



Horizon

Federal Credit Union

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This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement. The laws and regulations governing the financial services we provide are complex. To insure your understanding of our relationship with you, we provide this detailed agreement which explains both your responsibilities and ours. In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union's bylaws and policies, and any amendments to these documents from time to time that collectively govern your membership and accounts.

1. **MEMBERSHIP ELIGIBILITY** - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) ("membership share") as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

2. **INDIVIDUAL ACCOUNTS** - An individual account is an account owned by one (1) member (individual, corporation, partnership, trust, or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death, and to any security interest or pledge granted by the account owner, and subject to our statutory lien rights.

3. **JOINT ACCOUNTS** - A joint account is an account owned by two (2) or more persons.

a. **Rights of Survivorship.** Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. **Control of Joint Accounts.** Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop

payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

c. **Joint Account Owner Liability.** If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. **POD/TRUST ACCOUNT DESIGNATIONS** - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Upon the death of the last account owner, if there is more than one (1) surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

5. **ACCOUNTS FOR MINORS** - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction.

6. **UNIFORM TRANSFERS/GIFTS TO MINORS ACCOUNT** - A Uniform Transfers/Gifts to Minors Account (UTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

7. **AGENCY DESIGNATION ON AN ACCOUNT** - An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or credit union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

8. DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one (1) or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two (2) or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor financial institution extra time beyond any midnight deadline limits.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," and "not valid over \$500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

e. Direct Deposits. We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You may have to authorize direct deposits or preauthorized transfers by filling out a separate form. You must notify us at least 30 days in advance to cancel or change a direct deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment

directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on holidays or days other than our business days will be credited to your account on the next business day.

9. ACCOUNT ACCESS -

a. Authorized Signature. Your signature on the Account Card, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. FUND TRANSFERS - Except as amended by this Agreement, electronic fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for an electronic fund transfer by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order an electronic fund transfer to or from your account. We will debit your account for the amount of the electronic fund transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond our control, including mechanical, electronic, or equipment failure. We will not provide you with next day notice of ACH transfers, wire transfers, and other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were

paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cutoff times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. If a request for a fund transfer, payment order, cancellation, or amendment is received after a cutoff time, it may be treated as having been received on the next fund transfer business day. Information about any cutoff times is available upon request. From time to time, we may need to suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law, and this action may affect settlement or availability of the transaction. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number, even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order, even if that person did not initiate the order. We may refuse any request to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request that we accept to amend or cancel a payment order will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic fund transfer transactions. We will notify you of any such security procedures. Unless we permit you to establish a different security procedure, you agree that the security procedures contained in the Credit Union's policies, of which we have notified you, are commercially reasonable verification of payment orders and other electronic fund transfers. If we permit you to establish a different security procedure, you agree that procedure is a commercially reasonable method of verifying electronic funds transfers. If we conduct a remittance transfer(s) on your behalf acting as a remittance transfer provider, such transactions will be governed by 12 C.F.R. part 1005, subpart B-Requirements for remittance transfers. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS -

a. **Withdrawal Restrictions.** We will pay checks or drafts, permit withdrawals, and make transfers from available funds in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers from your account from insufficient available funds if you have established an overdraft protection plan or, if you do not have such a plan with us, in accordance with our overdraft payment policy. We may refuse to allow a withdrawal in some situations and will advise you accordingly if: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment

is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of seven (7) to 60 days before any intended withdrawals.

b. **Transfer Limitations.** We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

13. CERTIFICATE ACCOUNTS - Any time deposit, term share, share certificate, or certificate of deposit account allowed by state law (certificate account), whichever we offer, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, and the Account Receipt for each account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS -

a. **Payment of Overdrafts.** If, on any day, the available funds in your share or deposit account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds in order to pay an item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds:

- (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below;
- (2) automatic bill payments;
- (3) ACH transactions.

For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established Overdraft Protection Transfer, you authorize us to transfer funds from any other account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges. Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us, or if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. **Order of Payments.** Checks, drafts, transactions, and other items may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft, or item, and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items, and execute other transactions on your account may affect the

total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

15. POSTDATED AND STALE DATED CHECKS OR DRAFTS - You agree not to issue any check or draft that is payable on a future date (postdated). If you do issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

16. STOP PAYMENT ORDERS -

a. Stop Payment Order Request. Any owner may request a stop payment order on any ACH (Automated Clearing House) transaction, check or draft drawn or remotely created on the owner's account. To be binding, the order must accurately describe the ACH, check or draft, including the exact account number, the ACH, check or draft number, if applicable, and the exact amount of the ACH, check or draft, the ACH order must also be in writing, dated and signed. This exact information is necessary for the Credit Union's computer to identify the ACH, check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we re-credit your account after paying an ACH, check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the ACH, check or draft, and to assist us in any legal action.

b. Duration of Order. Written stop payment orders for checks or drafts are effective for six (6) months and may be renewed for additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period during which the stop payment order is effective. We are not required to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages, or claims related to our refusing payment of an item, including claims of any joint account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

17. CREDIT UNION LIABILITY - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the

area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

19. REMOTELY CREATED CHECKS OR DRAFTS - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third-party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through on-line communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. PLEDGE/STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you. Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

21. **LEGAL PROCESS** - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

22. **ACCOUNT INFORMATION** - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when:

- (1) it is necessary to complete a transaction;
- (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law;
- (3) such disclosure complies with the law or a government agency or court order; or
- (4) you give us written permission.

23. **NOTICES** -

a. **Name or Address Changes.** You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

b. **Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you of any change in terms, rates, or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

c. **Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. mail, postage prepaid, and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

d. **Electronic Notices.** If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

24. **TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING** - Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

25. **STATEMENTS** -

a. **Contents.** If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one (1) statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be

retained by us or by payable-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are sent to you. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is sent to you, even if the checks or drafts do not accompany the statement.

b. **Examination.** You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies reflected on your statement within 33 days of the date we sent the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

c. **Notice to Credit Union.** You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

26. **INACTIVE ACCOUNTS** - If your account falls below any applicable minimum balance and/or you have not made any transactions over a period specified in the Truth-in-Savings Disclosure or Schedule of Fees and Charges, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee, as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges, for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

27. **SPECIAL ACCOUNT INSTRUCTIONS** - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. **LIMITATION OF SERVICES** - Horizon Federal Credit Union is committed to delivering exceptional products and services to members within our membership area. To that end, Horizon employees are trained to handle interpersonal interactions effectively and to address any service issues with our members. Horizon has a policy in place that defines the circumstances under which services may be limited for members who engage in "abusive conduct". The policy is not intended to restrict the rights and freedoms of any particular group or individual, but to protect Horizon employees and members by addressing unacceptable conduct. Services may be limited, curtailed or denied to members who engage in abusive conduct by the (i) denial of all Credit Union services, other than the right to maintain a share account and the right to vote at annual and special meetings (in such cases, the member's share account shall cease to earn dividends); (ii) denial of services which involve personal contact with Horizon staff, volunteers and/or officials; (iii) denial of access to Credit Union premises; or (iv) any other action deemed necessary under the circumstances that is not expressly precluded by applicable federal and state law. For the purposes of this policy, "abusive conduct" includes, but is not limited to, the following conduct (i) causing a significant loss to Horizon (through bankruptcy, or any other means); (ii) abusing Horizon services or repeatedly maintaining negative balances; (iii) threatening, abusive, disruptive, obscene, stalking, harassing behavior towards Horizon staff, volunteers or officials; (iv) threatening, abusive, disruptive, obscene, stalking, harassing behavior towards members or other persons on Credit Union premises; (v) engaging in any illegal behavior on Credit Union premises or in illegal behavior regardless of location if said behavior has a direct, negative impact on the Credit Union and/or its products, services, or members; (vi) making false, vicious, or malicious statements about any Credit Union staff, volunteer or official, or the Credit Union and its services, operations, policies, practices, or management; (vii) using profane, abusive, intimidating or threatening language on Credit Union premises or making threats of bodily harm or property damage toward Credit Union staff, their family members, or Credit Union members; (viii) engaging in any type of harassment, including age, sexual, ethnic, or racial harassment, making racial or ethnic slurs, engaging in sexual conduct, making sexual overtures, flirtations, advances or propositions, including displaying sexually suggestive objects or pictures on Credit Union premises; (ix) attempting to coerce or interfere with Credit Union staff in the performance of their duties at any time; (x) conducting or attempting to conduct or engage in any fraudulent, dishonest, or deceptive activity of any kind involving Credit Union staff or Credit Union services; (xi) making unauthorized posting(s), defacing or removing notices or signs on Credit Union premises and/or social media sites without management authorization; (xii) misappropriating Credit Union funds, property, or other material proprietary to the Credit Union; (xiii) deliberately or repeatedly violating security procedures or safety rules; (xiv) possessing, using, or being under the influence of illicit drugs on Credit Union premises; or (xv) engaging in use or possession of weapons of any kind on Credit Union premises except for on-duty law enforcement officers or security officers.

29. **TERMINATION OF ACCOUNT** - We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there

has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

30. **TERMINATION OF MEMBERSHIP** - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share(s), if any, and closing all your accounts. You may be denied services for causing a loss to the Credit Union, or you may be expelled for any reason as allowed by applicable law.

31. **DEATH OF ACCOUNT OWNER** - We may continue to honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Once we know of a member's death, we may pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

32. **UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES** - You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

33. **SEVERABILITY** - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

34. **ENFORCEMENT** - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

35. **GOVERNING LAW** - This Agreement is governed by the Credit Union's bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

36. **NEGATIVE INFORMATION NOTICE** - We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other

defaults on your accounts may be reflected in your credit report.

37. Cellular Phone Contact Policy: By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

Account Identification Requirements

In accordance with Section 326 of the USA PATRIOT Act signed October 26, 2001, Horizon Federal Credit Union is required to obtain certain information and a copy of any documents used in identifying all persons and/or businesses that open or maintain accounts or other services with us, including any signatory individuals added to an existing or new account. In some cases, identification will be requested for individuals who have had a relationship with us prior to the effective date of these identification requirements because original documentation was not obtained with the opening of the account/service, or the Credit Union is unable to form a reasonable belief that it knows the true identity of the existing person or entity. In all cases protection of the identity and confidence of our members' and all persons with whom we have a relationship is the Credit Union's pledge to you.

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Agreement explains the rules which govern your electronic account services with us. Please read this Agreement carefully and keep a copy in a safe and convenient place.

Your relationship with the Credit Union is also governed by state and federal laws, which may change from time to time. The body of law is too large and complex to be reproduced here.

The purpose of this Agreement is to: (1) summarize the rules applicable to common Transactions; (2) establish rules to govern Transactions not regulated by state or federal law; (3) establish variations that will apply to certain rules, events or Transactions as permitted by applicable law; and (4) provide you with certain disclosures and information regarding our policies as required by law. By signing an Application or your acceptance, use or continued use of any electronic account services after receiving this Agreement, notice of its availability or notification of any change in terms, you, jointly and severally, agree that you understand and agree to the terms and conditions stated in this Agreement, as amended from time to time.

Terms, Conditions and Limitations of Your Relationship with the Credit Union. The purpose of this Section is to state the

terms and conditions that apply to all of your accounts, account services or other relationships with us, including without limitation loan, safe deposit and other services. You understand that the agreements, terms, conditions, rules and regulations applicable to your loans, and any other applicable account(s) or service(s) remain in full force and effect and continue to be applicable, except as specifically modified by this Agreement. Further, to the extent that the terms of a specific Subsection of this Agreement vary from the terms set forth in this Section, the specific terms and conditions of the Subsection will govern our relationship with you. All Credit Union services are further governed by the terms and conditions set forth in your Account Card(s), account receipts, addenda or schedules that accompany agreements and/or disclosures, statements and certificates; any other application or agreement we require; together with the Credit Union's Bylaws, policies and procedures, which are herein collectively referred to as "Agreement". This Agreement governs all services whether opened now or in the future. This Agreement may be amended or revised by us at any time, and any change in the Agreement shall be immediately effective unless otherwise specifically required by applicable law. This Agreement is binding upon the account owner and all parties hereto together with their heirs, successors, assigns and any other person claiming any right or interest under or through said parties. Transactions on your account may also be governed by agreements with third parties such as NACHA's (The National Automated Clearing House Association) Operating Rules, which agreements will also be binding upon you and the Credit Union. To the extent that the terms of any such third-party agreements provide for specific processing, reporting or other time periods, or require you to make any claims or provide any notifications or responses, then the third parties' requirements and rules shall govern despite any other general or specific terms or conditions set forth in the entirety of this Agreement.

General Definitions. In this Agreement, the words "**you**" or "**your(s)**" mean everyone that signs any Application or Agreement; or is authorized to make Transactions regarding your account(s) as provided herein or by governing law, including any account service(s). "**We,**" "**us,**" or "**our**" means the Credit Union

"Access Device" means any card, electronic access device and/or any codes, passwords or personal identification numbers (PIN) that we issue to allow you to access and/or use any account or other services.

"Authorized User" means any person who has actual, implied or apparent authority, or to whom any owner has at any time given any information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. If you authorize anyone to use your access devices, that authority shall continue until you specifically revoke such authority by notifying the Credit Union in writing or as required by applicable laws. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate any or all of your account services immediately. This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a power of attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us.

“**Transaction**” means any deposit, order, transfer, payment, purchase via POS transaction or otherwise, withdrawal or other instruction relating to any account or account service provided by the Credit Union.

Inappropriate Transactions. You warrant and agree that you will not use any Credit Union Accounts or Services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Third-Party Service Providers’ Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union’s control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

1. **Types of Electronic Funds Transactions / Available Networks or Systems.** The Electronic Funds Transactions we are or may be capable of handling in the future are indicated below. Some of these services may not apply to your account(s) and/or some of these services may not be available at all terminals.

a. **Automatic Teller Machines (ATMs).** The Credit Union may issue to you an ATM card and Personal Identification Number (“PIN”) to be used to make transactions. You can use your ATM card at the Credit Union’s ATMs to:

- (1) Withdraw cash from the account(s) designated in your Membership Application (“Application”).
- (2) Check the balances in the account(s) designated in your Application (this is called an “inquiry”);
- (3) Transfer funds between the account(s) designated in your Application; and
- (4) Make deposits at designated ATMs that we own.

b. **Point of Sale Transactions.** If we approve your Application for a VISA Check Card, or other electronic Access Device, you may use your Card/Access Device to purchase goods and services at point of sale (POS) terminals designated by the Credit Union and

anywhere participating merchants honor your Card/Access Device. Transactions hereunder will be covered by funds deducted from your primary share draft account. Subject to the limitations, you may pay for goods and services (or make certain other transfers if the merchant is a financial institution) at applicable terminals up to the available balance in your designated checking account and any available credit under your applicable overdraft line-of-credit, causing that account to be debited for the amount of those purchases. Your available balance in that account may be reduced by the amount of any transaction as soon as the merchant has received authorization from us, even if the documentation evidencing the transaction has not yet been received and processed by us. A merchant is not required to receive prior authorization from us on every transaction. When the documentation has cleared through us, any hold placed on your account for the amount of the purchase or other transactions will be released and your account debited for that amount.

c. **Partial Debit Card Transactions:** Some merchants may be enrolled in Visa’s Partial Authorization service. This means that if you chose ‘No’ to ATM and Debit Card Overdraft Coverage, your transaction may be approved for only part of your total purchase amount. This occurs when you do not have a sufficient Available Balance, necessary to pay for the entire transaction, at the time of the purchase. Additionally, funds from your designated account(s) linked for Overdraft Protection (if applicable) may be considered when determining the amount that is authorized. For example, if you attempt a \$30.00 transaction when your account has an Available Balance of \$20.00, your purchase may be approved for \$20.00 instead of the entire transaction being declined.

d. **Preauthorized Transfer Services.** You can authorize the following transactions without the use of an access device issued by the Credit Union: (1) **Payments:** You can make payments on your loan(s) with the Credit Union directly from any Horizon Federal Credit Union accounts with signed authorization; (2) **Within Credit Union Transfers:** You can arrange to transfer funds between your share account(s) and your checking account(s). By separate application, you can arrange to transfer funds from your accounts to the account(s) of other members; (3) **Direct Deposits and Payments:** You can authorize persons or companies to make direct deposits or withdrawals to or from your share or checking account(s) for payroll, pension, social security and other types of

deposits or payments. You may give other persons or companies written or oral permission to transfer payments from your Credit Union accounts through "ACH" or other electronic means. Such agreements or arrangements are solely between you and the other person or company. The Credit Union shall have no responsibility or liability to you for any such transactions. Thus, you should exercise caution in providing such authority and/or information to access your accounts to others. The authority or information you give to others hereunder applies to all "ACH" or other electronic transactions, whether evidenced by any type or writing or converted to a written instrument by the other person (and/or their agents). All such transactions are deemed to be authorized by you.

- e. **Telephone Transactions.** If we approve Telephone Banking (audio response) access service for your accounts, you may access your accounts through Telephone Banking (audio response) with an access code that we will issue. You must use your Access Device and account number to access your accounts. You may use Telephone Banking to:
- Change your access code.
 - Obtain account information related to any of your savings and loan accounts regarding current balance, checking history, savings dividends and rates, loan interest and payoff amounts, payroll and automatic deductions.
 - Make transfers to or from your Savings, Checking, or other accounts you have authorized in writing prior to such transfer request.
 - Request advances on your personal or home equity line of credit loans, deposit the proceeds in any of your accounts or have the proceeds mailed directly to you at the mailing address listed for your account.
 - Withdraw funds from savings, checking and line of credit accounts 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 of yours that is held at Horizon FCU (except mortgage loans).

Telephone services are provided by our Member Service staff during business

hours. Verification of account ownership will be requested before account information is released. To ensure courteous and efficient service, supervisory personnel may monitor calls randomly.

- f. **Electronic check conversion ("E-Check") - types of transfers** – Your check or information you convey to a third party can result in an electronic funds transfer. This can happen in several ways. For example:
- You can purchase goods or pay for services and other bills; and authorize a merchant or service provider to convert your check into an electronic funds transfer.
 - At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event that the check is returned for insufficient funds and/or other fees. Paying such a fee electronically is an electronic funds transfer.
 - Your authorization to make these types of electronic funds transfers may be expressed in writing, implied through the posting of a sign or your participation in the initiation of the processing of the transaction. This can also happen when you provide information from your check or an account to another by telephone, Internet or otherwise, who then converts the information given to an electronic transaction, ACH or otherwise.
 - You agree that any such transaction is subject to all applicable terms and conditions set forth in this Membership Agreement.
- g. **Online Banking (Internet Network Connection).** If we approve the Online Banking Service, you may access your accounts through a personal computer, or mobile device (Cellular phone, tablets, etc.) under the Online Banking service with a four (4) digit Access Device. You must use your access code along with your account number to access your accounts. You may use the Online Banking service to:

- Change your access code.
 - Obtain account information related to any of your savings and loan accounts regarding current balance, checking history, savings dividends and rates, loan interest and payoff amounts, payroll and automatic deductions.
 - Make transfers to or from your Savings, Checking, or other accounts you have authorized in writing prior to such transfer request.
 - Request advances on your personal or home equity line of credit loans, deposit the proceeds in any of your accounts or have the proceeds mailed directly to you at the mailing address listed for your account.
 - Withdraw funds from savings, checking and line of credit accounts 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 of yours (except mortgage loans).
 - Issue third-party payable checks under Bill Payment Service.

 - h. **Insufficient Funds Transactions:** If your Account balance is insufficient to cover any transaction(s), we may treat these transactions as insufficient funds transactions; or as overdraft requests if you have an approved overdraft protection plan with us. The Credit Union reserves the right to refuse any transaction if you do not have an approved overdraft protection agreement with us, which decision shall be in the Credit Union's sole discretion.

 - i. **Electronic Processing and Transactions:** Due to the processing systems for electronic transactions used in the United States and by us, a payment or other transaction may be effective / posted before we are open for business on the date scheduled for the payment or other transaction. Therefore, you are responsible for insuring that your account(s) have sufficient balances as applicable for the scheduled payment / transaction one business day prior to the date scheduled. If an external payment is due on a Saturday, Sunday, or Federal holiday, the payment will occur on the first business day after the due date. In these cases, you should plan to have the payment initiated on the last business day before any of these days in order to ensure your payment is made on time. You may not make payments and/or transactions to a federal, state or local governmental or tax unit, or pay child-support or alimony, or to make payments to other categories of payees that we establish from time to time using our electronic services.
2. General Rules for Using Your Access Devices. You acknowledge and agree to the following:
 - a. Your Access Devices are for personal use only. You agree not to allow another person to use your Access Devices.
 - b. You agree not to reveal your PIN/Password(s) to another person and WILL NOT write your PIN/Password(s) on any Access Device. You are responsible for all Transactions made by you or anyone else who uses your Access Devices with your knowledge and consent. You are also responsible for unauthorized use of your Access Devices to the full extent allowed by applicable law. In addition, any person other than yourself who uses your Access Devices is responsible for all Transactions they make and for all Transactions made by others with their permission. This does not limit your own responsibility. You agree to be responsible to maintain your Access Devices with maximum security.
 - c. You authorize the Credit Union to debit/credit your accounts for all Transactions as if each Transaction were signed by you. Further, you agree that by acceptance or use of your Access Devices the Credit Union is authorized to pay from any account necessary to satisfy any Transaction, fee or service charge that results from the use or misuse of your Access Devices.
 - d. You acknowledge that your Access Devices remains the Credit Union's property and agree to surrender your Access Devices to the Credit Union or its agent upon demand or through retrieval by any other method.
 - e. You agree to use caution when using any ATM or other electronic terminal or device to complete any Transaction contemplated by this Agreement. You further agree that the Credit Union shall have no responsibility to you or any user, or be liable for any personal injury or property damage, which may occur as a result of any act before, during or after a Transaction or other visit to any ATM or other electronic terminal location. You or any user assume the risk of nighttime use of any ATM or other electronic terminal location or other electronic banking device.
 - f. An Access Device may be issued to any member or joint owner of legal age when qualified under the rules, regulations, and by-laws of the Credit Union. Only one Access Device may be issued to each member or joint owner.

- g. If your Access Device is lost or stolen, you agree to notify the Credit Union immediately upon discovery of such loss or theft. Replacement of an Access Device may be issued by us at the cost set forth in the Fee Schedule. You agree to pay the Credit Union the fee in effect at the time for all copies that you request from us.
 - h. The Credit Union shall not be responsible for the use or condition of any ATM or other electronic banking terminal or device it does not own. Further, the Credit Union will not be responsible for any failure of an ATM or other electronic banking terminal or device to function except as specifically provided for by law.
 - i. The Credit Union reserves the right to add or delete ATM or other electronic terminal location or other electronic banking devices as it deems necessary.
 - j. You agree to hold the Credit Union harmless in its pursuit to locate, apprehend, and prosecute unauthorized use of any Access Device issued by the Credit Union, and you agree to assist the Credit Union in these efforts.
 - k. The Credit Union reserves the right to make any changes in the daily withdrawal limits it deems necessary.
 - l. The Credit Union is not liable for any claims you may have against a merchant, company or other financial institution arising from use of your Access Device.
 - m. The Credit Union cannot stop payment on any point-of-sale Transaction.
 - n. **Additional Charges for Transactions in a Foreign Currency and "Cross-Border" Transactions. Currency Conversion Fee:** If you effect or authorize a transaction with your access device in a currency other than US Dollars, VISA will convert the charge into a US Dollar amount. The VISA currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by VISA, as applicable. The exchange rate VISA uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of the purchase or the date the transaction was posted to your account. A Currency Conversion Fee of up to 1% will be applied to transactions that are converted from foreign currencies to U.S. dollars. The Currency Conversion Fee, if it applies to the transaction, will be included in the transaction amount posted on your statement.
 - o. You agree that by acceptance or use of an Access Device, or other Electronic Funds Transfer Services the Credit Union is authorized to pay from any account you have, jointly or otherwise, with the Credit Union any amount necessary to satisfy any transaction, fee or service charge that results from your use or misuse of such services.
 - p. You will not obtain any Access Device(s) to make transactions on your accounts with us that is not issued or approved by us.
 - q. Merchants and others who honor the Check Card or related Access Device(s) may give credit for returns and adjustments, and they will do so by initiating a credit with us, and we will credit that amount to your account.
 - r. You understand that you must keep your share and share draft checking account open in order for your applicable electronic services to remain valid. You agree to return all Access Devices if you close your account(s), or upon our request.
3. **Making ATM Transactions.** Your PIN will allow you to identify yourself when making an ATM transaction. The presentation of your ATM card together with the input of your PIN constitutes your authorization to the Credit Union to make transactions. You agree to follow all instructions for use of ATMs accessible by your ATM card. Difficulties or complaints concerning the use or condition of any ATM should be reported directly to the Credit Union. Security or safety measures should be reported directly to the owner of any ATM not owned by the Credit Union.
4. **Termination and Amendment.** The Credit Union reserves the right at any time to terminate your right to make Transactions and to retrieve or ask for the immediate return of any Access Device it deems necessary without prior notice to you. If notification is required by law, notice will be mailed to you at the address shown on the Credit Union's share account records. It is the obligation of each member to provide new addresses to the Credit Union.
5. **Access Device Revocation.** Any Access Device issued by the Credit Union may be revoked without notice to you in the event that any of the following conditions occur:
- a. Overdrafts occur as a result of insufficient or uncollected funds on an account.
 - b. Any transaction that occurs on your account(s) which results in a monetary loss to the Credit Union.
 - c. Loan, MasterCard® or other delinquency with the Credit Union.
 - d. Forced closure of a share or share draft account at the Credit Union due to misuse.
 - e. Special balance requirements, if any, are not maintained by you.
 - f. Any other situation in which the Credit Union deems revocation to be in its best interest.
6. **Transaction Fees.** You are allowed to initiate transactions at any terminal, ATM or other access means owned by the Credit Union or any Network indicated below. You may be charged certain transaction and other fees as set forth in the Fee Schedule, which will be automatically debited from your share or checking account(s). The Credit

Union reserves the right to establish and maintain transaction fees and charges, which may be modified from time to time.

Note: Owners of non-Credit Union ATMs may charge fees in addition to any fees disclosed in the Fee Schedule. These fees are generally called a “surcharge.” This is not a fee charged by your Credit Union; however, any such fee will be paid from your account(s).

Fees applicable to Electronic Banking Transactions:

Monthly Visa Debit Card Fee <i>(Does not pertain to Reward Based Accounts, or Accounts that participate in the E-Bundle Program)</i>	\$1.00
ATM Transaction Fee – <i>(Does not pertain to Reward Based Accounts – All other accounts receive 5 free ATM Transactions per month)</i>	\$1.00 (Transaction) \$0.00 (Inquiry)
Replacement Debit card fee <i>(per occurrence)</i>	\$15.00

7. Service Limitations, Limitation or Frequency and Dollar Amounts of Transactions. Transfer Limitations

GENERAL LIMITATIONS GOVERNING THE AMOUNT AND NUMBER OF TRANSACTIONS ARE SET FORTH IN THE AT THE END OF THIS SECTION. IN ADDITION, THE FOLLOWING LIMITATIONS ALSO GOVERN YOUR USE OF THESE SERVICES:

- a. **General Limitations Applicable Accounts.** For share savings, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any statement period. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make in the following manner: (1) transfers to any loan account with the Credit Union; (2) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail, or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be

subject to suspension or closure by the Credit Union, and the Credit Union may impose a charge.

Further, we may reduce the limit for "point-of-sale" transactions during any interruption in the electronic connection between the Credit Union and the retail outlet. Further, we may at any time limit or reduce the number or dollar amount of transactions when we, in our sole discretion, deem it in the best interest of the Credit Union.

- b. **Card / Access Device Acceptance.** We do not promise everyone will honor your Card or other Access Device, and we have no obligation to you if anyone refuses to accept your Card/Access Device. We are not liable if any merchant, bank, financial institution or other party refuses to honor your Card/Access Device, or otherwise fails to provide any services made available to you by Credit Union.
- c. **POS/Debit/VISA Check Card Purchases.** These limits are outlines as listed below, following section g.
- d. **ATM Transactions.** Because of the servicing schedule and processing time required in ATM operations, there is a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal. You should review the Credit Union's Funds Availability Policy to determine the availability of funds deposited at ATMs.
- e. **Telephone Banking (Audio Response).** Your accounts can be accessed under audio response via a touch-tone telephone only. Not all push-button telephones are touch-tone. Converters may be purchased for pulse and rotary dial telephones. Audio response service will be available for your convenience seven (7) days per week. This service may be interrupted for a short time each day for data processing. Unless otherwise specified in section 7 a, there is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day, **with the exception of the limitations on transactions from savings accounts, as explained above.**
- f. **Online Banking (Internet Network Connection).** You may make Online Banking transactions at any time seven (7) days per week. There may be some down time. You may make fund transfers to your accounts or other accounts you authorize as often as you like; however, there are certain limitations on transfers from savings accounts, as discussed herein and above (See section 7 a). Account balance and transaction history

information may not show all account activity involving your accounts. You may not obtain account information related to accounts other than your accounts to which you have requested a transfer.

- g. **Bill Payment Service (Online Banking).** You may make bill payment transactions subject to the limitations in the Bill Payment Services Agreement. The Credit Union will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. The Credit Union will not process any bill payment transfer if the required transaction information is incomplete. The Credit Union will withdraw the designated funds from your account for bill payment transfer by midnight on the date you schedule for payment. The Credit Union will process your bill payment transfer within one (1) business day on the date you schedule for payment. We will have no obligation to initiate any payment if there are not sufficient funds in your designated account, but may in our discretion do so pursuant to any applicable overdraft agreements. You must allow sufficient time for vendors to process your payment after they receive a transfer from the Credit Union. Please allow at least a seven (7) day lead-time prior to your due date. The Credit Union cannot guarantee the time that any payment will be credited to your account by the vendor and will not be liable for any service fee, late charge, or finance charge. You agree to follow the requirements of the Bill Payment Service User Instructions, which are incorporated herein by reference. Bill Payment Services Agreement is located on demand via request through a member service representative and within the Terms and Agreements at time of Bill Payment enrollment.

THE CREDIT UNION MAY SET OTHER LIMITS ON THE AMOUNT OF ANY TRANSACTION(S), AND YOU WILL BE NOTIFIED OF THOSE LIMITS.

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

Daily ATM Limits (\$/#)	*\$1,000.00 / 5 Per Day**
Bill Payment Limits	\$ 5,000.00 / Per Day**
Bill Payment P2P	\$ 2,500.00 / Per Day**
Daily POS Limits (\$/#)	*\$2,500.00 / 20 Per Day**
Online / Telephone Teller Check Request Limits	\$ 1.00 (Minimum) - \$2,500.00 (Maximum) / Per Day**

*Cumulative Limits: \$3,500.00 per 24-hour period.
 **Per day is outlined as Midnight to 11:59pm

8. **Data Security for Online Banking.** Online Banking is accessible via the Internet and also through a Mobile device. To prevent unauthorized access to member account data, the Credit Union employs the Secure Sockets Layer (SSL) protocol. This prevents other computers from eavesdropping by encrypting all data transmitted between the Online Banking server and the client. Members that live in the United States can use browsers that support 128 bit keys. Cracking a 128-bit key would involve trying all 2 to the 128th power combinations. Members that live abroad are currently restricted by the US Government to using browsers that support 40 bit keys. Cracking a 40-bit key would involve trying all 2 to the 40th power combinations, which are over one trillion combinations. A 40-bit key is less secure than a 128-bit key, but does provide an adequate level of security for member financial services.

The Secure Sockets Layer protocol validates the identity of the Online Banking server through the use of a digital certificate. After connecting to the Online Banking server in secure mode, our site sends a signed digital certificate, which contains the name of our Web server, its public encryption key, the certificate's validity dates, the name of the certification authority that issued the digital certificate to our site, and an unforgeable digital signature. The digital certificate authenticates to the client that a connection has indeed been established with the Online Banking server.

The Secure Sockets Layer ensures that the data transmitted between the client and the Online Banking server has not been tampered with through the use of Message Authentication Codes (MACs). This provides a quick way for the receiving end to verify that the data was not changed in route.

9. **Canceling a Bill Payment Transaction and Your Stop Payment Rights.**

Online Bill Payment Transactions: You may cancel or change a scheduled Online Bill Payment as set forth in the Bill Payment Services Agreement. After the time period set forth in the Bill Payment Services Agreement have passed it is not possible to stop or cancel a payment. To delete merchants from the service you must contact us.

If we fail to cancel or stop any Online Bill Payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we recredit your account after transferring funds over a valid and timely cancellation request, you agree

to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

Preauthorized Transactions: If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify the Credit Union in writing, in time for us to receive your request three (3) business days or more before the scheduled date of the transfer. The Credit Union may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do require the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made. This means that the preauthorized payment and future preauthorized payments to the payee you identify may be paid by us from your account(s) after the 14th day.

If you order us to stop a preauthorized transfer, three business days or more before the transfer is scheduled, and the stop payment order is made according to the terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for your losses or damages proximately caused by our failure.

E-Check: When any party converts any check, using the information on the paper via any means to send an electronic message to us, such message is an order by you to immediately take the money from your account. You cannot stop payment of an E-Check transaction, because it is already done.

Other Transactions:

Other transactions hereunder are considered contemporaneous. Therefore, you have no right and we have no obligation to stop or to attempt to stop any other transactions.

10. Right to Documentation.

- a. Terminal Transactions. You can get a receipt at the time you make any transfer to or from your account using any automatic teller machine or a point-of-sale terminal.
- b. Direct Deposits. If you have arranged to have direct deposits made to your accounts at least once every sixty (60)

days from the same person or company, the person or company making the deposit will tell you every time they send us the money. You can log into the secure Online Banking at <https://www.horizonfcu.org>, call, or write us at the telephone number or address listed at the bottom of this disclosure to find out whether a deposit has been made. If the only possible transfers to or from your accounts are direct deposits, you will get a statement from us at least quarterly.

- c. Periodic Statements. Transfers and withdrawals transacted through an ATM or POS terminal, Telephone/PC Express Teller service, Online Banking or debit card purchase will be recorded on your periodic statement. You will receive a statement or notice of the availability of your statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement or notice at least quarterly.

- 11. **Notice When Amount of Preauthorized Payment(s) Vary.** If you preauthorize the Credit Union to make payments to persons or companies other than the Credit Union that vary in amount, then the person or company you are going to pay has the obligation to notify you ten (10) days before each such payment is due and how much it will be. (When required, you must fill out an appropriate agreement with the Credit Union authorizing such payments, the terms of which are incorporated herein). You may choose instead to get this notice only when the payment differs by more than a certain amount from the previous payment, or the amount falls outside certain limits that you set.

- 12. **Liability for Failure to Make a Transaction.** If the Credit Union does not complete a transaction to or from your account on time, or in the correct amount according to our agreement with you, the Credit Union may be liable for your losses or damages. However, there are some exceptions to this, which include the following:

- a. You do not have enough money in your account to make the transaction through no fault of ours.
- b. The transaction goes over the credit limit on your overdraft line.
- c. The terminal where you were making the transaction does not have enough cash.
- d. The terminal or other system was not working properly and you knew about the breakdown when you started the transaction.

- e. Circumstances beyond our control (such as fire, flood or electrical failure) prevent the transaction, despite reasonable precautions that we have taken.
- f. You have not properly followed instructions for operation of the ATM or system.
- g. The funds in your account are subject to legal process or other similar encumbrance.
- h. The transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements.
- i. Access to your account has been blocked after you have reported your Access Device lost or stolen or you use a damaged or expired Access Device.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days, at the address listed in this Agreement and Disclosure.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct the error within one (1) business day after determining that an error occurred.

If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days of receiving the error notice, and will inform you, within two (2) business days, after providing the provisional credit, with the amount you think is in error, and the date, so that you will have the use of the money during the time it takes us to complete our investigation. We will correct the error, if any, within one (1) business day after determining that an error occurred. A report of our results will be delivered or mailed to you within three (3) business days after the conclusion of the investigation (including, if applicable, notice that a provisional credit has been made final).

13. **Information Disclosure.** We will disclose information to third parties about your account or the transactions you make: (1) when it is necessary for completing transactions, or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission.

For transactions initiated outside the United States, or resulting from a point-of-sale debit card transaction, we will have ninety (90) calendar days instead of forty-five (45) business days, unless otherwise required by law, to investigate your complaint or question. For transactions on accounts that have been opened less than thirty (30) calendar days, we will have twenty (20) business days instead of ten (10) business days to credit your account, and ninety (90) calendar days instead of forty-five (45) business days, unless otherwise required by law, to investigate your complaint or question.

14. **Business Day Disclosure.** Our business days are Monday through Thursday 9:00 a.m. to 4:30 p.m., and 8:00 a.m. to 5:30 p.m. on Friday, excluding Federal holidays. Our Night Depository is opened at 9:00 a.m. daily* (business days only).

**Deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open.*

Special Rules for Provisional Credit for Visa® Check Card Transactions

If you believe a Visa® Check Card Transaction was unauthorized, we will recredit your account within five business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing, we need not recredit your account, or we may reverse any credit previously made to your account, until we have received it. We may withhold provisional credit, to the extent allowed under applicable law, if the delay is warranted by the circumstances or your account history.

15. **In Case of Errors or Questions About Transactions.** In case of errors or questions about your electronic transfers, telephone us at 570-326-3636 or write us at 2849 Reach Road, Williamsport, PA 17701, as soon as you can. (For any errors involving a line of credit account, you must review your Loan Agreement and Disclosure and/or MasterCard Credit Card Agreement for a description of your rights.) We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You should provide the following information:

1. Tell us your name and account number.
2. Describe the transfer you are unsure about, and include to the extent possible, the type, date and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

16. **Your Liability for Unauthorized Transaction.** Tell us AT ONCE if you believe your Access Device has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You are responsible for all transfers you authorize using an EFT service under this Agreement. If you permit other persons to use an EFT service or your Access Device, you are responsible for any transactions they authorize or conduct on any of your accounts.

Special Notice to VISA Check Cardholders. If there is an unauthorized use of your VISA Check Card or an Internet transaction, and the transaction takes place on the VISA network, then your liability will be zero (\$0.00). This provision limiting your liability does not apply to either VISA commercial cards or ATM cash disbursements. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law, if the credit union reasonably determines, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or card. In any case, to minimize your potential liability you should notify us of any unauthorized use no later than 60 days after your statement was mailed to you.

For all other EFT transactions that require the use of a PIN or Access Code, if you tell us within two (2) business days, you can lose no more than \$50 if someone uses your card and PIN or Access Code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card, PIN or Access Code, and we can prove that we could have prevented the unauthorized transaction if you had told us in time, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your Card or Access Code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you must call or write us at:

Horizon Federal Credit Union
2849 Reach Road
Williamsport PA 17701
-Phone 570-326-3636
-Fax 570-322-3934

If a good reason (such as extended travel or hospitalization) kept you from telling us, we may extend these time periods.

17. **Reporting A Lost Card, Access Device, PIN, or Tellerline PIN.**

If you believe that any Access Device has been lost or stolen or that someone has withdrawn or may withdraw money from your account without your permission, you agree to immediately notify us. You can call the Credit Union or write us at the telephone number or address listed in this EFT Disclosure. If you recover your Card/Access Device after you have notified us, DO NOT USE IT.

-1-800-472-3272 Visa (Lost/Stolen)
-1-570-326-3636 Horizon Federal Credit Union

FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Horizon Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. **GENERAL POLICY** — Our policy is to make funds from your cash and check deposits available to you on the same business day after 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. 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 4:30 p.m. 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 4:30 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. **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 next business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 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 next 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 next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. **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.

4. **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:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any (one) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.
- Reasonable cause to believe check is fraudulent.

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 of your deposit.

5. 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. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next 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 ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the twentieth business day after the day of your deposit.

6. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts, set forth in the Rate Schedule. The Regular Share accounts are tiered rate accounts. If your average daily balance is from \$30.00 to \$5,000.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$5,000.01 or greater, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

1. RATE INFORMATION — 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 an annual period. For Regular Share, Vacation Share, Miscellaneous Share, Tax Share, Holiday Club, Individual Retirement Account, Reward Checking, Advantage Checking and Horizon Saver accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set.

BONUS CHECKING ACCOUNT

Bonus Checking Account: When the monthly qualifications are met, you will receive 2.00% cash back on Visa Debit Card purchases that post and settle your account during the Monthly Qualification Cycle up to \$300 in Visa Debit Card purchases (up to total cash back of \$6). The Bonus Checking Account rewards will be credited to your account on the last business day of the monthly statement cycle. In addition, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed up to \$20.00 during the Monthly Qualification Cycle

by our institution and other U.S. financial institutions. Domestic ATM fee reimbursements will be credited to your account on the last business day of the monthly statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. If you close your account before the rewards are credited, you will not receive the rewards.

Qualifications and Monthly Qualification Cycle:

To qualify for the Bonus Checking Account rewards, you must perform the following in your Bonus Checking Account during the Monthly Qualification Cycle:

- 1) Be enrolled and receive e-Statement notices
- 2) Have at least 15 signature VISA Debit Card POS purchases of a minimum \$5 transaction amount post and settle
- 3) Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive full Direct Deposit.

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll. Please note that transactions **MUST** post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation: "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through last day of the current statement cycle. Limit one reward-based account per Account Number. If you do not use your account for three consecutive months, your Bonus Checking Account may be closed. It may be reopened at our discretion.

Reward Based accounts include "Bonus Checking", "Reward Checking", and "Advantage Checking".

REWARD CHECKING ACCOUNT

Reward Checking Account: The dividend rate and annual percentage yield may change at any time and are disclosed in the Rate Schedule of this Agreement. At our discretion, we may change the dividend rate on your account at any time without notice. Dividends will be paid and compounded monthly. Dividends are calculated on the average daily balance for the statement period. Dividends will be credited to your account on the last day of the statement cycle. If you close your account before dividends are credited, you will forfeit any accrued dividends. Dividends begin to accrue on the first business day of your deposit including noncash items (for example, checks). We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. In addition, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed up to \$20.00 during the Monthly Qualification Cycle by our institution and other U.S. financial institutions. Domestic ATM fee reimbursements will be credited to your account on the last business day of the monthly statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. If you close your account before the rewards are credited, you will not receive the rewards.

Qualifications and Monthly Qualification Cycle:

To qualify for “Reward Checking” rates and rewards you must perform the following during the Monthly Qualification Cycle to your Reward Checking Account:

- 1) Be enrolled and receive e-Statement notices
- 2) Have at least 15 signature VISA Debit Card POS purchases of a minimum \$5 transaction amount post and settle
- 3) Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive full Direct Deposit.

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll. Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation: “Monthly Qualification Cycle” means a period beginning the first day of the current statement cycle through last day of the current statement cycle. Limit one reward-based account per Account Number. If you do not use your account for three consecutive months, your Reward Checking Account may be closed. It may be reopened at our discretion.

Reward Based accounts include “Bonus Checking”, “Reward Checking”, and “Advantage Checking”

ADVANTAGE CHECKING ACCOUNT.

Advantage Checking Account: The dividend rate and annual percentage yield may change at any time and are disclosed in the Rate Schedule of this Agreement. At our discretion, we may change the dividend rate on your account at any time without notice. Dividends will be paid and compounded monthly. Dividends are calculated on the average daily balance for the statement period. Dividends will be credited to your account on the last day of the statement cycle. If you close your account before dividends are credited, you will forfeit any accrued dividends. Dividends begin to accrue on the first business day of your deposit including noncash items (for example, checks). We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Qualifications and Monthly Qualification Cycle:

To qualify for “Advantage Checking” rates and rewards you must perform the following during the Monthly Qualification Cycle to your Advantage Checking Account:

- 1) Be enrolled and receive e-Statement notices
- 2) Have at least 15 signature VISA Debit Card POS purchases of a minimum \$5 transaction amount post and settle
- 3) Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive full Direct Deposit.

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll. Please note that transactions MUST post and settle to your account during the monthly

qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation: “Monthly Qualification Cycle” means a period beginning the first day of the current statement cycle through last day of the current statement cycle. Limit one reward-based account per Account Number. If you do not use your account for three consecutive months, your Advantage Checking Account may be closed. It may be reopened at our discretion.

Reward Based accounts include “Bonus Checking”, “Reward Checking”, and “Advantage Checking”

HORIZON SAVER

Dividend Rate and APY: The dividend rate and APY that apply to your Horizon Saver account will be determined based on whether you have met the qualification criteria for your rewards-based checking account. The dividend rate and annual percentage yield may change at any time and are disclosed in the Rate Schedule of this Agreement. At our discretion, we may change the dividend rate on your account at any time without notice. Dividends will be paid and compounded monthly. Dividends are calculated on the average daily balance for the statement period. Dividends will be credited to your account on the last day of the statement cycle. If you close your account before dividends are credited, you will forfeit any accrued dividends. Dividends begin to accrue on the first business day of your deposit including noncash items (for example, checks). We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The Horizon Saver APY may be less than the Reward Checking APY. The dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on your account. We may change the dividend rate on your account at any time without prior notice. Dividends will be compounded on your Horizon Saver account on a monthly basis. Dividends will be credited to your account on the last business day of the statement cycle. If you close your account before dividends are credited, you will forfeit any accrued dividends. Dividends begin to accrue on the business day you make your deposit including noncash items (for example, checks). We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Qualifications and Monthly Qualification Cycle:

The dividend rate and APY that apply to your Horizon Saver account will be determined based on whether you have met the qualification criteria for your rewards-based checking account. To qualify for rewards-based checking account rates and rewards you must perform the following during the Monthly Qualification Cycle to your Reward Checking Account:

- 1) Be enrolled and receive e-Statement notices

2) Have at least 15 signature VISA check card POS purchases of a minimum \$5 transaction amount post and settle

3) Have at least one (1) ACH (Automated Clearing House) debit post and settle to your account or receive full Direct Deposit.

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll. Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation: "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through last day of the current statement cycle. Limit one reward-based account per Account Number. If you do not use your account for three consecutive months, your Horizon Saver Account may be closed. It may be reopened at our discretion.

Reward Based accounts include "Bonus Checking", "Reward Checking", and "Advantage Checking".

3 NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Membership Savings, You Name It, Holiday Club, and Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

7. ACCOUNT LIMITATIONS — Some accounts may have limitations.

Membership Savings, You Name It Saver, and Horizon Saver accounts, you may make no more than six (6) transfers and

withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdrawal from your Holiday Club account any time prior to the normal distribution you will be charged a withdrawal fee as stated in the Schedule of Fees.

Only one account is allowed per primary member's social security number for the following accounts/sub accounts; Individual Retirement Account, rewards-based checking accounts, Money Market, Holiday Club, Opportunity Checking.

Opportunity Checking Account, No Offline Visa Limits. \$250.00 Online Daily Visa Limits. No Overdraft Protection. No Mobile Deposit Capture.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (you must consent to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone-initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00
Number of Shares Required 1

Opportunity Checking Account

The Opportunity Checking Account is designed for use by individuals who do not qualify for the Credit Union's regular Checking Accounts. Dividends will not be paid to this account. A monthly fee will be assessed, as per the Credit Union's Rate and Fee Schedule. After twenty-four (24) months in good standing, the member may request the account be reviewed and transferred to another Checking Account product. Direct Deposit is required for this product and the account may be closed if direct deposit stops. The Credit Union reserves the right to change the restrictions from time to time. This account is eligible to take advantage of our Online Banking, Bill Pay,

Mobile Banking (Excludes Mobile Deposit Capture) and Debit Card products (Limits Apply).

Money Market Account

Money Market accounts are tiered rate accounts as listed in the Rate Schedule and rates may change at any time. If your daily balance is from \$0.01 to \$50,000.00, you will receive the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$50,000.01 to \$150,000.00, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$150,000.01 or higher, the third dividend rate and annual percentage yield listed in the Rate Schedule for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. Dividends are credited to your account monthly. 6 withdrawals per month allowed. Over 6 withdrawals / Reg D Limit Applies - \$5 each transaction starting at 7. Checks can be ordered for this account.

OVERDRAFT PROTECTION DISCLOSURE

Horizon Federal Credit Union's Overdraft Protection is a service offered to our members on their personal checking account*. Horizon Federal Credit Union may honor overdrafts of individual checking accounts subject to certain conditions and limitations as set forth in this disclosure. Horizon Federal Credit Union may subtract an overdraft fee for each overdraft honored upon presentment, please see the Schedule of Fees for the Overdraft Protection Fee cost.

All members 18 years of age and older are eligible for Overdraft Protection as long as their account remains in good standing. Good standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; not being more than 15 days past due on a loan with Horizon Federal Credit Union; not having caused a loss to Horizon Federal Credit Union and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for the Overdraft Protection program. All existing checking accounts and /or account that have been opened for a minimum of 60 days may

automatically be eligible for the Overdraft Protection program. Members are subject to a maximum overdraft limit, including overdraft fees, of \$500.00. There is no limit on the total fees Horizon FCU can charge a member for overdrawing their account. Primary and/or joint owners may request and/or remove their account(s) from the Overdraft Protection program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee. Overdraft Protection is a non-contractual agreement between Horizon Federal Credit Union and its members. Horizon Federal Credit Union has the right to discontinue the program or withdraw any checking account from the program based on poor performance of the account, or failure to cover the overdrafts. Horizon Federal Credit Union also has the right to limit participation to one account per household. Horizon Federal Credit Union has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. Horizon Federal Credit Union will notify the member by monthly statement of any overdraft paid or returned; however, we have no obligation to notify you before we pay or return an item.

The following transactions may be covered under Overdraft Protection without the opt-in:

- ACH debits and withdrawals
- Service or check charges
- Pre-authorized internal debits
- Checks issued to a third party
- Overdraft items will be posted in accordance with Horizon Federal Credit Union's existing checking procedures. Members who currently have overdraft transfer from savings will continue to have access to that service prior to accessing Overdraft Protection.
- It is Horizon Federal Credit Union's policy to provide members with every opportunity for repayment. The Overdraft Protection opt-in option allows Horizon Federal Credit Union to authorize ATM and one-time debit card transactions when enough funds are not available

* *Opportunity Checking Account is not eligible for Overdraft Protection.*

SCHEDULE OF FEES
As of December 10, 2018

ATM Transaction Fee*	\$1.00 each
<i>*Does not pertain to Reward Based Accounts – All other accounts receive 5 free ATM Transactions per month</i>	
Copy or Printing Fee	\$2.00 per page
Credit Union Check (If payable to member only, there is no fee)	\$1.00 each
Dormant Account**	\$10.00 per month
<i>**An account that has not had qualified activity for 12 months or longer, check cashing is not recognized as account activity.</i>	
Empty ATM Envelope	\$30.00 each
False Dispute (MasterCard or Debit Card)	\$25.00 each
Holiday Club Withdrawal Fee (Regular October disbursement is free)	\$10.00 each
Legal Process (each occurrence)	\$100.00 each
Money Order	\$1.00 each
Non-Sufficient Funds Fee / Insufficient/uncollected Funds Fee	\$30.00 each
Opportunity Checking Account Fee	\$8.00 per month
Overdraft Protection Fee / Courtesy Pay Fee	\$30.00 each
Overnight Document Shipping	\$30.00 each
Personal Check Order	Prices Vary
Regulation D Violation	\$5.00 each
Reissue/Replace Card (MasterCard or Debit Card)	\$15.00 each
Reloadable Money Card	\$4.95 each
Reopen Closed Account	\$25.00 each
Returned Item Fee (ACH/Draft/Deposit)	\$30.00 each
Returned Mail (each occurrence)	\$5.00 each
Returned Payment (MasterCard)	\$25.00 each
Stop Payment Fee (ACH, Bill Pay, CU Check, Member Check, and Money Order)	\$25 each/\$25 series
Transfer without Prior Request / Overdraft Transfer Fee	\$5.00 each
VISA Debit Card Fee**	\$1.00 per month
<i>** Does not pertain to Reward Based Accounts, Opportunity Checking, or Accounts that participate in the E-Bundle Program</i>	
Wire Transfer – Domestic Incoming	\$15.00 each
Wire Transfer – Domestic Outgoing	\$25.00 each
Wire Transfer – International Incoming & Outgoing	\$50.00 each

TRUTH IN SAVINGS DISCLOSURE LAST DIVIDEND DECLARATION DATE September 1, 2018:

RATE SCHEDULE – SHARE AND SHARE DRAFT ACCOUNTS									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield (APY) (%)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
Membership Savings / Share \$30.00 - \$5,000.00 \$5,000.01 or greater	.15% / .15% .25% / .25%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$30.00	Average Daily Balance	Account transfer and withdrawal limitations apply
You Name It Saver(s)	.15% / .15%	Monthly	Monthly	Monthly (Calendar)	\$0	—	\$30.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	.15% / .15%	Monthly	Monthly	Monthly (Calendar)	\$0	—	\$30.00	Average Daily Balance	Account withdrawal limitations apply.
Individual Retirement Accounts	.50% / .50%	Monthly	Quarterly	Quarterly (Calendar)	\$0	—	—	Average Daily Balance	—
Classic Checking	0% / 0%	—	—	—	\$0	—	—	—	—
Second Chance Draft Checking	0%	NA	NA	NA	\$0	NA	NA	NA	No Offline Limits. No ODP Program. As low as \$100 purchase and withdrawal limit on Visa Card. No remote deposit capture.
Opportunity Checking	0%	—	—	—	\$0	—	—	—	No Offline Visa Limits. \$250.00 Online Daily Visa Limits. No Overdraft Protection. No Mobile Deposit Capture.
Bonus Checking	0% / 0%	—	—	—	\$0	—	—	—	—
Reward Checking Up to \$25,000.00 if qualifications are met Over \$25,000.00 if qualifications are met (see Section 2) If qualifications not met (see Section 2)	2.49% / 2.50% .25% / 2.50%-.70% 0% / 0%	Monthly	Monthly	Monthly (Calendar)	\$0	—	—	Average Daily Balance	—
Advantage Checking Up to \$25,000 if qualifications are met Over \$25,000 if qualifications are met	3.44%/3.50% .50% / 3.50%-.50%	Monthly	Monthly	Monthly	\$0	—	—	Average Daily Balance	—
Horizon Saver \$0.01- \$25,000.00 \$25,000.01-\$100,000 \$100,000.01- or greater If qualifications are met If qualifications are not met	.75% / .75% 1.00% / 1.00% 1.50% / 1.51% .40% / .40%	Monthly	Monthly	Monthly (Calendar)	\$0	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

HORIZON FEDERAL CREDIT UNION — MASTER DISCLOSURE - LAST REVISED 12/10/2018

Money Market \$00.01 - \$50,000.00 \$50,000.01- \$150,000.00 \$150,000.01 or greater	.45% / .45% .85% / .85% 1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$0	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply
Kasasa Cash Back	0% / 0%	—	—	—	—	—	—	—	—
Kasasa Cash Up to \$25,000.00 if qualifications are met Over \$25,000.00 if qualifications are met (see Section 2) If qualifications not met (see Section 2)	2.49% / 2.50% .25% / 2.50%- .70% 0% / 0%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Kasasa Saver Up to \$15,000.00 if qualifications are met Over \$15,000.00 if qualifications are met (see Section 2) If qualifications not met (see Section 2)	1.00% / 1.00% .25% / 1.00%- .35% .05% / .05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

Please note that the Rates, terms and Fees of this Agreement/Disclosure may change from time to time as provided for in this Agreement and applicable laws.

FACTS	WHAT DOES HORIZON FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers 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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ credit scores and employment information ■ credit card or other debt and credit history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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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 Horizon Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Horizon Federal 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 our 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 don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (570)326-3636 or go to https://www.horizonfcu.org
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What we do	
How does Horizon Federal 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.
How does Horizon Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for financing ■ provide account information or give us your contact information ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Horizon Federal Credit Union has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Horizon Federal Credit Union does not share with our nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include advertising/marketing agencies, TrueStage™ (Member Connect), credit card companies, and loan recapture programs.</i>

Other important information	
<p>Notices and "Joint Relationships." Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.</p> <p>Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.</p> <p>Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.</p>	