

BUSINESS MEMBERSHIP ACCOUNT AGREEMENT

General Agreement. The terms "you" and "your" refer to the member and the terms "we", "us" and "our" refer to the credit union. You understand that the following Account Agreement ("Agreement") governs your account with us, along with any other documents applicable to your account, such as our bylaws, Funds Availability Policy or Privacy Policy ("Disclosures"), which are incorporated herein by reference. If you sign your membership application or continue to have an account with us, you agree to these terms and conditions, our bylaws and any amendments thereto. You agree that at our option we may suspend your membership rights, except for the member's right to vote and maintain a share account, if you violate any of the terms of this Agreement.

General Rules. The following rules apply to your account:

1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions initiated by mail until we actually receive and record them. We may refuse to accept particular share drafts/checks or similar instruments as a deposit to your account at our discretion. The terms of our Disclosures will control the determination of the banking day deposits are deemed received by us and when they will be available for withdrawal. If any share draft/check or similar instrument you deposit to your account is returned unpaid, we have the right to debit your account for the amount of such item and adjust any related dividends earned. You will, in any event, be liable to us for the amount of any share draft/check or similar instrument you deposit to your account that is returned unpaid, plus our costs and expenses associated with collection of all or any part of such amount from you, including reasonable attorney fees. Deposits may be subject to a service charge.

2. Collection of Deposited Items. In receiving items for credit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

This provision also applies to any remotely created check that you may deposit into your account. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization for any such item.

3. Unlawful Internet Gambling. Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling.

4. Lien Impressments. We may set-off funds in your account and any other accounts held by you to pay any debt you may owe us. This right does not apply to this account if the debtor's right of withdrawal arises only in a representative capacity or any other restrictions are imposed by state or federal law. In addition, you grant to us a security interest in your deposit accounts to secure any debt you may owe us in any non-consumer transaction.

5. Claims. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the fee schedule.

6. Expenses. You agree to be liable to us for any loss, cost or expense that we incur as a result of any dispute, attachment, garnishment, levy or subpoena of records involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, cost or expense from your account without prior notice to you.

7. Dormant Accounts. You understand that if your account is dormant, you may be charged the fee specified in the Fee Schedule and we may stop paying interest to the extent permitted by law. Your account balance may be escheated (that is, turned over to the state) in accordance with state law. If your account balance is escheated, you agree that we are relieved of all responsibility for the balance escheated.

8. Escrow, Trust, Fiduciary and Custodial Accounts. When your account is set up as an escrow, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a

separate agreement.

9. Additional Documents to Open Account. You agree to supply us with a separate authorization informing us of the authorized signer(s), if requested to do so, and to provide any other related document requested by us. We may require that the individual opening the account be a member and that all or a majority of the owners or business entity principals be individually eligible for membership.

10. Signatures. Your signature on the Membership Application form is your authorized signature. You authorize us, at any time, to charge you for all share drafts/checks, drafts, or other orders for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most share drafts/checks and other items are processed automatically, i.e., without individual review of each check or item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of share drafts/checks or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing share drafts/checks and other items, i.e., without individual review of each check or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

11. Restrictive Legends. We are not required to honor any restrictive legend on share drafts/checks you write unless we have agreed to the restriction in a writing signed by an officer of the credit union. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

12. Fees, Service Charges and Balance Requirements. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Fee Schedule or Disclosures. We also reserve the right to impose a service charge for cashing share drafts/checks drawn on your account if the person cashing the share draft/check is not a member of this credit union.

13. Amendments and Alterations. Notice will be given to you if we change the terms of this Agreement at any time by mailing notice to your address shown on our records, by posting a notice of any such changes at our main office, or by whatever notice requirements that may be required by law. You will not receive a notice when the only change is a decrease in the dividend rate on a variable rate account.

14. Notice. You are responsible for notifying us of any address change or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied to us.

15. Closing Account. We may close your account at any time, with or without cause, by sending you notice and a check for the balance in our possession to which you may be entitled. We also reserve the right to close this account if your membership in this credit union terminates. At our discretion, we have the authority to pay an otherwise properly payable share draft/check, which is presented after the closing of your account.

16. Transfers and Assignments. You cannot assign or transfer any interest in your account unless we agree in writing.

17. Effective Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state where this account is opened except to the extent that federal law is controlling and includes, but is not limited to, Article 4A of the Uniform Commercial Code. Changes in these laws and regulations may modify the terms and conditions of your account. We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement conflict with applicable law and are declared to be invalid or unenforceable, those terms will be ineffective to the extent of the conflict and the applicable law will govern. The remaining provisions will remain unaffected.

18. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary 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. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

19. Share Drafts/Checks. All negotiable paper ("share drafts/checks") presented for deposit must be in a format that can be processed and we may refuse to accept any share draft/check that does not meet this requirement. All endorsements on the reverse side of any share draft/check deposited into your account must be placed on the left side of the share draft/check when looking at it from the front, and the endorsement must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the share draft/check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

20. Substitute Checks. To make share draft/check processing faster, federal law permits financial institutions to replace original share drafts/checks with "substitute checks. These checks are similar in size to original share drafts/checks with a slightly reduced image of the front and back of the original share draft/check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original share draft/check. Some or all of the share drafts/checks that you receive back from us may be substitute check(s).

21. Non-Sufficient Funds. If your account lacks sufficient available funds to pay a share draft, check, preauthorized transfer, or other debit activity presented for payment, we may return such item for non-sufficient funds and may charge you a fee as provided in the Disclosures, subject to our Overdraft Policy, and, if applicable, to any overdraft protection plan you have consented to in writing with us. If any. We may process checks and any other debit activity in any order, including from highest dollar amount to lowest dollar amount. Regardless, our handling of the item may subject your account to a fee. Unless we advise you otherwise, we will process checks and other debit items in an order determined in our sole discretion.

22. Stop Payments. If you request us to stop payment on a share draft/check you have written, or on a preauthorized transfer, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, we reserve the right to cancel the request. Your stop payment request must describe the item or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. Stop payments on checks or drafts are effective for 6 months. Stop payments on ACH items will remain in effect until the earliest of either your withdrawal of the stop payment order; the return of the debit entry; or, six months from the date of the stop payment order, unless it is renewed in writing. You may be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any of the authorized signers of the account regardless of who signed the share draft/check or authorized the transfer. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen share drafts/checks, whether a single share draft/check or a series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

23. Statements. If your account is a Share Draft/Checking, Money Market or Statement Share Account, we will provide you with a periodic statement showing the account activity. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us, you will have no claim against us. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

24. Stale or Postdated Share Drafts/Checks. We reserve the right to pay or dishonor a share draft/check more than 6 months old without prior notice to you. You agree not to postdate any share draft/check drawn on the account. If you do and the share draft/check is presented for payment before the date of the share draft/check, we may pay it or return it unpaid. We are not liable to you for paying any stale or postdated share draft/check, and you agree to reimburse us for any loss we might suffer as long as we acted in good faith or exercised ordinary care. Any damages that you incur, and which we may be liable for, are limited to actual damages not to exceed the amount of the share draft/check.

25. Check Safekeeping. If you can write checks on your account and utilize check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be

retained by us and destroyed after a reasonable time period or as required by law. At your request, we will provide without charge up to 25 canceled instruments or legible copies of the fronts and backs thereof per calendar year. Additional copies may be subject to a fee, as indicated in the Fee Schedule. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

26. Payment of Dividends. By law we are prohibited from guaranteeing the payment of dividends or that the dividends we do pay are at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of the dividend period.

27. This account pays interest instead of dividends. For purposes of this Agreement, the term "dividends" has the same meaning as "interest".

28. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

SHARE DRAFT/CHECKING ACCOUNTS. In addition to the General Rules, your Share Draft/Checking Account will be subject to the following rules:

1. Withdrawals. Deposits will be available for withdrawal consistent with the terms of the Disclosures. We reserve the right to require you to notify us of your intention to withdraw shares or to withdraw funds from this account as explained in the Disclosures. Withdrawals may be subject to a service charge.

MONEY MARKET ACCOUNTS. In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We reserve the right to require you to notify us of your intention to withdraw shares or to withdraw funds from this account as explained in the Disclosures. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more transactions (check, draft, debit card or similar order) or preauthorized transfers than the maximum number permitted by Reg. D per designated period. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and write share drafts/checks, or convert the account to a share draft/checking or other transaction account, if these restrictions are violated.

SAVINGS SHARE ACCOUNTS. In addition to the General Rules, your Savings Share Account will be subject to the following rules:

1. Withdrawals. We reserve the right to require you to notify us of your intention to withdraw shares or to withdraw funds from this account as explained in the Disclosures. Withdrawals may be subject to a service charge.

2. Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number permitted by Reg. D per designated period. A preauthorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer funds, or convert the account to a share draft/checking or other transaction account, if these restrictions are violated.

SHARE CERTIFICATE ACCOUNTS. In addition to the General Rules, your Share Certificate ("Certificate") may be subject to the following:

1. Account Terms. The Certificate bears dividends at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the dividends rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and as otherwise defined at the time of account opening. Dividends will not be compounded unless noted and will be paid to you at the frequency and in the method noted. Withdrawal of dividends prior to maturity will affect the APY.

2. Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion.

3. Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise indicated at account opening.

4. Early Withdrawal Penalty. We may assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date as indicated at account opening.

5. Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Dividends for that renewal term will be paid at the dividends rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal.

6. Single Maturity. Single Maturity Certificates will not automatically renew at maturity. To ensure a continuation of dividends earning, you must arrange for a new investment of the account balance.