the written consent of all parties to it. The remedy we choose is entirely at our discretion.

Revocable Trust or Pay-on-Death Account - If two or more of you create such an account, you own the account jointly and the respective interests of each of you shall be deemed equal, unless otherwise stated in our account records. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, unless otherwise stated in our account records. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, 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 on 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 payment orders or 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 (such as ACH) or other electronic transfers, are established by law. We have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an 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 by a time and in a form that permits us to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. 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 against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the payment day on which we were notified of the stop-payment. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to

---
withdrawals made in writing. 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-Savings Disclosures by law. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates or by notice in writing, without regard to whether we used ordinary care. The limitation in statementUI available to you cannot assert a claim against us on any items in that account. You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**ERRORS relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic and hard checks (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**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. If you receive your statement more than a 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 the items and report any errors 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 by you or your agent to report any errors or any other problems.

**ERRORS relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic and hard checks (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**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. If you receive your statement more than a 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 the items and report any errors 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 by you or your agent to report any errors or any other problems.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our written consent. If the account is closed, no interest will be paid. If the account is closed, no interest will be paid. If the account is closed, no interest will be paid. If the account is closed, no interest will be paid.

**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 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 offsets any legal relief to recover any of our liability to the government.

**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 withhold payment of any amount and if permitted by law charge against any of your other accounts any amount due and payable hereunder, either now or in the future, the extent of your liability as a partner for the partnership debt. This account is owned by one or more of you as individuals, we may set off any funds in any of your accounts or in any of our other accounts against the debt. We will have no liability to you for any action we take under the terms of 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 obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any account you owe us, in accord 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-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 by reason of any check or draft being returned bad or dishonored if we acted in good faith and with reasonable care when we deposited the funds to your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**AUTHORIZATION (individual accounts only)** - A single individual is the owner. The authorized signer (hereinafter "agent") is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the title of the account or any of its rights, or any other security for the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent (a): we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

**RESTRICTIVE LEGENDS or INORDERSMENTS** - 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 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 placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 60 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 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 to honor it regardless of any of our cost or expense. If we have agreed to honor items containing facsimile signatures, we may offset any legal relief to recover any of our liability to the government.

**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.

**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 the information contains only the nature and amount of the payment. We may properly complete, sign and endorse the items on your behalf.

**SIGNATURES** - We may properly complete, sign and endorse the items on your behalf. If the signature is completed, signed and indorsed to or 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, 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 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.

**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.

**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 the information contains only the nature and amount of the payment. We may properly complete, sign and endorse the items on your behalf. If the signature is completed, signed and indorsed to or 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, 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 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.

**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.
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 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 1/2” 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 1/2” 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 guidelines 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 indemnify you until we know of your death, 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 persons named as a trustee under a written trust agreement, or as 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 provide 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 for your account(s). Do not discuss, compare, or share 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 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).

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 these 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 we acted in bad faith or to the extent 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 you reject, you agree that you 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 with your account, we may record your telephone conversations with one of our representatives 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 laws, including 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 communication 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 of any criminal act related to the claim of lost, missing, 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 pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other persons.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time or term share account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by the enforcement of our right to repayment of indebtedness against funds in the account or as a result of an attachment or other legal process. 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 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 attempt to communicate with you only by use of the 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 your own interest; (2) 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 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 the placing of a hold on funds in your account for these reasons.

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

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank. Payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

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

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or could recur on a regular basis. For example, you may authorize someone to initiate a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to make electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings accounts.
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other party to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**TEL-e-CAP Telephone Transfers - types of transfers and charges** - You may access your account by telephone 24 hours a day at 1-800-835-2227 or (225) 345-9123 using your PIN (Personal Identification Number), a touch tone phone, and your Member ID (your account number). Additional information may be requested for further verification. At the present time, you may use TEL-e-CAP to:

- transfer funds from your savings, checking and Line of Credit accounts
- transfer funds from your account to another member’s account (prior setup required)
- request a check withdrawal from your account
- request statement copies (fee applies)
- make payments from checking or savings to loan accounts
- get information about:
  - the account balance of checking, savings, certificates, and loans
  - the last loan payment, the next loan payment, and interest
- deposits to checking or savings accounts
- withdrawals from checking or savings accounts
- transaction history for checking or savings accounts
- clearing of a specific check, Reg D transfer count, and dividends earned.

There is an Account Access fee of $1.00 for each call to the credit union that could have been handled by TEL-e-CAP.

Refer to each accounts Transaction Limitations for transfer limitations that may apply to these transactions.

**ATM Transfers - types of transfers and dollar limitations** - You may access your account(s) by ATM using your ATM card or Visa® Check Card and personal identification number.

Use your ATM card to:

- make deposits to your primary savings account
- get cash withdrawals from your primary savings account
- you may withdraw no more than $500.00 per day
- get your primary savings account balance

Some of these services may not be available at all terminals.

Use your Visa Check Card to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings and:
  - you may withdraw no more than $500.00 per day
- transfer funds between checking and savings account(s)
- get information about:
  - the account balance of checking, savings, certificates, and loans
  - the last loan payment, the next loan payment, and interest
  - deposits to checking or savings accounts
  - withdrawals from checking or savings accounts
  - transaction history for checking or savings accounts
- clearing of a specific check, Reg D transfer count, and dividends earned.

Some of these services may not be available at all terminals.

**Types of Visa® Check Card Point-of-Sale Transactions** - You may access your checking account and make purchases of merchandise, goods (in person, by the Internet, or by phone), pay for services (in person, by the Internet, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a particular merchant will accept.

**Point-of-Sale Transactions - dollar limitations - Using card:**

- You may make 35 VISA Check Card purchases per day (Signature-based transactions)
- You may purchase up to a maximum of $6,000.00 per day (Signature-based transactions)
- You may make 35 cash withdrawals and/or POS transactions per day (PIN or PINless transactions)
- You may purchase up to a maximum of $2,500.00 per day (PIN or PINless transactions)

**Currency Conversion and International Transactions.** When you use your Visa® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you a 1% international transaction fee on all international transactions. An international transaction is a transaction where the country of the merchant is outside the USA.
Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit card transactions processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

La Capitol On-Line Banking - types of transfers - You may access your account(s) via personal electronic devices by logging onto our website at www.lacapfcu.org. Online Account Access will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon your account funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after unsuccessful attempts to enter a transaction. In addition, there may be limits on the duration of each access. You will be required to create an on-line user name and password, and register each device, by use of a secure access code. At the present time, you may use Online Account Access to:

- transfer funds from your savings, checking, and Line of Credit accounts
- transfer funds from your savings and checking accounts to another member’s account
- transfer funds from your savings and checking accounts to an account you have with another financial institution
- transfer funds from your savings and checking accounts to an account with another financial institution
- make loan payments from savings or checking accounts
- make bill payments to preauthorized creditors
- set-up recurring transfers with your account or between different La Capitol accounts
- set-up balance account alerts
- change your e-mail address, postal address, or phone numbers
- change your history date range
- change the default history sort order
- change your account nickname(s)
- initiate wire transfers

get information about:
- the account balance of checking, savings, line of credit, or share certificate accounts
- deposits to checking, savings, or share certificate accounts
- withdrawals from checking, savings, or share certificate accounts
- transaction history for checking, savings, line of credit, or share certificate accounts

FEES
- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- There is an account access fee of $1.00 for each call to the credit union that could have been handled by Online Account Access.
- Please refer to our separate fee schedule for additional information about charges.

Except as indicated elsewhere, we do not charge for these electronic fund transfers. Refer to each account Transaction Limitations for transfer limitations that may apply to these transactions.

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

DOCUMENTATION
- Terminal transfers. You may get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 80 days from the same person or company, the person or company making the deposit will tell you every time they send the money.
- Preauthorized checks. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (800) 522-2748 to find out whether or not the deposit has been made.

- Periodic statements. You will get a monthly account statement from us for your checking accounts.
- You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS
- Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
  - Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.
- Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

Liability for fund transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your card and/or code. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

Additional Limit on Liability for Visa® Check Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are processed by Visa®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or
address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

**ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**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 you 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 specific check deposits will also be available on 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 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.

**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.

**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 the funds from the following deposits 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.

**MONEY DEPOSITS MAY BE DELAYED**

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 may change the dividend rate on your account at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting frequency - 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 $50.00.

You must maintain a minimum average daily balance of $1,000.00 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 $8.00 for that statement cycle.

A monthly low balance fee waiver of $8.00 per month will be received if 15 debit card (non ATM) transactions post per month.

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 begin to accrue on the business day you place noncash items (for example, checks) to your account.

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

Choice Plus Checking Eligibility Qualification

• 20 debit card (non ATM) transactions posted per “dividend period”

If monthly qualifications are not met, we will pay not less than the dividend rate for Tier 3 on this account.

 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. Members ages 17 and under or ages 60 and over will not be assessed the $2 monthly service fee regardless of their eStatement status.

A BaZing Services fee of $4.99 will be charged each month to the Choice Plus checking account.

One (1) Choice or one (1) Choice Plus checking account allowed per membership.

**CHOICE CHECKING (SHARE DRAFT)**

**Rate Information:**

When the Choice Checking qualifications are met:

**Tier 1** - If your daily balance is $3,000.00 or less, the dividend rate paid will be __________% with an annual percentage yield of __________%.

**Tier 2** - A dividend rate of __________% with an annual percentage yield of __________% will be paid only for that portion of your daily balance that is over $3,000.00 up to $10,000.00.

**Tier 3** - A dividend rate of __________% with an annual percentage yield of __________% will be paid only for that portion of your daily balance that is greater than $10,000.00.

When the Choice Checking qualifications are not met:

The dividend rate paid on the entire balance will be __________% with an annual percentage yield of __________%.

We may change the dividend rate on your account at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting frequency - 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 $50.00.

You must maintain a minimum average daily balance of $1,000.00 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 $8.00 for that statement cycle.

A monthly low balance fee waiver of $8.00 per month will be received if 20 debit card (non ATM) transactions post per month.

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 begin to accrue on the business day you place noncash items (for example, checks) to your account.

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

Choice Checking Eligibility Qualification

• 20 debit card (non ATM) transactions posted per “dividend period”

If monthly qualifications are not met, we will pay not less than the dividend rate for Tier 3 on this account.

 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. Members ages 17 and under or ages 60 and over will not be assessed the $2 monthly service fee regardless of their eStatement status.

Monthly service fee and low balance fee are waived on Simple Plus accounts owned by members age 24 and under.
A BaZing Services fee of $4.99 will be charged each month to Simple Plus checking accounts.

A monthly low balance fee waiver of $8.00 per month will be received if 10 debit card (non-ATM) transactions post per month or Direct Deposit of $500.00 or more posts to the account each month.

**SIMPLE CHECKING (SHARE DRAFT)**

**Minimum balance requirements:**
The minimum balance required to open this account is $50.00.

You must maintain a minimum average daily balance of $1,000.00 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 $8.00 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.
A monthly service charge waiver of $2.00 per month will be received while account is enrolled in eStatements.

**LIQUID ASSET CHECKING ACCOUNT (SHARE DRAFT)**

**Rate Information:**
The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account 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 your dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the 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 $2,500.00.

You must maintain a minimum daily balance of $2,500.00 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 $8.00 once during the statement cycle.

You must maintain a minimum daily balance of $2,500.00 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:**
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.

**OPPORTUNITY CHECKING (SHARE DRAFT)**

**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.

Service limitations:
The following services are not offered with the checking account: Courtesy Pay, Shared Branching, ATM and Mobile deposits, External transfers, Bill Pay, Wires, or La Cap Issued checks. These service limitations apply to the full membership.

Fees and charges:
A service charge fee of $10.00 will be charged each month.
A monthly service charge waiver of $2.00 per month will be received while account is enrolled in eStatements. Members ages 17 and under or ages 60 and over automatically receive a $2.00 credit toward their monthly service fee regardless of their eStatement status.

**REGULAR SAVINGS ACCOUNT**

**Rate Information:**
The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account 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 account balance falls below the required minimum average daily balance, your account will be subject to a low balance fee of $5.00. You have three months from account opening to obtain a $100.00 balance before a low balance fee is charged. This fee will not apply to members who have active loan or share certificate under the same membership, or to members under 16 years old.

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 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 at a teller window. This fee will not apply if the withdrawal amount is at least $500.00.

**CHRISTMAS CLUB SAVINGS ACCOUNT**
The Christmas Club Savings account can be opened as early as January 1 each year, with the funds being held in the account until November 1 of that year. On November 1, the funds will automatically be transferred to your primary savings account so you can begin your holiday shopping.

**Rate Information:**
The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account 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 $25.00.

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:**
You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawals are made from this account before the end of the club term, then this account will be closed. If a Christmas Club Savings account is closed before the end of the club term, it cannot be reopened until January 1 of the following year. Withdrawals made from a Christmas Club Savings account before the end of the club term that have payroll deductions posting to it will not be closed, but will be charged fees.

Fees and charges:
An early withdrawal fee of $25.00 will be charged for each withdrawal before the end of the club term.

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

**VACATION CLUB SAVINGS ACCOUNT**
The Vacation Club Savings account can be opened as early as January 1 each year, with the funds being held in the account until May 1 of that year. On May 1, the funds will automatically be transferred to your primary savings account so you can begin your vacation planning.

**Rate Information:**
The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account 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 $25.00. 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: You may not make any 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 early withdrawal fee of $25.00 will be charged for each withdrawal before the end of the club term. An excessive withdrawal fee of $5.00 will be charged for each withdrawal in excess of one during a month at a teller window. 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. We may change the dividend rate for your account 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 monthly. 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 $5,000.00 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 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 at a teller window. This fee will not apply if the withdrawal 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.
- Dividends will be compounded monthly.

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, the penalty we may impose will equal 90 days dividends on the amount withdrawn.
- 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.
- 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.

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 we receive written notice from you before maturity of your intention not to renew. We will 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 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**IRA PLUS ACCOUNT**

**Rate Information - The dividend rate on your term share account is _______%** with an annual percentage yield of ________%. The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. In order to maintain the rate you receive on an IRA Plus, a checking account must remain open until maturity. If the checking is closed before maturity, the IRA Plus rate will revert to the current IRA floating rate for the remainder of the term.

**Compounding frequency - Dividends will be compounded every month.**

**Crediting frequency - 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 the 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 -** No minimum balance requirements apply to this account.

**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 -** You may make unlimited additions into your 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 cannot withdraw dividends from your account before maturity without penalty.

**Time requirements - Your account will mature December 31.**

**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):

- The penalty we may impose will equal 90 days 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.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

**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.

**Non-automatically renewable account -** This account will not automatically renew at maturity. If you do not renew the account, your funds will be placed in a dividend-bearing account.

**IRA FLOATING RATE ACCOUNT**

**Rate Information -** The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding frequency -** Dividends will be compounded every month.

**Crediting frequency -** 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 the 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 -** No minimum balance requirements apply to this account.

**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 -** You may make unlimited additions into your account.

**Fees and Charges -** A handling charge of $10.00 will be charged, after age 59 1/2, to roll this account to a different institution, or to make a premature distribution of all or a part of this account, or to make a transfer of all or a part of this account.

An excess contribution fee of $10.00 will be charged if your deposit amount is incorrect and you want to withdraw the excess balance.

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.

**COMMON FEATURES**

**Bylaw requirements -** A member who fails to complete payment of one share within three months of admission to membership with the credit union may be removed from the credit union membership.

**Minimum share balance requirements -** 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 CAPITAL 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

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

© 2019 Wolters Kluwer Financial Services, Inc. All rights reserved.