ACCOUNT DISCLOSURES (continued)

Transaction Limitations. Each withdrawal must be at least equal to $250.00.

SPECIFIC TERMS APPLICABLE TO YOUR TERM SHARE CERTIFICATE ACCOUNT

Tiered Variable Rate Information. These Accounts are subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure. You must maintain a daily balance at least equal to the minimum balance required to open Your Account during each dividend period to obtain the disclosed annual percentage yield and to keep Your Account open.

Maturity Date. Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement, which We have included with and made a part of this Disclosure.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. For Accounts with a term to maturity equal to or less than 1 year, the penalty imposed will equal the greater of: (a) 7 days dividends calculated on the amount withdrawn; or (b) all earned dividends, subject to a maximum of 90 days' dividends. For Accounts with a term to maturity greater than 1 year, the penalty imposed will equal the greater of: (a) 7 days dividends calculated on the amount withdrawn; or (b) all earned dividends, subject to a maximum of 180 days' dividends.

Renewal Policies. Your Account will renew automatically at maturity, and You will have a grace period of 10 calendar days following the Maturity Date to make withdrawals and/or deposits without penalty.

Transaction Limitations. Once Your Account is established, You may not make deposits into nor withdrawals of principal from Your Account until the stated maturity date. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Member in Good Standing. The Account services described in these Agreements And Disclosures are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

• a delinquent loan.
• a primary Share Account balance below the $10.00 minimum.
• an unresolved deposited returned check.

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

THIS IS YOUR ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE. IT INCLUDES NECESSARY FEDERAL STATEMENTS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. SECTION 1693 ET SEQ) AND REGULATION E (12 CFR 205 ET SEQ) AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR AUTOMATED TELLER MACHINE (ATM) CARD OR MASTERCARD DEBIT CARD, OUR AUDIO RESPONSE SYSTEM ("WC DOUGH"), OUR PERSONAL COMPUTER ACCOUNT ACCESS SYSTEM ("NETTELLER") AND OUR BILL PAYMENT SYSTEM ("IPAY") EACH WITH THEIR CORRESPONDING PERSONAL IDENTIFICATION NUMBER (PIN) OR ACCESS CODE AND ANY CHECKS YOU AUTHORIZE TO BE PROCESSED ELECTRONICALLY ("E-CHECK").

ATM CARD, MASTERCARD DEBIT CARD, WC DOUGH, NETTeller, IPAY AND E-CHECK AGREEMENT. This Agreement applies to any electronic fund transfer made to or from Your Account(s) by You or by any user who has access to Your Account with actual, apparent or implied authority for use of Your Account. Electronic fund transfers to and from Your Account can be made through the use of, but may not be limited to the following: (a) Your Card in Automated Teller Machines (ATMs) or at any place that it is honored including those transactions made through the use of the appropriate PIN in conjunction with Your Card; (b) Our WC Dough Audio-Response System; (c) Our NetTeller Personal Computer Account Access System; (d) Our iPay Bill Payment System; and (e) any check which You authorize the payee to process electronically. An electronic fund transfer is any transfer of funds which is performed through the use of Your Card, Our WC Dough System, NetTeller System, IPay System, E-Check or other electronic device. You understand that Your Card and any Personal Identification Numbers (PINs) or Access Codes are issued by Us and are not transferable. The use of Your Card, PIN and/or any other Account access device is subject to the following terms. You agree: (a) to abide by Our rules and regulations as amended related to the use of Your Card, PIN and/or other Account access device; (b) to the extent permitted by law, any associated fees and charges. For security reasons there are limits on the number of transactions that may be processed each day.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBERS AND ACCESS CODES. You will be issued separate Personal Identification Numbers (PINs) to be used in conjunction with ATM Card and MasterCard Debit Card transactions and separate Access Codes to be used in conjunction with WC Dough, NetTeller and iPay transactions. Your use of Your PIN or Access Code is Your authorization to Us to withdraw funds from Your share Account or Your share draft Account to cover such transactions.

OWNERSHIP. Your Card or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request.

OTHER AGREEMENT. If electronic fund transfer transactions involve other agreements You have with Us, the terms of those agreements will apply as well.

BUSINESS DAYS. Every day is a business day except Saturdays, Sundays and holidays.

DELAYED FUNDS AVAILABILITY NOTICE. Subject to Our Delayed Funds Availability Policy, deposits made at White Crown Federal Credit Union locations

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ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

may not be posted to Your Account until they are received and verified by Us. All deposited items are removed from machines each business day. We are not responsible for delays in deposit posting due to improper identification on the deposit envelope. See Our Funds Availability Policy Disclosure for Our policy regarding the availability of Your deposits.

**TYPES AND LIMITATIONS OF SERVICES**

**ATM CARD TRANSACTIONS.** You may use Your Card and PIN in any of Our network of ATMs and such other machines or facilities as We may designate. At the present time, You may use Your Card and PIN to: (a) withdraw cash from Your share and share draft Account(s) not to exceed $500.00 per day (share, share draft and line of credit combined), provided there are available funds in Your Account; (b) transfer funds between Your share and share draft Account(s); and (c) inquire about Your share and share draft Account balance(s) with Us.

**MASTERCARD DEBIT CARD TRANSACTIONS.** You may use Your Card and PIN in any of Our network of ATMs and such other machines or facilities as We may designate. At the present time, You may use Your Card and PIN to make loan payments from Your share and share draft Accounts; (c) make loan payments from Your share and share draft Accounts to Your loan accounts with Us; and (d) obtain balance, deposit and withdrawal information on Your share and share draft Accounts. WC Dough operates 24 hours every day. If You attempt to use the system and are told that "the system is not available", please try again later when service is restored.

**NETTLETER TRANSACTIONS.** At the present time, You may use NetTeller in conjunction with Your Access Code and a personal computer for the following services: (a) transfer funds between Your share and share draft Accounts; (b) transfer funds from Your line of credit to Your share and share draft Accounts; (c) make loan payments from Your share and share draft Accounts to Your loan accounts with Us; and (d) obtain balance, deposit and withdrawal information on Your share and share draft Accounts. NetTeller operates 24 hours every day. If You attempt to use the system and are told that "the system is not available", please try again later when service is restored.

**IPAY TRANSACTIONS.** You may use IPay in conjunction with Your Access Code and a personal computer to authorize the Credit Union to issue payments in amounts up to $10,000.00 on Your behalf, except to the extent that such payments are for governmental agencies, state and local taxing authorities, court-ordered payment and/or addresses outside the United States of America. In order to use IPay for such transactions, You must have a share draft Account with Us. By completing an online bill payment transaction using iPay, You authorize Us to post any such payments to Your share draft Account and understand that iPay payments will be made by check or electronic transfer and may take as long as seven business days from the date requested to be sent to the payee. The Credit Union cannot guarantee the time any payment will reach any of Your payees and accepts no liability for any service fees or late charges levied against You.

**E-CHECK TRANSACTIONS.** You may authorize a merchant or other payee to make a one-time electronic payment from Your checking Account using information from your check ("E-Check") to: (a) pay for purchases; or (b) pay bills.

**OWNERSHIP.** Your Card and/or any other Account access device will remain Our property and may be cancelled or its use restricted by Us at any time without notice. You agree to surrender it and to discontinue its use immediately upon Our request. You will be required to return any Account access devices to Us immediately upon the closing of Your Account.

**NOTIFICATION OF PRE-AUTHORIZED DEPOSITS.** If You have arranged to have direct deposits made to Your Account at least once every 60 days (from Your employer, the Federal government or other payor), You can call Us at the telephone number shown in this Agreement to find out whether or not the deposit has been made.

**RIGHT TO STOP PRE-AUTHORIZED PAYMENTS.** If You want to stop any pre-authorized payments, call Us at the telephone number shown in this Agreement, or write Us at the address shown in this Agreement in time for Us to receive Your stop payment 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. To be sure that a third party does not bill You again for the "stopped" payment or to cancel the entire pre-authorized payment arrangement, contact the third party.

**NOTICE OF VARYING AMOUNTS.** If regular pre-authorized 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, when the amount would fall outside certain limits that you set.

**OUR LIABILITY FOR FAILURE TO STOP PAYMENT.** If You order Us to place a stop payment on one of Your pre-authorized payments 3 business days or more before the transfer is scheduled, and We do not do so, We will be liable for losses or damages, to the extent provided by law.

**TRANSACTION SLIPS.** You can get a receipt at the time You make any transaction to or from Your Account (except NetTeller, IPay, telephonic and mail-in transactions, and certain small-value transactions). When an electronic transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

**FEES.** We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account, when You change Access Code, when You make a change to Your WC Dough, iPay, NetTeller and iPay information after Your Account is established. Additional fee schedules are available at any of Our office locations. 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.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS.** If We do not properly complete a transaction to or from Your Account according to this Agreement, We will be liable for Your losses or damages. However, We will not be liable if: (a) You Account does not contain enough available funds to make the transaction through no fault of Ours; (b) the ATM where You are making the transfer does not have enough cash; (c) the terminal was not working properly and You knew about the breakdown when You started the transaction; (d) circumstances beyond Our control prevented Us from completing the transaction despite reasonable precautions that We have taken; (e) Your Card is retrieved or retained by an ATM; (f) Your Card or PIN has been reported lost or stolen and We have blocked the Account; (g) the money in Your Account is subject to legal process or other claim; (h) there are other lawful exceptions established by Us and You are given proper advance notice of them; and/or (i) You exceed any limits on Your Account.

**LIABILITY FOR UNAUTHORIZED USE.** Telephone Us at once at the telephone number shown in this Agreement or write to Us at the address shown in this Agreement, if You believe Your Card or PIN have been lost or stolen or if you believe Your Card or PIN have been used without Your permission. You must tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN if We can prove We could have stopped someone from using Your Card or PIN without Your permission. If You fail to tell Us within 2 business days after You learn of the loss or theft of Your Card or PIN and We can prove that We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, then You could lose as much as $500. Additionally, if Your periodic statement shows transactions that You did not make, You will tell Us at once. If You fail to tell Us within 60 days after We mail You the periodic statement, You could lose the entire Account balance if We can prove We could have stopped someone from taking Your money if You had given Us notice in time. If a valid reason (such as a long trip or hospital stay) keeps Us from giving Us notice in time, We will extend the time periods.

**IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT ELECTRONIC TRANSFERS.** Telephone Us at the telephone number shown in this Agreement, or write Us at the address shown in this Agreement as soon as You can, if You think an error has not been made in processing Your statement or receipt is wrong or if You need more information about a transaction listed on the statement or receipt. We must hear from You no later than 60 days after We send You the first statement on which the problem or error appeared.

(1) Tell Us Your name and Account number.
(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.
ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE (continued)

If You tell us orally, We may require that You send us Your complaint or question in writing within 10 business days. If We need more time, however, We may take up to 45 days to investigate or answer Your complaint or question. If We decide that Your Account has been charged an error, We will credit Your Account within 10 business days 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. 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. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred. In this provision, all references to 10 business days will be 20 business days if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made and all references to 45 business days will be 90 business days if Your notice of error involves an electronic fund transfer that: (a) was not initiated within a state; (b) resulted from a point-of-sale MasterCard Debit Card transaction; or (c) if Your notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to Your Account was made. If We decided that there is no error, We will send You a written explanation within 3 business days after the completion of Our investigation. You may ask for copies of the documents that We used in Our investigation. If We have credited Your Account with funds while investigating an error, We will charge Your Account for those funds if We conclude no error has occurred.

UNAUTHORIZED TRANSFERS. To report a lost or stolen Card, PIN, Access Code or any combination thereof, You will call Us at the telephone number shown in this Agreement. You may also report the loss of a Card, PIN, Access Code or any combination thereof, by writing to Us at the address shown in this Agreement. You should also call the number or write to the address listed above if You believe a transfer has been made using the information from Your check without Your permission.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT WHITE CROWN FEDERAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability To Withdraw Funds. Our policy is to make funds from Your cash and check deposits available to You on the 1st business day after the day We receive Your deposit. Electronic direct deposits will be available on the day We receive the deposit. Once You are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written. For determining the availability of Your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If You make a deposit before closing on a business day that We are open, We will consider that day to be the day of Your deposit. However, if You make a deposit after closing or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

Longer Delays May Apply. In some cases, We will not make all of the funds that You deposit by check available to You on the 1st business day after the day We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first $200 of Your deposits, however, may be available on the 1st business day after the day We receive Your deposit. If We are not going to make all of the funds from Your deposit available on the 1st business day after the day We receive Your deposit, We will notify You at the time You make Your deposit. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the day after We receive Your deposit. If You will need the funds from a deposit right away, You should ask Us when the funds will be available.

In addition, funds You deposit by check may be delayed for a longer period under the following circumstances:

• We believe a check You deposit will not be paid.
• You deposit checks totaling more than $5,000 on any one day.
• You redeposit a check that has been returned unpaid. You have overdrawn Your Account repeatedly in the last six months.
• There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal immediately but delay Your availability to withdraw a corresponding amount of funds that You have on deposit in another account with Us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of check that You deposited.

Special Rules for New Accounts. If You are a new member, the following special rules may apply during the first 30 calendar days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the 1st business day after We receive Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over $5,000 will be available on the 9th business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first $5,000 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 10th business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in these Agreements and Disclosures for Our policy on the payment of dividends.

WIRE TRANSFER AGREEMENT

These are the terms and conditions whenever you request a wire transfer of funds from your account(s) with us based upon your oral or written request. We will provide wire transfer services as a means to initiate domestic and international transfers for you, subject to the terms of this agreement, which you agreed to by signing your application for membership with us at the time that your account was established.

We are authorized to charge your account for the payment of wire transfer requests. If more than one account(s) is designated, We may charge any of the designated accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of