

AGREEMENT - THIS AGREEMENT IS SUBJECT TO APPLICABLE FEDERAL LAWS AND THE LAWS OF THE STATE OF NEW YORK (EXCEPT TO THE EXTENT THAT THIS AGREEMENT CAN AND DOES VARY SUCH RULES OR LAWS). WE MAY PERMIT SOME VARIATIONS FROM THIS STANDARD AGREEMENT, BUT ANY SUCH VARIATIONS MUST BE AGREED TO IN WRITING. UNLESS IT WOULD BE INCONSISTENT TO DO SO, WORDS AND PHRASES USED IN THIS AGREEMENT SHOULD BE CONSTRUED SO THAT THE SINGULAR INCLUDES THE PLURAL AND THE PLURAL INCLUDES THE SINGULAR. AS USED IN THIS AGREEMENT, THE WORDS "WE," "OUR," AND "US" MEAN THE CREDIT UNION AND THE WORDS "YOU" AND "YOUR" MEAN THE OWNER(S) OF THIS ACCOUNT AND ANYONE SIGNING IN A REPRESENTATIVE CAPACITY (E.G. A "CONVENIENCE ACCOUNT SIGNER" OR GRANTEE OF A POWER OF ATTORNEY) APPOINTED BY OR ON BEHALF OF THE OWNER(S) TO SIGN ON THE ACCOUNT. THIS ACCOUNT MAY NOT BE TRANSFERRED OR ASSIGNED WITHOUT OUR WRITTEN CONSENT. THIS ACCOUNT IS TRANSFERABLE ONLY TO QUALIFIED MEMBERS.

LIABILITY - EACH OF YOU AGREES FOR YOURSELF (AND THE PERSON OR ENTITY YOU REPRESENT IF YOU SIGN AS A REPRESENTATIVE OF ANOTHER) TO THE TERMS OF THIS ACCOUNT AND THE SCHEDULE OF CHARGES THAT WE IMPOSE. YOU AUTHORIZE US TO DEDUCT THESE CHARGES AS ACCRUED DIRECTLY FROM THE ACCOUNT BALANCE. YOU ALSO AGREE TO PAY ADDITIONAL REASONABLE CHARGES WE MAY IMPOSE FOR SERVICES YOU REQUEST WHICH ARE NOT COVERED BY THIS AGREEMENT. EACH OF YOU ALSO AGREES TO BE JOINTLY AND INDIVIDUALLY LIABLE FOR ANY ACCOUNT DEFICIT RESULTING FROM CHARGES OR OVERDRAFTS, WHETHER CAUSED BY YOU OR ANOTHER AUTHORIZED TO WITHDRAW FROM THIS ACCOUNT, AND OUR COSTS TO COLLECT THE DEFICIT INCLUDING, TO THE EXTENT PERMITTED BY LAW, OUR REASONABLE ATTORNEYS' FEES. YOU AGREE THAT AT OUR OPTION WE MAY SUSPEND YOUR RIGHTS TO MEMBER SERVICES IF YOU VIOLATE THE TERMS OF THIS AGREEMENT.

DEPOSITS - ANY ITEMS, OTHER THAN CASH, ACCEPTED FOR DEPOSIT (INCLUDING ITEMS DRAWN "ON US") WILL BE GIVEN PROVISIONAL CREDIT UNTIL COLLECTION IS FINAL (AND ACTUAL CREDIT FOR DEPOSITS OF, OR PAYABLE IN, FOREIGN CURRENCY WILL BE AT THE EXCHANGE RATE IN EFFECT ON FINAL COLLECTION IN U.S. DOLLARS). WE ARE NOT RESPONSIBLE FOR TRANSACTIONS INITIATED BY MAIL OR OUTSIDE DEPOSITORY UNTIL WE ACTUALLY RECORD THEM. ALL TRANSACTIONS RECEIVED AFTER OUR "DAILY CUTOFF TIME" ON A BUSINESS DAY WE ARE OPEN, OR RECEIVED ON A DAY IN WHICH WE ARE NOT OPEN FOR BUSINESS, WILL BE TREATED AND RECORDED AS IF INITIATED ON THE NEXT FOLLOWING BUSINESS DAY THAT WE ARE OPEN. WE ARE PROHIBITED BY LAW FROM GUARANTEEING THE PAYMENT OF DIVIDENDS OR THAT DIVIDENDS WE DO PAY WILL BE AT THE DISCLOSED RATE. UNLESS OTHERWISE AGREED, YOU WAIVE ANY RIGHT TO RECEIVE ANY ORIGINAL ITEM AFTER IT IS PAID.

WITHDRAWALS - UNLESS OTHERWISE CLEARLY INDICATED TO THE CONTRARY, ANY ONE OF YOU WHO SIGNS IN THE SPACE DESIGNATED FOR SIGNATURES ON THE SIGNATURE CARD, INCLUDING ANYONE SIGNING IN A REPRESENTATIVE CAPACITY, MAY WITHDRAW OR TRANSFER ALL OR ANY PART OF THE ACCOUNT BALANCE AT ANY TIME ON FORMS APPROVED BY US. EACH OF YOU (UNTIL WE RECEIVE WRITTEN NOTICE TO THE CONTRARY) AUTHORIZES EACH OTHER PERSON SIGNING ON THE SIGNATURE CARD TO ENDORSE ANY ITEM PAYABLE TO YOU OR YOUR ORDER FOR DEPOSIT TO THIS ACCOUNT OR ANY OTHER TRANSACTION WITH US. THE FACT THAT WE MAY HONOR WITHDRAWAL REQUESTS WHICH OVERDRAW THE FINALLY COLLECTED ACCOUNT BALANCE DOES NOT OBLIGATE US TO DO SO, UNLESS REQUIRED BY LAW. WITHDRAWALS WILL FIRST BE MADE FROM COLLECTED FUNDS, AND WE MAY, UNLESS PROHIBITED BY LAW OR OUR WRITTEN POLICY, REFUSE ANY WITHDRAWAL REQUEST AGAINST UNCOLLECTED FUNDS, EVEN IF OUR GENERAL PRACTICE IS TO THE CONTRARY. WE RESERVE THE RIGHT TO REFUSE ANY WITHDRAWAL OR TRANSFER REQUEST WHICH IS ATTEMPTED BY ANY METHOD NOT SPECIFICALLY PERMITTED, WHICH IS FOR AN AMOUNT LESS THAN ANY MINIMUM WITHDRAWAL REQUIREMENT, OR WHICH EXCEEDS ANY FREQUENCY LIMITATION. EVEN IF WE HONOR A NONCONFORMING REQUEST, REPEATED ABUSE OF THE STATED LIMITATIONS (IF ANY) MAY EVENTUALLY FORCE US TO CLOSE THIS ACCOUNT. WE WILL USE THE DATE A TRANSACTION IS COMPLETED BY US (AS OPPOSED TO THE DAY YOU INITIATE IT) TO APPLY THE FREQUENCY LIMITATIONS. WE RESERVE THE RIGHT TO REQUIRE YOU TO NOTIFY US OF YOUR INTENTION TO WITHDRAW FUNDS FROM THIS ACCOUNT AS EXPLAINED IN OUR BYLAWS. ADDITIONAL WITHDRAWAL LIMITATIONS MAY BE DISCLOSED ELSEWHERE. SEE YOUR NOTICE OF PENALTIES FOR EARLY WITHDRAWAL.

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. **INDIVIDUAL ACCOUNT** - IS OWNED BY ONE PERSON. **JOINT ACCOUNT - WITH SURVIVORSHIP** (AND NOT AS TENANTS IN COMMON) - IS OWNED BY TWO OR MORE PERSONS. DEPOSITS AND ANY ADDITIONS TO THE ACCOUNT ARE THE PROPERTY OF THE OWNERS AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP. THIS MEANS THAT WE MAY RELEASE THE ENTIRE ACCOUNT TO ANY OWNER DURING THE LIFETIME OF ALL OWNERS. WE MAY HONOR WITHDRAWAL REQUESTS (INCLUDING CHECKS) FROM ANY OWNER DURING THE LIFETIME OF ALL OWNERS. WE MAY BE REQUIRED TO RELEASE MONEY IN THE ACCOUNT TO SATISFY A JUDGMENT AGAINST OR OTHER VALID DEBT INCURRED BY ANY OWNER. WE MAY HONOR WITHDRAWAL REQUESTS (INCLUDING CHECKS) FROM ANY SURVIVING OWNER AFTER THE DEATH OF ANY OWNER, AND MAY TREAT THE ACCOUNT AS THE SOLE PROPERTY OF THE SURVIVING OWNER(S). UNLESS AN OWNER DIRECTS US BY WRITTEN NOTICE NOT TO HONOR THE WITHDRAWAL REQUEST (INCLUDING CHECKS) OF AN OWNER WE WILL NOT BE LIABLE FOR DOING SO. AFTER WE RECEIVE SUCH A NOTICE, WE MAY REQUIRE WRITTEN AUTHORIZATION OF ANY OR ALL JOINT OWNERS FOR ANY FURTHER PAYMENTS OR DELIVERIES. **JOINT ACCOUNT - NO SURVIVORSHIP** (AS TENANTS IN COMMON) - IS OWNED BY TWO OR MORE PERSONS, BUT NONE OF YOU INTEND (MERELY BY OPENING THIS ACCOUNT) TO CREATE ANY RIGHT OF SURVIVORSHIP IN ANY OTHER PERSON. WE ENCOURAGE YOU TO AGREE AND TELL US IN WRITING OF THE PERCENTAGE OF THE ACCOUNT FUNDS CONTRIBUTED BY EACH OF YOU. THIS INFORMATION WILL NOT, HOWEVER, AFFECT THE "NUMBER OF SIGNATURES" NECESSARY FOR WITHDRAWAL. **CONVENIENCE ACCOUNT** - GOVERNED BY NEW YORK BANKING LAW § 678. SEE SEPARATE DISCLOSURE. **REVOCABLE TRUST ACCOUNT** - IF TWO OR MORE OF YOU CREATE SUCH AN ACCOUNT, YOU OWN THE ACCOUNT JOINTLY WITH SURVIVORSHIP. BENEFICIARIES ACQUIRE THE RIGHT TO WITHDRAW ONLY IF: (1) ALL PERSONS CREATING THE ACCOUNT DIE, AND (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, WITHOUT RIGHT OF SURVIVORSHIP. THE PERSON(S) CREATING THIS TYPE OF ACCOUNT RESERVES THE RIGHT TO: (1) CHANGE BENEFICIARIES, (2) CHANGE ACCOUNT TYPES, AND (3) WITHDRAW ALL OR PART OF THE ACCOUNT FUNDS AT ANY TIME. **CORPORATE, PARTNERSHIP, AND OTHER ORGANIZATIONAL ACCOUNTS** - WE WILL USUALLY REQUIRE A SEPARATE AUTHORIZATION FORM DESIGNATING THE PERSON PERMITTED AND CONDITIONS REQUIRED FOR WITHDRAWAL FROM ANY ACCOUNT IN THE NAME OF A LEGAL ENTITY SUCH AS A PARTNERSHIP, CORPORATION, OR OTHER ORGANIZATION. WE WILL HONOR SUCH AUTHORIZATION ACCORDING TO ITS TERMS UNTIL IT IS AMENDED OR TERMINATED IN WRITING BY THE GOVERNING BODY OF SUCH ORGANIZATION.

PLEDGES - UNLESS YOU TELL US DIFFERENTLY IN WRITING, EACH OWNER OF THIS ACCOUNT MAY PLEDGE ALL OR ANY PART OF THE FUNDS IN IT FOR ANY PURPOSE TO WHICH WE AGREE. ANY PLEDGE OF THIS ACCOUNT MUST FIRST BE SATISFIED BEFORE THE RIGHTS OF ANY JOINT ACCOUNT SURVIVOR OR TRUST ACCOUNT BENEFICIARY BECOME EFFECTIVE.

STOP PAYMENTS - A STOP-PAYMENT ORDER MUST BE GIVEN IN THE MANNER REQUIRED BY LAW, MUST BE RECEIVED IN TIME TO GIVE US A REASONABLE OPPORTUNITY TO ACT ON IT, AND MUST PRECISELY IDENTIFY THE NUMBER, DATE AND AMOUNT OF THE ITEM, AND THE PAYEE. WE WILL HONOR A STOP-PAYMENT REQUEST BY THE PERSON WHO SIGNED THE PARTICULAR ITEM, AND, BY ANY OTHER PERSON, EVEN THOUGH SUCH OTHER PERSON DID NOT SIGN THE ITEM, IF SUCH OTHER PERSON HAS AN EQUAL OR GREATER RIGHT TO WITHDRAW FROM THIS ACCOUNT THAN THE PERSON WHO SIGNED THE ITEM IN QUESTION. A RELEASE OF THE STOP-PAYMENT REQUEST MAY BE MADE ONLY BY THE PERSON WHO INITIATED THE STOP PAYMENT.

AMENDMENTS AND TERMINATION - WE MAY CHANGE OUR BYLAWS AND ANY TERM OF THIS AGREEMENT. RULES GOVERNING CHANGES IN DIVIDEND RATES HAVE BEEN PROVIDED SEPARATELY. FOR OTHER CHANGES WE WILL GIVE YOU REASONABLE NOTICE IN WRITING OR BY ANY OTHER METHOD PERMITTED BY LAW. WE RESERVE THE RIGHT TO CLOSE THIS ACCOUNT IF YOUR MEMBERSHIP IN THIS CREDIT UNION TERMINATES. YOU AGREE TO KEEP US INFORMED ABOUT YOUR CURRENT ADDRESS AT ALL TIMES. NOTICE FROM US TO ANY ONE OF YOU IS NOTICE TO ALL OF YOU. **STATEMENTS** - IF YOU DO NOT NOTIFY US OF AN UNAUTHORIZED SIGNATURE OR ALTERATION WITHIN A REASONABLE TIME (NOT TO EXCEED 14 DAYS) AFTER WE SEND OR MAKE AVAILABLE TO YOU YOUR STATEMENT AND ITEMS: (1) YOU CANNOT ASSERT THE UNAUTHORIZED SIGNATURE OR ALTERATION AGAINST US, EVEN IF WE ARE UNABLE TO SHOW A LOSS DUE TO YOUR FAILURE, AND (2) YOU CANNOT ASSERT ANY UNAUTHORIZED SIGNATURES OR ALTERATIONS BY THE SAME WRONGDOER ON ITEMS PAID BY US AFTER THE REASONABLE TIME MENTIONED ABOVE ELAPSES, BUT BEFORE WE RECEIVE YOUR NOTICE. WE LOSE THESE PROTECTIONS IF WE FAIL TO EXERCISE ORDINARY CARE IN PAYING AN ITEM WITH AN UNAUTHORIZED SIGNATURE OR ALTERATION, UNLESS YOU DO NOT NOTIFY US OF THE PROBLEM WITHIN 60 DAYS OF WHEN WE SEND OR MAKE AVAILABLE TO YOU THE STATEMENT AND ITEMS. YOU MUST REPORT ANY OTHER PROBLEM (E.G., ERRONEOUS STATEMENT OR PASSBOOK ENTRY, MISSING SIGNATURE, UNAUTHORIZED ENDORSEMENT, ETC.) WITHIN THIS 60-DAY PERIOD OR LOSE YOUR RIGHT TO ASSERT THE PROBLEM AGAINST US.

DIRECT DEPOSITS - IF, IN CONNECTION WITH A DIRECT DEPOSIT PLAN, WE DEPOSIT ANY AMOUNT IN THIS ACCOUNT WHICH SHOULD HAVE BEEN RETURNED TO THE FEDERAL GOVERNMENT FOR ANY REASON, YOU AUTHORIZE US TO DEDUCT THE AMOUNT OF OUR LIABILITY TO THE FEDERAL GOVERNMENT FROM THIS ACCOUNT OR FROM ANY OTHER ACCOUNT YOU HAVE WITH US, WITHOUT PRIOR NOTICE AND AT ANY TIME, EXCEPT AS PROHIBITED BY LAW. WE MAY ALSO USE ANY OTHER LEGAL REMEDY TO RECOVER THE AMOUNT OF OUR LIABILITY.

FACSIMILE SIGNATURES - YOU AUTHORIZE US, AT ANY TIME, TO CHARGE YOU FOR ALL CHECKS, DRAFTS, OR OTHER ORDERS, FOR THE PAYMENT OF MONEY, THAT ARE DRAWN ON US REGARDLESS OF BY WHOM OR BY WHAT MEANS THE FACSIMILE SIGNATURE(S) MAY HAVE BEEN AFFIXED SO LONG AS THEY RESEMBLE THE FACSIMILE SIGNATURE SPECIMEN ON THE SIGNATURE CARD OR THAT ARE FILED SEPARATELY WITH US, AND CONTAIN THE REQUIRED NUMBER OF SIGNATURES FOR THIS PURPOSE.

RIGHT TO REPAYMENT OF INDEBTEDNESS - YOU EACH AGREE THAT WE MAY (WHEN PERMITTED BY LAW) CHARGE AGAINST AND DEDUCT FROM THIS ACCOUNT ANY DUE AND PAYABLE DEBT OWED TO US NOW OR IN THE FUTURE, BY ANY OF YOU HAVING THE RIGHT OF WITHDRAWAL, TO THE EXTENT OF SUCH PERSONS' OR LEGAL ENTITY'S RIGHT TO WITHDRAW. IF THE DEBT ARISES FROM A NOTE, "ANY DUE AND PAYABLE DEBT" INCLUDES THE TOTAL AMOUNT OF WHICH WE ARE ENTITLED TO DEMAND PAYMENT UNDER THE TERMS OF THE NOTE AT THE TIME WE CHARGE THE ACCOUNT, INCLUDING ANY BALANCE THE DUE DATE FOR WHICH WE PROPERLY ACCELERATE UNDER THE NOTE.

IN ADDITION TO THESE CONTRACT RIGHTS, WE MAY ALSO HAVE RIGHTS UNDER A "STATUTORY LIEN" - A "LIEN" ON PROPERTY IS A CREDITOR'S RIGHT TO OBTAIN OWNERSHIP OF THE PROPERTY IN THE EVENT A DEBTOR DEFAULTS ON A DEBT. A "STATUTORY LIEN" IS ONE CREATED BY FEDERAL OR STATE STATUTE. IF FEDERAL OR STATE LAW PROVIDES US WITH A STATUTORY LIEN, THEN WE ARE AUTHORIZED TO APPLY, WITHOUT PRIOR NOTICE, YOUR SHARES AND DIVIDENDS TO ANY DEBT YOU OWE US, IN ACCORD WITH THE STATUTORY LIEN.

NEITHER OUR CONTRACT RIGHTS NOR RIGHTS UNDER A STATUTORY LIEN APPLY TO THIS ACCOUNT IF: (A) IT IS AN INDIVIDUAL RETIREMENT ACCOUNT OR OTHER TAX-DEFERRED RETIREMENT ACCOUNT, OR (B) THE DEBT IS CREATED BY A CONSUMER CREDIT TRANSACTION UNDER A CREDIT CARD PLAN (BUT THIS DOES NOT AFFECT OUR RIGHTS UNDER ANY CONSENSUAL SECURITY INTEREST), OR (C) THE DEBTOR'S RIGHT OF WITHDRAWAL ARISES ONLY IN A REPRESENTATIVE CAPACITY, OR (D) SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME PAYMENTS ARE DEPOSITED DIRECTLY INTO THIS ACCOUNT PURSUANT TO AN AGREEMENT WITH US WHICH PERMITS SUCH DIRECT DEPOSIT WITHOUT PRESENTATION TO YOU AT THE TIME OF DEPOSIT. WE WILL NOT BE LIABLE FOR THE DISHONOR OF ANY CHECK OR DRAFT WHEN THE DISHONOR OCCURS BECAUSE WE CHARGE AND DEDUCT AN AMOUNT YOU OWE US FROM YOUR ACCOUNT. YOU AGREE TO HOLD US HARMLESS FROM ANY CLAIM ARISING AS A RESULT OF OUR EXERCISE OF OUR RIGHT TO REPAYMENT.

AGENTS - AN AGENT IS SOMEONE WHO YOU AUTHORIZE TO HAVE ACCESS TO THIS ACCOUNT ON YOUR BEHALF. (WE, HOWEVER, HAVE NO DUTY OR AGREEMENT WHATSOEVER TO MONITOR OR INSURE THAT THE ACTS OF THE AGENT ARE FOR YOUR BENEFIT.) THIS MAY BE DONE BY ALLOWING YOUR AGENT TO SIGN ON THE SPACE AS A CONVENIENCE ACCOUNT SIGNER ON THE SIGNATURE CARD, OR BY SEPARATE FORM (SUCH AS A POWER OF ATTORNEY). AN AGENT IS NOT AN OWNER OF THE ACCOUNT. WE WILL ALLOW AGENTS TO BE APPOINTED ONLY ON INDIVIDUAL ACCOUNTS UNLESS EACH OWNER OF A JOINT ACCOUNT HAS EXECUTED A SEPARATE POWER OF ATTORNEY NAMING AN AGENT. WE MAY REFUSE TO ACCEPT AN AGENT, OR AN AGENCY ACCOUNT.