



ORONO
 15 Main St.
 Orono, ME 04473
 (207) 889-8600
 139 Rangeley Rd.
 University of Maine
 Orono, ME 04469
 (207) 889-8500

ORONO
 Memorial Union, UMaine
 Mail: 139 Rangeley Rd.
 University of Maine
 Orono, ME 04469
 (207) 889-8500
BANGOR
 977 Union St.
 Bangor, ME 04401
 (207) 992-2900

FARMINGTON
 154 High St.
 Farmington, ME 04938
 (207) 778-4011
GORHAM
 Brooks Student Center,
 University of Southern Maine
 Mail: 391 Forest Ave.
 Portland, ME 04101
 (207) 772-1906

PORTLAND
 391 Forest Ave.
 Portland, ME 04101
 (207) 772-1906
PRESQUE ISLE
 181 Main St.
 University of Maine at
 Presque Isle
 Presque Isle, ME 04769
 (207) 768-9624

LOAN OPERATIONS
 23 Spring St., Suite A
 Scarborough, ME 04074
 (207)553-1930

MEMBERSHIP AGREEMENT & DISCLOSURES

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All UCU deposit accounts are insured up to \$500,000.

GENERAL MEMBERSHIP TERMS

YOUR CREDIT UNION

University Credit Union (UCU) is unique in the financial world. It is a co-op owned by you and by your fellow members, and it is operated in your common interest. UCU is non-profit and exists only to serve you, not to make money. As a UCU member, you own, operate and control UCU through your Board of Directors. You are entitled to elect and be elected to the volunteer Board of Directors. The Board is composed of your fellow members, and it manages UCU based on the needs and wishes of the members. The Board of Directors sets dividend rates, loan interest rates and fees, among other things, and the Board also determines credit union policy as set forth in this Agreement. UCU reserves the right to change any and all terms and conditions of any of these policies. In addition, UCU works cooperatively with Maine's other credit unions and the Maine Credit Union League, pooling resources for research and development of cost-effective services which benefit not only you and your fellow members, but all credit union members in Maine.

BRANCH HOURS & HOLIDAYS					
ORONO BRANCHES	BANGOR BRANCH	FARMINGTON BRANCH	GORHAM BRANCH	PORTLAND BRANCH	PRESQUE ISLE BRANCH
15 Main Street: M-W 9am-4pm, Th-F 9am-5pm, 139 Rangeley Road: M-W 9am-4pm, Th-F 9am-5pm Memorial Union, University of Maine M-F 10am-3pm,	977 Union Street: M-W 9am-4pm, Th-F 9am-5pm,	154 High Street: M-W 9am-4pm, Th-F 9am-5pm	Brooks Student Center, University of Southern Maine M-F 10am-3pm	391 Forest Ave: M-W 9am-4pm, Th-F 9am-5pm	UMPI Campus Center: M-F 10am-3pm
*Closed when University facilities are closed					
UCU IS CLOSED FOR THE FOLLOWING STATE AND FEDERAL HOLIDAYS:					
New Year's Day	Martin Luther King, Jr. Day	President's Day	Patriot's Day	Memorial Day	Independence Day
Labor Day	Columbus Day	Veterans Day	Thanksgiving Day	Christmas Day	

GENERAL TERMS

This Agreement contains the terms and conditions governing your membership in and accounts offered by UCU. By signing your membership card and/or account agreement(s), you accept and agree to be bound by the provisions as set forth in them, and in this Agreement, the rate and fee disclosures applicable to your account(s) with UCU, UCU's charter and bylaws, and any amendments or changes in terms to any of them. You will receive notice of any changes in terms in accordance with all applicable state and federal laws and regulations.

The terms and conditions as set forth in this Agreement are applicable to all types of accounts offered by UCU. There may be different or more specific terms and conditions which apply to certain accounts. Those different or specific terms are contained in the membership card, the savings certificate, or in the other documents evidencing the account. To the extent that there are different terms, or terms which are not included in this Agreement or in those documents, such terms supersede this Agreement, provided, however, that the following agreement governing joint ownership supersedes any and all such different and/or specific terms. Regarding joint ownership, any person(s) named as joint owners of your primary savings account are also joint owners of any other account(s) you may open under that primary savings account. If you do not want to have the same joint owner(s) on any sub-account, you must open another primary savings account naming joint owner(s) desired.

PRIVILEGES OF UCU MEMBERSHIP

Being a UCU member carries with it many privileges including the ability to open accounts other than ordinary savings accounts. This would include, for example, the privilege of opening checking accounts, or making and receiving electronic funds transfers and wire transfers, and obtaining loans and lines of credit. However, it is UCU's policy to deny these privileges to members who cause a loss to UCU for any reason. Therefore, if you cause a loss to UCU, and thus to your fellow members, you will lose your privileges of UCU membership.

TERMINATION OR CURTAILMENT OF YOUR MEMBERSHIP RIGHTS AT THE CREDIT UNION

Membership at our Credit Union is a privilege granted to you by fellow members under state or federal law. You may end your membership with the Credit Union at any time by providing us with written notice of your desire to end your membership or in person at one of our branch locations. You understand that ending your membership does not release you of your responsibilities, obligations or liabilities to us under this agreement. To the extent permitted by law, members may be expelled for cause, which includes but is not limited to: (1) abuse of our employees, services, or privileges or other members; (2) failure to use our products or services to justify your continued participation in Credit Union membership; or (3) causing a loss to the Credit Union. You understand and agree that for the protection and safety of our members, employees, volunteers, or any third party affiliated with us, if you ever become abusive with, harass or threaten the safety of any of these parties, we may limit your participation in Credit Union services, restrict your access to Credit Union facilities or we may take action to terminate your membership.

ACCOUNT TERMS

ACCOUNT OWNERSHIP

You can structure the ownership of your account(s) at UCU in a variety of ways. Rights and obligations relating to the account will depend on the type of ownership of the account.

1. **Sole Accounts.** If you are the sole owner of an account, only you can make deposits or withdrawals or otherwise have access to the funds in the account. Upon death, the funds in the account are distributed in accordance with the terms of your will, or, if you do not leave a will, the intestacy laws of the state of your residency.
2. **Joint Accounts.** Any joint owner has an equal right of access to the funds in a joint account and can withdraw all of the funds in the account at any time without permission from or notification to the other joint owner(s). At the time of death of one joint owner, the funds automatically belong to the surviving joint owner(s). Joint owners do not have to be UCU members. Any person named as a joint owner of your regular savings account will also be a joint owner of all your other sub accounts of the regular savings account with the exception of IRAs, which require separate signed agreements.
3. **Payable-on-Death Accounts.** Payable-on-death accounts belong to the person(s) listed as the owner or owners of the account during their lives. On death, the funds automatically belong to the person or persons designated as payable-on-death beneficiaries.

Any person named as a payable-on-death beneficiary of your regular savings account will also be a payable-on-death beneficiary of all your savings and sub accounts of that regular savings account.

4. **Trust Accounts.** Depending on membership eligibility, you may hold an account as Trustee for the benefit of another person or persons. Likewise, another person or persons may hold an account as Trustee for your benefit. In order to establish a Trust account you must meet membership eligibility requirements in accord with UCU's charter or bylaws.
5. **Organizational Accounts.** The funds in an organizational account are owned by a corporation, trust (including a living trust), partnership, social club, sports team, etc. In order for the organization to be a UCU member, eligibility requirements must be met in accord with UCU's charter or bylaws. If the organization does not qualify for membership, it can be a joint owner of the account with an individual member.

LIEN ON SAVINGS

A lien will be imposed on all of your UCU savings and savings dividends in an amount equal to that which you may owe UCU because of a loan, dues, or any other charges payable by you to UCU. If you default in paying the amount you owe, the lien may be enforced, and your funds may be withdrawn and applied to your debt without further notice to you except where required by law.

ACCOUNT CLOSING

Your regular UCU savings account cannot be closed until all amounts you owe UCU are paid in full and all other accounts that you have with UCU are closed.

ENDORSEMENTS

All check endorsements must be made in the first one and one-half 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. You will be responsible for any costs incurred by UCU due to delays in returning checks deposited into your account that do not comply with these endorsement standards.

SAVINGS INSURANCE

Funds in your account at UCU are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the United States Government. If you would like more information about your share insurance, a pamphlet entitled Your Insured Funds is available upon request or you may contact www.ncua.gov. Funds in your accounts are also insured to an additional \$250,000 by our private savings insurer, Excess Share Insurance (ESI). For more information, contact ESI at www.excessshare.com.

GOVERNING LAW

The rights, duties, obligations and liabilities of you and UCU in connection with your membership and account(s) are and shall be controlled by Maine and/or federal law as applicable and in effect at the time the rights, duties, obligations and liabilities arise, other than as specifically set forth in this Agreement, UCU charter and bylaws, or your specific account documentation.

SUBSTITUTE CHECKS

You acknowledge and agree that we may refuse to pay any check, including substitute checks as the term is defined under 12 CFR Part 229.2(aaa), that we have already paid. You also agree to indemnify and hold us harmless from and against any claim for damages or breach of any substitute check warranty which is asserted against us by any third party on account of any check drawn on your account for which you receive payment.

DISCRETIONARY OVERDRAFT PRIVILEGE POLICY

Overdraft privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. University Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by University Credit Union of an overdraft check (or items, such as ATM withdrawals) does not obligate University Credit Union to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item). Pursuant to University Credit Union's commitment to always provide you with the best level of service, now and in the future, if your checking account has been open for at least thirty (30) days, and thereafter you maintain your account in good standing, which includes at least: A) Bringing your account to a positive balance within every thirty (30) day period for a minimum period of 24 hours; B) Not being in default on any loan or other obligation to University Credit Union; and C) Not being subject to any legal or administrative order or levy, University Credit Union will have the discretion to pay overdrafts within the overdraft privilege limits. Payment by University Credit Union is a discretionary courtesy and not a right of the accountholder or an obligation of University Credit Union. This privilege for checking accounts will generally be limited to a maximum of \$500 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and membership account agreement and disclosure), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the overdraft privilege amount as a result of the assessment of a fee. The total of the discretionary Overdraft Privilege (negative) balance, which includes any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Membership Account Agreement and Disclosure.

Our standard OD Privilege Fee of \$30.00 will be imposed for overdrafts created by checks, ACH, ATM withdrawals, everyday debit card transactions, in-person withdrawals, or by other electronic means. If your account balance remains overdrawn for longer than 30 days, we will charge your account a collection fee of \$15.00. Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed may impact the total amount of fees incurred. While University Credit Union will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the accountholder or an obligation of University Credit Union and University Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. University Credit Union will not pay overdrafts for ATM or everyday debit card transactions unless University Credit Union has provided you with the notice required by section 205.17(b) of Regulation E and you have opted in to the payment of these overdrafts. In order to avoid overdrafts due to ATM and everyday debit card transactions, University Credit Union will place a hold on your account for any ATM or everyday debit card transaction authorized until the transaction settles. ATM and everyday debit card transactions usually settle within three business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules. In addition you may opt out of the Overdraft Privilege services for check, ACH and debit card bill payment transactions at any time by contacting one of our Member Service Representatives.

REGULATION CC: FUNDS AVAILABILITY AND DISCLOSURES

Important information on deposits, hold, and withdrawals:

YOUR ABILITY TO WITHDRAW FUNDS AT UNIVERSITY CREDIT UNION

Our policy is to generally make funds from your deposits available to you on the same business day as the day we receive your deposit. At that time, you can withdraw the funds in cash and/or 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 at any of our locations during the hours listed, we will consider that day to be the day of your deposit. However, if you make a deposit after the hours stated or on a day we are closed for business or in the night depository, the deposit will be credited to your account on the next business day we are open.

RESERVATION OF RIGHT-TO-HOLD

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day of your deposit. These funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- 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.
- We have "reasonable cause" to believe a check you deposited will not be paid.
- There is an emergency such as failure of communications or computers.

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 seventh business day after the day your deposit is otherwise available for withdrawal.

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 for deposit a check 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.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or check) made at automated teller machines (ATMs) will not be available until the second business day after the day of your deposit.

DEPOSITS AT SHARED BRANCHING (CU SERVICE CENTER) LOCATIONS AND THROUGH MOBILE DEVICES

Funds from check deposits made at a Shared Branching location or through a mobile device may not be available until the second business day after the day of your deposit. Longer delays may also apply. Visit www.cuservicecenter.com for Shared Branching locations.

SPECIAL RULES FOR NEW ACCOUNTS

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

- The first \$5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,000.00 will be available on the second business day after the day of your deposit. Funds from wire transfers will be available on the first business day after the day we receive the transfer.
- Funds from deposits of cash and the first \$5,000.00 of a day's total deposits of cashier's certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the fifth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.
- Funds from deposits of checks drawn on University Credit Union will be available on the same business day as the day of your deposit.
- Funds from all other check deposits will generally be available no later than the second business day after the day of your deposit.

ADDENDUM TO ACCOUNT RULES AND REGULATIONS FOR NEW ACCOUNTS

A Checking Account consists of a transaction sub account and a savings sub account. Funds not routinely needed to pay debits may be transferred to a savings sub account. We may periodically transfer funds between these two sub accounts. If your Account is a Plan on which dividend is paid, your dividend calculation will remain the same. The savings sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the dividend you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account.

FEES APPLIED

If you did not receive this notice at the time you made the deposit and the check you deposited is paid, we will refund to you any fees for overdrafts or returned checks that result solely from the additional delay that we are imposing. To obtain a refund of such fees; please contact us at 800-696-8628.

DEPOSIT RECONCILIATION

When you make a deposit to an account, the amount that the credit union credits to that account may differ from the total of the items deposited. This kind of discrepancy arises in a variety of situations including inaccuracies on the deposit slip, encoding errors or poor image capture. In order to ensure that you are credited with the full amount of your deposit, the credit union researches and corrects all variances between the dollar value of items deposited into your account and the dollar amount that is credited to that account. There may be circumstances when a discrepancy cannot be reconciled as an example, when an item is damaged to the point that its true amount cannot be determined.

ADDITIONAL ACCOUNT AND SERVICE TERMS

CHECKING, ATM AND TELLER-PHONE AGREEMENT WITH LIMITED OVERDRAFT PROVISIONS

University Credit Union is authorized to honor debits from and to charge payments against the Checking. You agree that:

- (a) UCU is under no obligation to pay a check, honor an ATM transaction or a Teller-Phone transaction which exceeds the balance in the Checking Account; UCU may, however, pay such a check, ATM transaction, or Teller-Phone transaction and charge the amount of resulting overdrafts plus a service charge against any other savings account from which the person who signed the check or authorized the transaction is entitled to withdraw savings including, but not limited to, the person's interest in jointly owned accounts, certificates and club accounts. UCU is under no obligation to pay a check on which the date is more than six (6) months old.
- (b) except for negligence, UCU is not liable for any action it takes regarding the payment or nonpayment of a check or the failure to honor an ATM or Teller-Phone transaction;
- (c) UCU shall not be liable to any party for any losses or damages which may result from premature processing of "postdated" checks;
- (d) any objection respecting any item shown on a monthly statement of the Checking Account shall be waived unless made in writing to UCU on or before the 20th day following the day the statement is mailed;
- (e) all non-cash payments received on savings in the Checking Account or at any ATM location will be credited subject to final payment;
- (f) the Checking Account shall be subject to service charges in accord with the rate schedules adopted by UCU from time to time;
- (g) the Checking Account, ATM Card and Teller-Phone are subject to such other terms, conditions and requirements as UCU may establish from time to time;
- (h) merchants and other payees may be authorized to electronically debit your checking account using information you provide on or with a check. These debits are electronic funds transfers subject to this agreement.
- (i) see "The Card" Member Agreement and "The Teller-Phone" Member Agreement for contract details including error resolution, rules, and regulations affecting the issuance and use of your ATM card and the use of the Teller-Phone service provided by the Credit Union.

This agreement is subject to the additional terms and conditions of any joint savings account agreement that applies to a savings account in the names of the joint owners of this Checking Account; or, if there is no such agreement, this agreement is subject to the additional terms and conditions printed below.

BUSINESS ACCOUNT MEMBERS PLEASE READ THIS IMPORTANT DISCLOSURE: UNLAWFUL INTERNET GAMBLING NOTICE

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through your account or relationship with University Credit Union. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ADDITIONAL TERMS AND CONDITIONS (JOINT CHECKING ACCOUNT AGREEMENT)

UCU is hereby authorized to recognize any of your signatures in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with UCU that all sums now paid in on savings, or heretofore or hereafter paid in on savings by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge UCU from any liability for such payment.

Any or all of said joint owners may pledge all of any part of the savings in this account as collateral security to a loan or loans.

The right or authority of UCU under this agreement shall not be changed or terminated by said owners, or any of them, except by written notice to and consent of UCU which shall not affect transactions theretofore made.

Note: These additional Terms and Conditions apply only if there is no joint savings account agreement that applies to a savings account in the name of the joint owners of the Checking Account.

ELECTRONIC FUNDS TRANSFERS (EFT) INITIAL DISCLOSURE (No Access device)

This disclosure, required by law, is designed to give you information concerning your electronic funds transfers (EFTs).

1. Merchants and other payees may be authorized to electronically debit your share draft or checking account using information you provide on or with a share draft or check. These debits are electronic funds transfers (EFTs) subject to this agreement.
2. Some of the types of EFTs available to you are the deposit of employer payroll and the deposit of government payments and pre-authorized debits. In addition, merchants and other payees may electronically debit your account using information you provide on or with a check. These debits are EFTs subject to this agreement.
3. For an account in which transfer limitations apply, no more than three (3) withdrawals or transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or closed.
4. There are no charges for EFTs or the right to make EFTs. However, a fee will be assessed for each EFT returned to the originator due to insufficient funds, account closure, etc. Refer to the Rate and Fee Schedule for current fees.
5. EFTs, in most cases, will be posted to your account by the opening of the normal business day (9:00 A.M.). (See Business Hours.)
6. Your right to receive documentation of EFTs:

Periodic Statement: You will receive a quarterly account statement on your savings accounts. You will receive a monthly account statement on checking accounts. You will receive a monthly account statement on savings accounts if any EFT occurs during that month.

Notice of Credits: If you have arranged to have EFT deposits made to your account, you can call us at 800-696-8628 to find out whether or not the deposit has been made.

7. Your right to stop payment and the procedure for doing so:

If you have told us in advance to make regular payments out of your account, you may stop any of these by simply calling us at the numbers and address on the first page of this agreement. We need to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we will request that you sign a form here at UCU within 14 days after you call. You will be charged for each stop payment order given. Refer to the Rate and Fee Schedule for current fees.

8. UCU's Liability to you for failure to make or stop certain transfers:

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

- If, through no fault of ours, you do not have enough money in your account to make those transfers.
- If the transfer would go over the credit limit on your overdraft line.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal or otherwise improper.

9. Error Resolution: See Electronic Funds Transfer Disclosure and Card Holder Agreement

10. Conditions under which we will disclose information to a third party.

You agree that we may, and you hereby authorize us to disclose information to third parties about your account(s) or the transfers you make:

- (1) where it is necessary for completing transfers;
- (2) in order to verify the existence and condition of your accounts for a third party, such as a credit bureau or merchant;
- (3) in order to comply with a government agency or court orders;
- (4) where permitted under applicable law;
- or (5) if you give us your permission.

FAIR AND ACCURATE CREDIT TRANSACTION ACT NOTICE

We may report information about your account to credit bureaus. Late or missed payments or other defaults may be reflected in your credit report.

ELECTRONIC FUNDS TRANSFER DISCLOSURE AND CARD HOLDER AGREEMENT

You (If this is a joint account, singular pronouns shall include each of you.) hereby agree to the rules and regulations affecting the issuances of the ATM or Visa® Check Card provided by UCU for your convenience.

1. **CONSUMER REPORTS** (credit reports) will be obtained in connection with your application. If you request: 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.
2. **PERSONAL IDENTIFICATION NUMBER (P.I.N.)**. This is your "remote banking signature." You are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not written, in order to prevent its unauthorized use, and so that you may report its loss or theft accurately.
3. **AUTHORIZED USE**. Only you are qualified to direct the deposit or withdrawal of funds to or from your account(s) whether with the use of the ATM or Visa Check Card and/or your P.I.N. at merchant or financial institution locations or remote facilities or otherwise. Positive identification may be requested by the participating merchant or financial institution prior to any transaction. You agree that you will not use or allow anyone else to use your card or P.I.N. for any transaction that is illegal under applicable federal, state or local law.
4. **CONSUMER LIABILITY FOR UNAUTHORIZED ELECTRONIC FUNDS TRANSFERS MADE IN CONNECTION WITH AN ATM/VISA CHECK CARD. THIS SECTION APPLIES TO UNAUTHORIZED ELECTRONIC FUNDS TRANSFERS MADE IN CONNECTION WITH AN ATM/VISA CHECK CARD.**

Tell us AT ONCE if you believe your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN, or if you believe someone has used your card or P.I.N. or accessed your account without your permission. Telephoning is the best way of keeping your possible losses down.

If a Visa or Interlink transfer was made using your card or card number without your permission and was not caused by your gross negligence or fraud, you will have no liability for this unauthorized transfer. For all other transfers, including transfers made using ATMs, you can lose no more than FIFTY DOLLARS (\$50.00) if you tell us within two (2) business days that your card or P.I.N. was used to make a transfer without your permission. If you do NOT tell us within two (2) business days, and we can prove that we could have stopped someone from making a transfer without your permission, if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

If your statement shows transfers you did not make or authorize, tell us at once. If you DO NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money, if you had told us in time. We are liable only for losses in excess of the limit stated.

5. **CONSUMER LIABILITY FOR ALL OTHER UNAUTHORIZED ELECTRONIC FUNDS TRANSFERS**. Tell us AT ONCE if you believe your card or P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your card, P.I.N. or other information without your permission. If you do not tell us within two business days after you learn of the loss or theft of your card or P.I.N. or other information, and if we can prove that we could have stopped someone from using your card, P.I.N. or other information without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

If your statement shows transfers you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money, if you told us in time. We are liable only for losses in excess of the limits stated.

NOTIFICATION PROCEDURE. If you believe that your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN, or if you believe that someone has transferred or may transfer money from your account without permission, contact us immediately.

6. **TYPES OF TRANSACTIONS AVAILABLE**. You may use your card to withdraw from or make deposits to your savings or checking accounts, and to perform such other financial transactions as we may, from time to time, permit during the business hours of any remote facility. You may also pay for purchases at places that have agreed to accept your card (called Point-of-Sale purchases). You may use your P.I.N. to make withdrawals from your savings and checking; to transfer between your savings and checking accounts; to make a payment on a loan with us; and to inquire about your account balance, last savings withdrawal, interest, dividends, last savings deposit, last checking deposit, last transaction, loan inquiry, check number inquiry and certificate inquiry.
7. **LIMITATION ON FREQUENCY AND AMOUNT OF TRANSACTION**. For your protection we have limited the amount of each withdrawal from an account to \$500.00 per day at a remote financial facility. You may buy up to \$2,500.00 worth of goods or services each day in our Point-of-Sale (POS) transfer services. UCU reserves the right to lower these limits.
8. **DELAYS IN POSTING TRANSACTIONS**. Due to the nature of the "ATM" system, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).
9. **CHARGES FOR ORIGINATING SAVINGS AND AMOUNT OF TRANSACTIONS**. A transaction resulting in a withdrawal from your checking account using the ATM or Visa Check Card or your P.I.N. or other information which could provide electronic access to your account is considered the same as any other checking transaction with regard to our service charge formulas. The type of account determines if and when a charge will be assessed. Current charges are set forth on the Rate and Fee Schedule you receive on this Agreement.
10. **FEES**. If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and by any national, regional or local network used in processing the transaction. Any such fee(s) will be debited from your account if you elect to complete the transaction.

- 11. CONDITIONS UNDER WHICH WE WILL DISCLOSE INFORMATION TO A THIRD PARTY.** See Electronic Funds Transfers Initial Disclosure.
- 12. DOCUMENTATION OF TRANSFER AND TRANSACTION.** You will receive a copy of the deposit/withdrawal slip at the time a transaction using your ATM or Visa Check Card is originated. You will also receive a monthly statement of your account activity. You will not receive any slip or confirmation of other transactions other than the monthly statement.
- 13. ERROR RESOLUTION.** Telephone or write us at the number and address shown on the front page of this Agreement as soon as possible if you think 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 sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:
1. Your name and account number.
 2. Describe the error or the transfer you are unsure about, and include a clear explanation of why you believe it is an error, or why you need more information.
 3. The dollar amount of the suspected error.
- If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For new accounts, Point-of-Sale, or international transactions we may take up to ninety (90) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days (five (5) business days for Visa Check Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.
- 14. OVERDRAFTS.** If any withdrawal(s) creates a negative balance in your account, you agree to repay to us the amount of such overdraft, including customary and usual overdraft charges, in the same manner as any other overdraft on your account.
- 15. CANCELLATION.** Your card and P.I.N. remain UCU property. Immediate surrender of either may be required by UCU at any time. We may cancel the card, P.I.N. and/or all electronic funds transfer privileges at any time without notice or cause. Any cancellation or termination does not affect any of your existing liability to us.
- 16. LIABILITY.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
- If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the transfer would go over the credit limit on your overdraft line.
 - If the automated teller machine where you are making the transfer does not have enough cash.
 - If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
 - If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal or otherwise improper.

We expressly disclaim all warranties that the components including, but not limited to, cards and terminals will function properly or be available for use.

- 17. AGREEMENT MODIFICATION.** This part of the Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any other change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.
- 18. JOINT ACCOUNTS.** All parties to a joint checking account each agree to be jointly and severally bound by this Agreement. All cards must be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. Consumer reports (credit reports) may be obtained in connection with your application. If you request: 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

ELECTRONIC SERVICE TERMS

HOME BANKING /TELLER-PHONESM AGREEMENT AND DISCLOSURES

"You" refers to the member-owner(s) of a savings account who has requested Home Banking/Teller-Phone in connection with that account and any sub-account. You agree to the rules and regulations affecting the use of the P.I.N. and Home Banking/Teller-Phone services provided by us for your convenience.

1. **PERSONAL IDENTIFICATION NUMBER.** See Electronic Funds Transfer Disclosure and Card Holder Agreement #2.
2. **AUTHORIZED USE.** You are authorized to withdraw funds from your account(s) with the use of your P.I.N.
3. **JOINT ACCOUNTS.** The Home Banking/Teller-Phone personal identification number is issued only to the first member named on a savings account, and it offers access to other accounts owned by the member. You should not disclose your P.I.N. to any joint owner of your savings account. If you do, the joint owner will have access to all of your accounts at UCU owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of the Agreement to each owner of the account(s).
4. **CONSUMER LIABILITY FOR UNAUTHORIZED HOME BANKING/TELLER-PHONE TRANSACTIONS.**
5. See Electronic Funds Transfer Disclosure and Card Holder Agreement #5.
6. **NOTIFICATION PROCEDURE.** If you believe that your P.I.N. has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given on the back panel of this Agreement.

7. **TYPES OF TRANSACTIONS AVAILABLE.** You may use your P.I.N. with the CU@Home service to obtain account information related to any of your savings and loan accounts regarding current balance and account history; savings dividend rates; YTD and prior year dividends earned and interest paid on each account; and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours or such accounts you have authorized in writing prior to such transfer request; withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address; make loan payments from any savings or checking account to any loan account; apply for a loan or line of credit; and reorder checks.
8. **UTILIZING TELLER-PHONE.** You may use your P.I.N. to transfer funds from your savings, checking, or club account to any account on which you are an owner or joint owner. You may also request a loan payoff status and make other types of electronic funds transfers such as direct deposit, payroll deduction and automatic payments. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statement.
9. **TRANSFERS.** You may make transfers to your account or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the Rate and Fee Schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance. Home Banking/Teller-Phone transactions may be made at any time, seven (7) days a week, unless the service is unavailable due to computer backup procedures or maintenance.
10. **FEES AND CHARGES.** Transactions involving your account(s) via Home Banking /Teller-Phone are considered the same as any other transaction with regard to service charges, overdrafts and other fees, terms and conditions as set forth in your account agreement(s).
11. **DOCUMENTATION AND VERIFICATION OF TRANSFER.** You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly.
12. **ERROR RESOLUTION.** See Electronic Funds Transfer Disclosure and Card Holder Agreement #13.
13. **CANCELLATION.** We may cancel your Home Banking /Teller-Phone privileges at any time without notice or cause. We may cancel your Home Banking /Teller-Phone privileges without notice if your Home Banking /Teller-Phone service has been inactive for 6 months. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.
14. **LIABILITY.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the Home Banking/Teller-Phone System was not working properly and you knew it was not working properly when you started the transfer.
 - If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - If we have reason to believe that transactions involving your account(s) may be unauthorized, fraudulent, illegal, or otherwise improper.
15. **MODIFICATION.** This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days, or as otherwise required by law, prior to the effective date of any other change in any term or condition of this Agreement.
16. **IDENTITY THEFT.** If you suspect that someone has gained access to important personal information such as your account numbers or social security numbers and may use that information for illegal purposes or to withdraw money from your account, contact UCU immediately. Report a lost or stolen Debit/Visa Check Card by calling 800-472-3272 in the US or by calling 973-656-2345 collect outside the US. Report a lost or stolen Visa Credit Card by calling 877-875-8078.
17. If a card is lost or stolen you should also place fraud alerts on your credit file with the three major credit bureaus: Equifax 800-525-6285; Experian 800-397-3742; TransUnion 800-397-3742. Also, Remember Identity Theft is a crime. Make sure you file a report with your local police. More information on Identity Theft is available at www.ucu.maine.edu/Fraud_Alerts/ or at any UCU branch.

MOBILE REMOTE DEPOSIT CAPTURE TERMS & CONDITIONS

Use of University Credit Union's Mobile Remote Deposit Capture Service is subject to approval by University Credit Union ("UCU," "we," "us"). If you, the account-holder, are approved for mobile remote deposit capture ("RDC"), you agree that use of RDC is subject to the following terms and conditions in conjunction with the membership agreement.

1. RDC allows you to make check deposits to your UCU savings (share) and/or checking (share draft) accounts from remote locations by scanning both sides of checks and delivering the check images and associated deposit information to UCU.
2. UCU is not responsible for any technical difficulties you experience attempting to use RDC. You agree and understand that RDC may at times be temporarily unavailable. In the event that RDC is not available, you acknowledge that you can deposit an original check at a UCU branch, shared branch location, or by mailing the original check to a UCU branch location. It is your sole responsibility to verify that items deposited using RDC have been received and accepted for deposit.
3. To use UCU's RDC service, you must have a suitable mobile device.
4. When you make a successful RDC deposit, you will be notified by an in application message. You agree that once you have received confirmation that we have successfully processed your RDC deposit, you will clearly mark "void" and retain for an additional five business days. You agree to defend, indemnify and hold UCU and any UCU third party service provider from any claims, damages, losses, liability or expenses to which we and/or our service provider may become subject as a result of an item you deposited via RDC being presented for duplicate payment.
5. Only the following items are eligible for RDC deposit: checks drawn on U.S. financial institutions in U.S. dollars, or checks drawn on United States Treasury, or checks drawn on any state or local government of the United States. Checks must be payable to you and endorsed by you with the restrictive legend, "Deposit only to UCU Account No. _____,". You agree not to attempt to use RDC to deposit checks with any of the following characteristics:
 - a. The check is not payable to you;
 - b. There is any apparent alteration to the front of the check;
 - c. You know or have reason to believe that the check is fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
 - d. The check is payable in a currency other than U.S. dollars;
 - e. The check has been previously converted to a substitute check as defined in the Expedited Funds Availability Act;
 - f. The check has been remotely created;

- g. The date of issue of the check is more than 6 months prior to the attempted deposit date; or
 - h. You have any reason to believe that the check will not be paid by the institution on which it is drawn.
6. The check image transmitted via RDC must be legible and compliant with requirements established from time to time by the American National Standards Institute, the Board of Governors of the Federal Reserve, or any other regulatory agency, clearinghouse or association.
 7. We may terminate or change the terms of RDC service at any time, including but not limited to the categories of checks we will accept for deposit via RDC or endorsement requirements, with or without notice to you.
 8. We may, at our sole discretion, refuse to accept any item presented for deposit via RDC. We will notify you via the method agreed with you if we do this. We will have no liability to you for declining to accept items presented for deposit via RDC.
 9. Funds from any check deposited via RDC will be available to you after the second business day or after final collection from the institution on which it is drawn. We may make funds available sooner depending on factors we at our sole discretion deem relevant, including but not limited to your account history with UCU and your creditworthiness.
 10. You agree to notify us of any errors with respect to RDC deposits within 30 days after we send you the first periodic statement on which they appear. We will review your claim and correct any error on our part. We will not, however, be responsible for errors asserted more than 30 days after we send you the periodic statement on which they appear. In the event of an error with respect to any original check or image thereof transmitted to us for deposit or a breach of the agreement, you will immediately contact us at 1-800-696-8628 or email us using our secure messaging service within Personal Finance Manager.
 11. You agree not to copy, reproduce, distribute or create derivative works from the content of the RDC service or to reverse engineer or reverse compile any technology used to provide the RDC service. UCU and our third party service providers, if any, retain all ownership and proprietary rights in the Services, associated content, technology and web sites. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of member claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.
 - 12. DISCLAIMER OF WARRANTIES.** YOU AGREE THAT YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, THAT THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, OR THAT ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.
 - 13. LIMITATION OF LIABILITY.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOST PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM USE OF THE SERVICES, INABILITY TO USE THE SERVICES, OR TERMINATION OF THE SERVICES, INCURRED BY YOU OR ANY THIRD PARTY, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF UCU HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

ACCOUNT TERMS, FEES AND TRUTH-IN-SAVINGS DISCLOSURES

The terms applicable to your account at University Credit Union are provided below.

ACCOUNT TERMS									
	Prime Share/ Achieve ment/ Monty Moose	Kasasa® Cash	Kasasa® Saver	Premier Checking	Super Share	Money Market	Preferred Money Market (PMM) / Individual Retirement Account (IRA) / Coverdell ESA	Holiday/ All Purpose Club	Emergency Savings Account (ESA) / Health Savings Account (HSA)
DIVIDENDS Balance Range	-	-	-	-	-	-	Tiered accounts	-	Tiered Accounts
Dividends Compounded	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Balance requirements ⁵ Minimum Opening Deposit	\$5.00	N/A	N/A	N/A	\$2,000.00	\$5,000.00	None	None	None
Minimum Required Balance for APY ⁵	\$5.00	N/A	N/A	\$10,000.00	\$2,000.00	\$5,000.00	None	None	None
Balance Method	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance	Avg. Daily Balance
ACCOUNT LIMITATIONS	-	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	-	Maximum of three withdrawals per month	Maximum of three withdrawals per month	PMM - Maximum of 3 withdrawals per month. Rate will be paid on the entire balance. IRA – Dividend withdrawal not allowed until 59 ½	Balance in Holiday Club will be transferred to savings in October unless otherwise specified.	ESA - Funding only allowed through automatic transfers from direct deposits. HSA - You must have a high deductible health plan (HDHP) to qualify. For 2016 the contribution is the lesser amount of the HDHP's deductible and \$3,350 for individuals or \$6,750 for families with a \$1,000 catch up option.

CERTIFICATE TERMS

	Minimum Opening	Dividends Compounded	Dividends Credited	Dividend Period	Transaction Limitations	Additional Deposit	Dividend Withdrawal	Renewable	Grace Period
Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly		Not Allowed	Monthly	Automatic	No
IRA Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly	See section 6 below	Not Allowed	Not allowed until age 59 ½	Automatic	No
Monty Moose Certificates 6, 12, 18, 24, 36, 48, 60	\$250.00	Daily	Monthly	Monthly		Not Allowed		Automatic	No

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the above accounts.

- RATE INFORMATION.** The Dividend Rate and the Annual Percentage Yield on your accounts as of the last Dividend Declaration date are set forth on the dividend schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for a 365-day period or the term of a Certificate account unless an account is designated as "Fixed" above. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the UCU's Board of Directors. The Annual Percentage Yield for a Certificate account is based upon an assumption that dividends will remain in the account until maturity and that a withdrawal will reduce earnings.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

3. **COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
4. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on all deposits (cash or checks) on the business day you make the deposit to your account. Except for Certificate, Super Share and Money Market accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **BALANCE INFORMATION.** The minimum balance required to open each account and/or obtain the disclosed Annual Percentage Yield is set forth above. Dividends and minimum balances are calculated by the Average Daily Balance method which adds the full amount of the principal in the account each day of the period, then divides that figure by the number of days in that period, and applies a periodic rate to the result.
6. **ACCOUNT LIMITATIONS.** IRA Certificate accounts cannot be pledged for a loan.
7. **CERTIFICATE MATURITY.** Your account will mature within the term set forth above or on the maturity date set forth on your Certificate or Maturity Notice. UCU will give the owner(s) at least 30 days' notice prior to maturity.

EARLY WITHDRAWAL PENALTY.

We may impose a substantial penalty if you withdraw any of the principal before the maturity date or the renewal date, if this is a renewable Certificate account.

AMOUNT OF PENALTY.

The penalty is forfeiture of one half the term of the certificate. It applies whether or not the dividends have been earned.

HOW THE PENALTY WORKS.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends, or if the dividends have already been paid, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.

At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: When an account owner dies.

RENEWAL POLICY.

Your account is an automatically renewable account if indicated above.

NONTRANSFERABLE/NONNEGOTIABLE.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure an obligation of any owner, except obligations with UCU.

The Dividend Rate and Annual Percentage Yield on our Savings Certificate or IRA Certificate accounts are the rate and yield that were offered within the most recent seven calendar days and are accurate as of the date indicated above. Please call 800-696-8628 to obtain current information.

The rates and yields appearing on the dividend schedule are accurate and effective for accounts as of the date indicated. If you have any questions or require current rate information on your account, please call UCU.

KASASA® CASH & KASASA® SAVER TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

	Your Kasasa Cash Account				Your Kasasa Saver Account			
	With an average daily balance of:	What you get:			With an average daily balance of:	What you get:		
		Dividend Rate	APY**	ATM Fee Refunds***		Dividend Rate	APY**	ATM Fee Refunds***
If qualifications are not met*	All balances	0.05%	0.05%	None	All balances	0.05%	0.05%	None
If qualifications are met* (with your Kasasa Cash account) ✓ Have at least 12 point-of-sale transactions post and clear ✓ Receive and review your monthly statement electronically ✓ Have at least 1 ACH transaction or 1 direct deposit post and clear ✓ Access Home Banking at least once	Portion up to \$10,000	2.97%	3.01%	Up to \$25	Portion up to \$15,000	1.005%	1.01%	None
	Portion over \$10,000	0.25%	0.25%		Portion over \$15,000	0.25%	0.25%	None
Your rewards					All rewards from Kasasa Cash are transferred into Kasasa Saver after your monthly qualification cycle.			



No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts, used for personal, family or household purposes only. Limit one Kasasa checking account per prime member and per primary account. When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average daily balance in your Kasasa Cash account is \$10,000.00 or less, the interest rate paid on the entire balance will be 2.97% with an annual percentage yield of 3.01%. An interest rate of 0.25% with an annual percentage yield of 0.25% will be paid only for that portion of your average daily balance that is greater than \$10,000.00. If your average daily balance in your Kasasa Saver account is \$15,000.00 or less, the interest rate paid on the entire balance will be 1.005% with an annual percentage yield of 1.01%. An interest rate of 0.25% with an annual percentage yield of 0.25% will be paid only for that portion of your average daily balance that is greater than \$15,000.00. The annual percentage yield for these tiers will range from 3.01% to 0.5% for Kasasa Cash and from 1.01% to 0.35% for Kasasa Saver, depending on the balance in the account.

**Your qualifications must be met during the qualification cycle. Transactions may take one or more business days to post and clear to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying Direct Deposit or Automatic Payment.*

*** The Annual Percentage Yield (APY) is in effect as of December 1, 2014. Rates may change without notice after account is opened. Fees may reduce earnings.*

*** We make our best effort to identify those domestic ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a UCU Representative for assistance. Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

DIVIDEND CALCULATION, COMPOUNDING AND CREDITING:

- We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the earnings period and is calculated by adding the principal in the account for each day of the earnings period and dividing that figure by the number of days in the earnings period.
- The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing to have Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore do not remain in your Kasasa Cash account and do not compound. Additionally, you understand that the dividend amount earned in the Kasasa Saver account may be less than the dividend amount earned in the Kasasa Cash account.
- Dividends are credited on the first business day of the following earnings period.
- Accrual of dividends on non-cash deposits - Dividends begin to accrue on the first business day after the banking day you deposit non-cash items (for example, checks).
- If you close your account before dividends are credited, you will forfeit the dividends.

ADDITIONAL KASASA SAVER RESTRICTIONS:

The number of withdrawals or transfers from Kasasa Saver that you make in-person, by mail or at an ATM are unlimited. During your statement cycle, you may also make up to six transfers or payments in the aggregate, via pre-authorized withdrawals, telephone banking service, automatic transfers or at point of sale terminals using your ATM or debit card.

QUALIFICATION CYCLE:

“Qualification cycle” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. Please refer to the Qualification Cycle Calendar below for guidance.

2018 Qualification Cycle Calendar			
September: Aug. 31 – Sep. 28	October: Sep. 29 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30
2019 Qualification Cycle Calendar			
January: Dec. 31 – Jan. 30	February: Jan. 31 – Feb. 27	March: Feb. 28 – Mar. 29	April: Mar. 30 – Apr. 29
May: Apr. 30 – May 30	June: May 31 – Jun. 28	July: Jun. 29 – Jul. 30	August: Jul. 31 – Aug. 30
September: Aug. 31 – Sep. 29	October: Sep. 30 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30

The initial Qualification cycle begins on the day a **Kasasa Cash** checking account is opened or converted from an existing checking account. All new **Kasasa Cash** account holders will receive the benefit of the high rate through the end of that month.

KASASA® TUNES TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

There is no minimum balance required for **Kasasa Tunes** Checking.

You will receive a bonus of iTunes® or Amazon.com® downloads of \$25.00 for opening a new **Kasasa Tunes** account. These downloads will be available on the day you open the account and will expire within 30 days of issuance.

Maintenance Fee	None
Fee for check return (insufficient funds-per check)	\$30.00
Stop Payment Fee	\$15.00
Check printing	(fee depends on style of checks ordered)

If you have met your eligibility requirements for the qualification cycle month, we will refund domestic ATM fees up to \$25.00. A \$30.00 NSF/OD charge will be charged for each overdraft created by checks, ATM withdrawals, or by other electronic means as applicable.

Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

QUALIFICATION REQUIREMENTS:

To qualify for the “**Kasasa Tunes**” downloads and ATM refunds nationwide up to \$25.00, during each qualification cycle simply:

- Have 18 debit card point of sale transactions post and clear to your account, and
- Receive your monthly statement electronically, and
- Access Home Banking at least once.

QUALIFICATION CYCLE:

“Qualification cycle” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. See Membership Agreement for details and additional disclosures. Please refer to the Qualification Cycle Calendar below for guidance.

2018 Qualification Cycle Calendar			
September: Aug. 31 – Sep. 28	October: Sep. 29 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30
2019 Qualification Cycle Calendar			
January: Dec. 31 – Jan. 30	February: Jan. 31 – Feb. 27	March: Feb. 28 – Mar. 29	April: Mar. 30 – Apr. 29
May: Apr. 30 – May 30	June: May 31 – Jun. 28	July: Jun. 29 – Jul. 30	August: Jul. 31 – Aug. 30
September: Aug. 31 – Sep. 29	October: Sep. 30 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30

Download Credits:

If you have met your eligibility requirements for the qualification cycle, we will:

- Refund domestic ATM fees up to \$25.00, and
- Provide an additional \$10 of iTunes® or Amazon.com® downloads to be used within 30 days of issuance. All downloads will expire after 30 days.

iTunes® and Amazon.com® downloads must be purchased with your Debit card associated with your **Kasasa Tunes** account in order to utilize any downloads earned. **Kasasa Tunes** is only available to personal accounts. Limit one **Kasasa** checking account per prime member and per primary account. iTunes® is a registered trademark of Apple, Inc. and Amazon.com® is a registered trademark of Amazon Inc. Apple, Inc. and Amazon Inc. are not participants in or sponsors of this program.

KASASA® CASH BACK TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

KASASA CASH BACK CHECKING PAYS: 2.50% cash back on debit card purchases up to \$10.00 each month, plus up to \$25 in ATM fee reimbursements* each month when qualifications are met each qualification cycle. Kasasa Cash Back is not an interest or dividend-bearing account. No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts, used for personal, family or household purposes only. Limit one Kasasa checking account per prime member and per primary account. When the Kasasa Cash Back qualifications are met during the monthly qualification cycle, you will receive the disclosed percentage of cash back on debit card purchases that post and settle to your account during the Monthly Qualification Cycle, up to the disclosed maximum cash reward. This percentage and total cash back amount can change at any time. The cash back rewards will be credited to your account on the first business day following the earnings period. If you close your account before the rewards are credited to it, you will not receive the rewards.

**We make our best effort to identify those domestic ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a UCU Representative for assistance. Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle.*

QUALIFICATION REQUIREMENTS**

To qualify for the Kasasa Cash Back rewards and receive ATM reimbursements, you must meet the following requirements during the Monthly Qualification Cycle:

- Have at least 12 debit card purchase transactions post and settle to your account per Monthly Qualification Cycle. Debit card transactions processed by merchants and received by the Credit Union as ATM transactions do not count towards qualifying debit card transactions.
- Be enrolled and receive your monthly account statement electronically.
- Be enrolled and log into Online Banking at least one time per Monthly Qualification Cycle.

Please note that debit card transactions processed by merchants and received by the Credit Union as ATM transactions do not count towards qualifying debit card transactions. Transactions MUST post and settle to your account during the Monthly Qualification Cycle in order to receive rewards and to receive ATM reimbursements. Transactions may not be in a pending state to qualify as one of the qualifications. ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

***Your qualifications must be met during the qualification cycle. Transactions may take one or more business days to post and clear to an account from the date the transaction is made.*

QUALIFICATION CYCLE:

“Qualification cycle” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. Please refer to the Qualification Cycle Calendar below for guidance.

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The initial Qualification cycle begins on the day a **Kasasa Cash Back** checking account is opened or converted from an existing checking account.

UCU ACCOUNT SERVICES FEES & INFORMATION

Effective February 15, 2016

No changes since February 15, 2015

SAVINGS ACCOUNT FEES	
Early Closure Fee (less than 6 months)	\$5.00
Dormant Account Fee ¹	\$5.00 per month
CHECKING ACCOUNT FEES²	
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE
Bill Payer	FREE
Check deposits over 500 monthly	\$0.50 per item
Check Copy	\$3.00
Check Imaging (online copy of check)	FREE
Check Printing	Prices vary with quantity and design
Check Printing (Achievement Accounts)	One free box per 12 months
Non-Sufficient Funds - Overdrawn	\$30.00 per item
Automatic Transfer to clear from shares - Transfer	\$5.00 per item
Overdraft Privilege – OD Privilege	\$30.00 per item
AUTOMATED CLEARING HOUSE (ACH) FEES	
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ELECTRONIC FUNDS TRANSFER FEES	
ATM Transactions	- FREE unlimited at all UCU and SurF Alliance Network ATMs - All other ATMs, four (4) free withdrawals per month and \$2.00 per transaction thereafter
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ATM/Visa® Check Card Replacement	\$8.00 per card
OTHER SERVICE FEES	
Account Reconciliation and Research	\$35.00 per hour
Account History	\$3.00
Account Transfer by Phone	\$2.00
Certified Check	\$10.00
Copy of Statement	\$3.00
Returned Statement and Notices due to incorrect address	\$5.00
Returned eStatement due to incorrect email address	\$5.00
Non-member check cashing fee	\$5.00
Photo Copy Service	\$.50 per page (free for Achievement Accounts)
Fax Transmittal	\$1.00 per page
Abandoned Property Processing Fee	\$30.00
Credit Card Phone Payment Fee (loans over 21 days delinquent)	\$7.50
Foreign Check Handling Fee (excluding Canadian)	\$15.00
Gift Cards	\$3.50
IRA Closure Fee	\$25.00
Legal Processing Fee for summons, levies and writs	\$30.00
Letter of Verification (first verification fee)	\$5.00
Money Orders	\$3.00
Corporate Checks	\$5.00
Outstanding Corporate Check Fee (6 months+)	\$30.00
Return Check Cashed or Deposited ³	\$15.00
Loan Payment Book Fee	\$10.00
Travelers Checks	1%
Stop Payment	\$15.00
Account to Account Transfer (External requests through PFM)	\$2.00
Incoming Wire	\$10.00
Wire Transfer Domestic	\$20.00
Wire Transfer Foreign	\$40.00
BUSINESS ACCOUNT FEES	
Business Checks	Price Varies
Merchant Card Processing	Costs Vary Per Business Member
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE

¹Dormant account is an account with no activity for a period of one (1) year. The fee will be assessed in the following order: Club Accounts, Draft Accounts, Prime Share Accounts. Dormant accounts with a \$0 balance will be closed. ² UCU reserves the right to close any checking account after an excess of three (3) returned checks. Checking accounts with no activity for six (6) months will be closed and the balance will be transferred to the member's savings account.

³When you deposit or cash a check that is not paid by the financial institution on which it is drawn.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with UCU regarding your account(s), you may contact UCU's complaint representative or department and attempt to resolve the problem directly with UCU. If UCU fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Maine Bureau of Financial Institutions, State House Station 36, Augusta, ME 04333-0036

To file a complaint electronically, you may contact The Bureau of Financial Institutions at the following Internet address: www.maine.gov/pfr/financialinstitutions/complaint.htm. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and will investigate your claim or refer it to the appropriate federal supervisory agency. The Bureau will tell you which agency is handling your complaint. You will be informed of the results of any Bureau of Financial Institutions investigation. **If you have any questions, please contact a UCU Representative at (800) 696-8628.**

FACTS

WHAT DOES UNIVERSITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your information. Federal law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score
- When you are no longer a UCU member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons University Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DO NOT SHARE
For affiliates to market to you	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Questions?

Call (800) 696-8628 or visit our website at www.ucu.maine.edu

More information about your privacy continued on next page.

Privacy Policy

Continued from page 16



800.696.8628
ucu.maine.edu

Who we are

Who is providing this notice?	University Credit Union
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What we do

How does University Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
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How does University Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">▪ Open an account or deposit money▪ Pay your bills or apply for a loan▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">▪ Sharing for affiliates' everyday business purposes— information about your creditworthiness▪ Affiliates from using your information to market to you▪ Sharing for nonaffiliates to market to you
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ UCU has no affiliates.
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Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ UCU does not share with non-affiliates so they can market to you.
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ Insurance companies▪ Other financial service providers
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