

# Disclosures LHCU

## USA Patriot Act Disclosure - Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

### LHCU Visa® Platinum Card

#### Level One

- Annual Percentage Rate for Purchases: 9.90%
- Annual Percentage Rate for Cash Advances: 9.90%
- Annual Percentage Rate for Balance Transfers: 9.90%
- Minimum Finance Charge: \$0.00
- Annual Membership Fee: \$0.00
- Late Payment Fee: \$15.00
- Grace Period for Repayment of the Balance for Purchases: 25 Days to repay your balance for purchases before a finance charge will be imposed.
- Method of computing the balance for Purchases: Average Daily Balance including New Purchases.

#### Level Two

- Annual Percentage Rate for Purchases: 13.90%
- Annual Percentage Rate for Cash Advances: 13.90%
- Annual Percentage Rate for Balance Transfers: 13.90%
- Minimum Finance Charge: \$0.00
- Annual Membership Fee: \$0.00
- Late Payment Fee: \$15.00
- Grace Period for Repayment of the Balance for Purchases: 25 Days to repay your balance for purchases before a finance charge will be imposed.
- Method of computing the balance for Purchases: Average Daily Balance including New Purchases.

#### Share Secured

- Annual Percentage Rate for Purchases: 13.90%
- Annual Percentage Rate for Cash Advances: 13.90%
- Annual Percentage Rate for Balance Transfers: 13.90%
- Minimum Finance Charge: \$0.00
- Annual Membership Fee: \$0.00
- Late Payment Fee: \$15.00
- Grace Period for Repayment of the Balance for Purchases: 25 Days to repay your balance for purchases before a finance charge will be imposed.
- Method of computing the balance for Purchases: Average Daily Balance including New Purchases.

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## Schedule of Fees

- Cashier's Check (in excess of three per calendar month): \$3.00
- Money Orders (GAC Members limited to 10 free per calendar month): \$2.00
- Deposited Checks Returned Unpaid: \$27.00
- VISA® Payments Returned Unpaid: \$25.00
- Dormant Account Fee (One year or more): \$25.00
- \*Insufficient Fund Draft: \$27.00
- \*Courtesy Pay Fee: \$27.00
- EFT Withdrawal Insufficient Funds (Saving or Checking): \$27.00
- Overdraft Transfer Fee From Savings (Checking, Debit Card, EFTs): \$5.00
- Account Activity Statement (Per page): \$3.00
- Account Activity History (Per page): \$3.00
- Account Balance Assistance (Per hour): \$20.00
- Stop Payment On Share Draft (Checking): \$30.00
- Copy of Share Draft (Within 12 Month Time Frame/per check): \$3.00
- Copy of Share Draft (Older than 12 month time frame/per check): \$10.00
- \*\*Check Cashing Fee: \$5.00
- Account Closure Fee (First 12 Months of New Account): \$5.00
- Wire Transfer: \$12.00
- \*ATM Insufficient Funds: \$27.00
- Business Share Draft Account per month: Inquire
- Visa/ATM/Debit Card Replacement (One free per year): \$10.00
- ATM/Master Money PIN Replacement (One per year): \$3.00
- ATM Excess Withdrawal Fee (Per transaction): \$0.75
- \*\*\*Bill Pay Monthly Fee (Non-usage on minimum one (1) service per month): \$5.00
- Filing a Debit Card Dispute (Per Item): \$50.00
- Escheat Fee: \$50.00
- Processing of a Garnishment: \$50.00
- Regulation D (In excess of six): \$25.00
- Starter Checks or Temporary Checks (Per Page): \$10.00
- Account Asset Verification of Deposit: \$10.00
- Reopening a Charge Off Account: \$10.00
- Returned Mail Fee (Bad Address): \$5.00
- VISA Gift Card Purchase (Member Only): \$5.00
- Non-Member "On Us" Check Cashing Fee: \$5.00
- Faxing Documents (Per Page/Local Numbers): \$2.00 (1st Page) \$.50 (Every Page After)
- Faxing Documents (Per Page/Long Distance): \$5.00 (1st Page) \$1.00 (Every Page After)

\*Fee applies when an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

\*\*Fee is charged when a savings has less than a minimum balance of \$500 with no other active services.

\*\*\*Fee is charged when enrolled in Bill Pay program and non-usage of service per month.

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## Electronic Funds Transfer (EFT) Disclosures

The following disclosures set forth you and our rights and responsibilities concerning electronic fund transfers. Electronic fund transfers (EFTs) are electronically initiated transfers of money involving a deposit account at Lake Huron Credit Union (LHCU) and multiple access options including online and mobile account access, online bill pay, telephone banking, audio response banking (SpeedyLine), MasterCard® Debit Card/ATM access, direct deposits and automated teller machines (ATMs).

### A. Automated Teller Machines (ATMs)

You may use your LHCU MasterCard® Debit Card and personal identification number (PIN) in ATMs of the Credit Union, the Co-op Network, and such other machines or facilities as the Credit Union may designate. At present time, you may use your card to:

- Make deposits to your share and/or checking accounts.
- Withdraw cash from your share and/or checking accounts.
- Transfer (non-cash) between your share and checking accounts.
- Make payments to merchants who have arranged to accept your card.

### B. Direct Deposit

Upon instruction of your employer, the Treasury Department, or other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your share or checking account. You may also receive preauthorized transfers from another member's account with the Credit Union.

### C. Preauthorized Debits

You may make periodic direct withdrawals from your share or checking accounts to a particular person or company at least periodically which you have arranged with that person or company, provided you have enough funds in your account to cover the payment.

### D. Audio Teller Response System (SpeedyLine)

If the Credit Union allows you and your account to have access to our SpeedyLine, you may use a telephone to access your account by calling (877) 348-0004 or toll-free at (800) 438-5428. You must use your PIN along with your account number to access your accounts using SpeedyLine. At the present time you may use SpeedyLine to:

- Make transfers between your share, checking, and/or side share accounts.
- Make transfers from your share or checking accounts to your loan accounts to make a loan payment.
- Obtain balances on your share, checking and side share accounts.

### E. Online Banking

If the Credit Union allows you to have access through our online banking (It's Me 247), you may use a personal computer to access your accounts. For this service, you will need a personal computer with access to the Internet. The online address for online banking is [www.lhcu.org](http://www.lhcu.org) To access It's Me 247, you will be required to set up a username, complex password and three security questions. You are responsible for the installation, maintenance, and operation of your computer (or other electronic device) and software. The Credit Union will not be responsible for any errors or failures involving any telephone service, Internet service provider, your software installation, or your computer or electronic device. At the present time, you may use It's Me 247 to:

- Make transfers between your share, checking, and/or side share accounts.
- Make transfers from your share and/or checking accounts to your loan accounts to make a loan payment.
- Review account history, including cleared checks.

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## F. Mobile Banking

Mobile banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payment through our Online Banking Agreement using compatible and supported mobile phones and wireless devices. You agree and understand that mobile banking service may not be accessible or may have limited utility over some wireless devices, such as while roaming. At the present time, you may use mobile banking to:

- Make transfers between your share, checking and/or side share accounts.
- Make transfers from your savings and/or checking accounts to your loan accounts to make a loan payment.
- Review account history, including cleared checks.

## G. MasterCard® ATM/Debit Card

You may use your LHCU ATM/Debit Card to purchase goods and services any place MasterCard® is honored by participating merchants and merchants accepting the card and PIN at point of sale (POS) terminals. Funds to cover your card purchases will be deducted from your checking/share draft account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union may treat the transaction as an overdraft request pursuant to any overdraft protection plan.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the MasterCard® network or another network shown on the back of your card. The Credit Union will honor your debit transactions processed by any of these networks. Transactions processed over the MasterCard® network do not require you to use your PIN to validate the transaction. Generally, you will sign a receipt, provide your card number, (e.g. Internet, mail or telephone transactions), or swipe/insert your card at a terminal. Also, there are certain protections and rights such as zero liability protections in the section labeled "Member Liability" applicable only to MasterCard® processed transactions.

Transactions processed over other networks may not require you to use your PIN in order to validate a transaction. Generally, you enter your card number or swipe/insert your card and provide or enter a PIN. However, some merchants may not require you to provide a PIN, and may allow you to choose whether the transaction is processed by MasterCard® or another network. Provisions applicable only to MasterCard® transactions (such as MasterCard's® zero liability protections) will not apply to non-MasterCard® debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

## H. Electronic 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 to pay for purchases, pay bills, or pay other obligations (electronic check transactions). You agree that your authorization for electronic check transaction or payment, including any written sign provided by the merchant at the time of the transaction. All terms governing electronic funds transfer services will apply to electronic funds transactions except the \$50 and \$500 limits of liability for unauthorized transactions under the section labeled "Member Liability." You remain responsible for notifying us of any unauthorized electronic check transactions shown on your statement.

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## EFT Service Limitations and Security of PIN

### A. Automated Teller Machines (ATMs)

Cash withdrawals from ATMs can be made as often as you like. You may withdraw up to \$250 (if there are sufficient funds available in your account) per business day. For purposes of determining whether you have reached your daily limit, a day ends at midnight.

### B. Audio Teller Response System (SpeedyLine)

Your accounts can be accessed through our Audio Teller Response System (SpeedyLine) via a touch-tone telephone. SpeedyLine will be available for your convenience seven days per week. While there is no limit to the number of inquiries, transfers, or withdrawal requests you may make in one day, transfers from share accounts will be limited to six in any one month. No transfer or withdrawal may exceed the available funds in your account. The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account balance below a required balance, or otherwise require us to increase our required reserve on the account.

### C. Online Banking

#### i. Transfers

You may make funds transfers to your account or other accounts as often as you like. However, transfers from a savings account will be limited to a total of six in any one month. You may transfer a withdrawal up to the available balance in your account or available credit line at the time of the transfer, except as limited under other agreements. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds or lower an account below a required balance.

#### ii. Account Information

The account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.

### D. Mobile Banking

You are fully responsible for understanding how to use Mobile Banking before you actually do so. You are also responsible for your use of your wireless device and the mobile banking service software we provided to you. We will not be liable to you for any losses caused by your failure to properly use mobile banking, the software, or your wireless device. You may experience technical or other difficulties related to mobile banking that may result in loss of data or personalization settings in connection with your use of mobile banking. We assume no responsibility for the operation, security, or functionality of any wireless device or mobile network which you utilize to access Mobile Banking, and may not be current. You agree that we will not be liable for any delays in content, or for any actions you take in reliance thereon. If you need current information, you agree to contact us directly.

### E. Lake Huron Credit Union MasterCard® ATM/Debit Card

There is no limit on the number of LHCU MasterCard® ATM/Debit purchase transactions you may make during a statement period. MasterCard® purchases are limited to the balance available in your account. The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or other services received using the LHCU MasterCard® ATM/Debit card. We are not responsible for any damages, liability, or settlement resolution as a result of the misrepresentation or quality, price, or warranty of goods or services by a merchant. The use of your card and account are subject to the following conditions:

#### i. Ownership of Cards

Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions.

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The card may be repossessed at any time in our sole discretion without demand or notice. You cannot transfer your card or account to another person.

## **ii. Honoring the Card**

Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account to another person.

## **iii. Currency Conversion: International Transaction Fee**

Purchases and withdrawals made in a foreign country will be billed to you in U.S. dollars. The currency conversion rate for international transactions as established by MasterCard®, is a rate selected by MasterCard® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from what MasterCard® itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction fee of 1.00% of the transaction made in a foreign country.

## **F. Security of Personal Identification Number (PIN)**

The personal identification number or PIN is established by you, for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree to not disclose or otherwise make your PIN available to anyone not authorized to sign on your account(s). If you authorize anyone to have your PIN that authority shall continue until you specifically revoke such authorization by notifying the Credit Union. If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and the Credit Union suffers a loss, we may terminate your electronic funds transfer and account services immediately.

## **Member Liability**

You are responsible for all transfers you authorize using your EFT services. If you permit other persons to use an EFT service, card, or PIN, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your account, card, or PIN and accessed your accounts without your authority, or if you believe that an electronic funds transfer has been made without your permission using information from your checks. For MasterCard® ATM/Debit Card transactions, if you notify us of your lost or stolen card you will not be liable for any losses provided that you were not grossly negligent or fraudulent in handling your card and provide us with a written statement regarding your unauthorized card claim, otherwise the following liability limits apply. For all other EFT transactions except electronic check transactions, if you tell us within two business days, you can lose no more than \$50 if someone accessed your account without your permission. If you do not tell us within two business days after you learned of the unauthorized use of your account or EFT service, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for unauthorized withdrawals from a line of credit account. Also, if your statement shows EFTs that you did not make, 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If you believe someone has used your card or PIN without your permissions or you have lost your card, call (989) 752-5214 or (800) 438-5428.



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## Right to Receive Documents

### A. Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a monthly statement.

### B. Preauthorized Credits

If you have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay-stub), you can use SpeedyLine or online access at [www.lhcu.org](http://www.lhcu.org), or you can call us at (989) 752-5214 or toll-free at (800) 438-5428 during business hours to find out whether or not the deposit has been made.

### C. Terminal Receipt

You may get a receipt at the time you make any transaction over \$15 using an ATM, POS terminal, or LHCU MasterCard® ATM/Debit Card.

## Account Information Disclosure

We will maintain the confidentiality and privacy of your account information in accordance with our Privacy Policy. We will disclose information to third parties about your account or the transfers you make in the following circumstances:

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with a government agency or court orders.
- If you give us your written permission.

## Business Days and Fee Charges

### A. Business Days

Our business days are Monday through Friday and do not include holidays.

### B. Fees & Charges

There are certain charges for the EFT services set forth on the Fee Schedule. The Credit Union reserves the right to impose service charges at a future date after we give you notice of such charges as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator and an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

## Credit Union Liability for Failure to Make Transactions

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 actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers shall be responsible for any loss, property damage, or bodily injury whether caused by the equipment, software, Credit Union, or by Internet browser providers. nor shall we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or Internet browser or access software. In this regard, although we have taken measures to provide security for communications as "secured," we cannot and do not provide any warranty or guarantee of such security. In states that do

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not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. The Credit Union will not be liable for the following:

- If, through no fault of our own, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amounts would exceed your credit limit on your line of credit.
- If you used the wrong identification code or you have not properly followed any applicable computer, Internet, or Credit Union's online access system, and the system was not working properly and such problems should have been apparent when you attempted such transactions.
- If a computer fails or malfunctions or if the Credit Union's online access system was not working properly and such a problem should have been apparent when you attempted such transactions.
- If the ATM where you were making the transfer does not operate properly, does not have enough cash, or you use your card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment or power failure) prevent making the transaction.
- If your account is frozen because of a delinquent loan or is subject to legal processes or other claims.
- If the error was caused by a system beyond the Credit Union's control, such as your Internet Service Provider, any computer virus, or problems related to software not provided by the Credit Union.
- If you have not given the Credit Union complete, correct, and current instructions so the Credit Union can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM may retain your card in certain instances, in which event you may contact the Credit Union about its replacement.
- We may establish other exceptions in addition to those listed above.

## Termination of EFT Services

You agree that we may terminate your account and your use of any EFT services, if we have reason to believe that there has been an unauthorized use of your card or account. You or any other authorized party to your account can terminate your membership by notifying us in writing or coming into one of our two branch locations. Termination of service will be effective the first business day following receipt of your notice. However, termination of your membership will not affect the rights and responsibilities of the parties under the Membership Agreement for transactions initiated before termination.

## Preauthorized Electronic Fund Transfers

### A. Stop Payment Rights

If you have arranged in advance to allow a third party to make regular electronic fund transfers out of your account(s) for money you owe them, you may stop payment of these preauthorized transfers from your account. You must notify the Credit Union orally or in writing any time up to three business days before the scheduled date of the preauthorized transfer. The Credit Union may require written confirmation of the stop payment order to be made in 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be valid 14 days after it has been made.

### B. Notice of Varying Amounts

If these regular payments may vary in amount, the person you are going to pay is required to tell you the amount to be paid 10 days before each payment. 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 account would fall outside certain limits that you set.

### C. Liability for Stop Payment of Preauthorized Transfers

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.



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## Notices

We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change, as required by law. Use of any EFT service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

## Billing Errors

In case of errors or questions about electronic fund transfers, telephone use at (989) 752-5214 or toll-free at (800) 438-5428 during business hours and provide us with written notice. We must hear from you no later than 60 days after we sent the first statement on which the problem appears. In your notice:

- Tell us your name and account number
- Describe 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.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint in writing within 10 business days. We will tell you the results of our investigation within 10 business days from hearing from you and will correct any errors promptly. For errors related to transactions occurring within 30 days after the first deposit into the account (new accounts), we will tell you after the results of our investigation within 20 business days. If we need more time, however, we may take up to 45 business days to investigate your complaint or question, or 90 days for POS transaction errors or new account transaction errors. If we decide to do this, we will re-credit your account within 10 business days (five business days for MasterCard® ATM/Debit Card transactions) for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation. If we ask you to put your complaint into writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three business days after the conclusion of our investigation. If you request, we will provide you with copies of documents (to the extent possible without violating other members' rights to privacy) used in our conclusion that the error did not occur.

## ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATMs) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when using the ATM or Night Deposit Facility after dark.
- If another person is uncomfortably close to you at the time of your transaction, as the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or Night Deposit Facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or Night Deposit Facility, consider using another ATM or Night Deposit Facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) on your card.
- Report all crimes to law enforcement officials immediately.

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## Regulation D Disclosure

Regulation D is a federal regulation that limits the way withdrawals may be made from a savings account. Regulation D allows a maximum of six (6) preauthorized automatic/electronic transfers or withdrawals per month which includes ACH debits, overdraft transfers, telephone transfers, debit card transactions, wire transfers and online home banking initiated transfers.

Once you have exceeded the limit of six (6) during the month, a fee will be deducted from your savings account for each subsequent transaction described above. Excessive use of a savings account as a transaction account (using it like a checking account) is prohibited and will subject the account to closure. To comply with Reg D requirements and avoid fees, please limit the number of withdrawals/transfers from your savings account to those made in person, by mail or by ATM. We recommend making deposits (direct deposit) to your checking account and paying bills from your checking account by check or debit card.

## Funds Availability

### General Policy

This policy describes the Credit Union's policy of holding items deposited into checking accounts (also known as "transaction accounts"). Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Funds from deposits made at an automated teller machine (ATM) that we own or operate will be available on the second business day after the day of your deposit.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and Federal Holidays. If you make a deposit before 5:30 p.m. Eastern Standard Time at any Credit Union branch 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 5:30 p.m. or on a day we are not open, we will consider the next business day we are open to be the day of your deposit.

### Reservation of Right to Hold

In some cases, we will not make all of the funds you deposit by check available to you on the first day after we receive your deposit. Depending on the type of check that you deposited, funds may not be available until the second business day after the day of your deposit. We will also tell you when the funds will be available. 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 need access to the deposited funds immediately, you should ask when the funds will be available.

### Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept a check for deposit that is drawn on another financial 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 disclosure for the type of check that you deposited.

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## Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposited checks totaling more than \$5,000 on any one day.
- You redeposited 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 communications of computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## Special Rules for New Accounts

If you are a new member, the following special rules may apply during the first 30 days your account is opened:

- The first \$5,000 from a deposit of U.S. Treasury check will be available on the first business day after your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.
- Funds from deposits of cash and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers', state and local government checks; U.S. postal service money orders; or checks drawn on a federal reserve bank or federal home loan bank will be available on the first business day after the day of your deposit, if the deposit meets certain conditions (for example, the check is made payable to you).
- The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person or to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will generally be available on the tenth business day after the day of your deposit.