Important Information About Our MSA & BSA Listed, Summarized & Referenced for You

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Our Agreements Address a Number of Matters that are Important to You and Us!

The Member Service Agreement (MSA) and Business Service Agreement (BSA) assist us help all members and you with the products and services we offer. To assure you are aware of a number of important matters concerning our credit union and its products and services, we provide this summary of issues that help us act in the best interests of all members. Most of these issues are addressed in the MSA Part 2 and BSA Part 2, and can be found with the provision reference number at the end of each issue. You can access the MSA Part 2 and BSA Part 2 on our website or by contacting us at the information above. We encourage you to read and keep a copy of the MSA Part 2, BSA Part 2 and this summary for your reference. Should you have questions about any matter listed below or in the MSA or BSA, please contact us during business hours and we will be happy to help you. Thank you again for being a member. We greatly appreciate it and you!

1. **QUESTIONS**. Please contact us about any matter concerning a product or service during business hours. 1.d.
2. **THE MSA or BSA**. The agreements you have with us may include a form, our records & the MSA or BSA Part 2. 1.b.
3. **PART 2 OFFERED**. If you started a product or service in person, we offered you a paper MSA or BSA Part 2. 1.f., 3.g.
4. **PART 2s ON our WEBSITE**. The MSA & BSA Part 2s are on our website or available by calling us anytime we are open.
5. **IMAGE ALL**. To protect funds & information we may image all ID, documents & information pertaining to you. 3.b., 1.f.
6. **ELECTRONIC MANAGEMENT**. We may electronically manage all products and services you have with us. 1.f., 2.e.
7. **REPORTS**. We may obtain third party reports to offer you products and services and to protect your identity. 3.c.
8. **NO ESTATE PLANNING**. Please talk with professionals to ensure accounts & products with us meet your needs.1.b.1)
9. **CONSENT**. Your consent to products and services may be confirmed by your use of the product or service. 1.b., 2.b.
10. **MSA & BSA CONTROL**. We may rely exclusively on our MSA / BSA for all matters unless otherwise required.1.b.,1.f.
11. **FOR ALL MEMBERS**. The MSA & BSA assist us in acting in the best interests of all our members who own us. 1.a.
12. **YOU MAY REVIEW**. You may request to review documents relating to you in our records during business hours.1.b., 1.f.
13. **YOU KNOW the PURPOSE**. We don't inquire or advise you about the purpose of any of your actions or transactions. 2.i.
14. **HELP MONITORING**. If you need help monitoring products and services with us, please use an owner/info user. 2.i., 4.k.
15. **PRIVILEGE PRODUCTS**. We provide many products and services to you at no charge as a privilege of membership.
16. **PRODUCT OWNERSHIP**. We own all products and services, and all documents and information to manage them. 2., 1.f.
17. **SERVICE CHARGES**. Charges cover the cost of providing you with specifically requested products and services. 9.
18. **OVERDRAFT CHARGES**. These charges avoid the negative consequences of nonpayment for insufficient funds. 6.
19. **OWNER's ACTIONS**. A multiple owner may take any action alone except adding or removing another owner. 4.b.
20. **REPRESENTATIVE's ACTIONS**. A representative may take any action alone on all products and services. 4.a.1)
21. **LEGAL REVIEW**. Any demand or request for your funds or information may be reviewed & billed to accounts or you.1.g.
22. **AUTHORIZED EFTs**. If you let a person use your card or number & PIN, you authorize all transactions by her / him. 5.a.
23. **CHECK FUNDS HOLD**. A hold on the funds of a check taken for deposit may help you and us prevent a loss. 7.b.
24. **ADMINISTRATIVE HOLD**. In the event of uncertainty, we may suspend products and services and hold all funds. 19.b.
26. **REFUSE TRANSACTION**. To protect you we may refuse a transaction we believe may not be paid or is fraudulent. 5.a.
25. **REFUSE PAYMENT**. To protect you we may refuse to pay any order we believe to be fraudulent or unauthorized. 6.p.
27. **RETURNED CHECKS**. If any check you deposit comes back to us at any time you are responsible for all costs. 7.l.
28. **NO STOP ON OUR CHECK**. Don't give our check to any person you're unhappy with: we can't stop payment on it. 6.e.
29. **YOUR LOST CHECKS / CARDS / PINS**. Please notify us immediately to prevent potential losses and fraud. 12.
30. **OUR CHECK LOST**. If our check is reported lost or stolen, you may have to wait up to 90 days for a new check. 6.n.
31. **REVIEW STATEMENT**. To prevent losses, report all check and electronic payment fraud and errors immediately. 15.
32. **NO STATEMENT**. To prevent losses, notify us immediately if you don't receive or can't access a periodic statement. 15.
33. **POLICE REPORT**. We may ask you to file a police report for any loss, fraud or crime reported by you or found by us.12.
34. **LOSS RESPONSIBILITY**. You are responsible for all losses caused by your use of products or services, or by you. 20.
35. **DEDUCT DEBT FROM ACCOUNT.** We may deduct funds from an account if any person on it owes us money. 4.b., 18.
36. **TERMINATION**. We may terminate a product, service or membership as explained in the MSA & BSA. 23., 24.

Questions? Please contact us anytime we're open for business.