

TOTAL COMMUNITY CREDIT UNION*Just For You***Important Account Information for Our Members
Electronic Transfers, Funds Availability, Truth in Savings**

Important Account Opening Information . Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. Our privacy policy and federal law protect the information you provide.

AGREEMENT – This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules that control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and charges if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Michigan (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words ~~%we,+%our,+and %us+~~mean Total Community Credit Union and the words ~~%you+and %your+~~mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

BYLAWS – Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations, which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

LIABILITY – You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn ~~%on us+~~). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our ~~%daily cut-off time+~~on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

WITHDRAWALS . Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosures does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION . These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account . is an account in the name of one person.

Joint Account . With Survivorship (And Not as Tenants In Common) . is an account in the name of two or more persons. Each of you intends that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

STOP PAYMENTS . You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

In order to place a stop payment on a check you have written, we must receive your completed stop payment request no later than 12:00 noon Eastern Standard Time of the next banking day after the banking day on which we receive the item. The law provides additional limitations on our obligation to stop payment (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS . A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION . We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend your rights to member services if you violate the terms of this agreement. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS . You must examine your statement of account with reasonable promptness. If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be with respect to not only items on the statement but also other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not in any circumstance exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

ACCOUNT TRANSFER . This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSIT . If in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RIGHT OF REPAYMENT OF INDEBTEDNESS . You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, any due and payable debt includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance due date for which we properly accelerate under the note.

In addition to these contract rights, we may also have the rights under a ~~statutory lien~~. A ~~lien~~ on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A ~~statutory lien~~ is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to the account if: (a) it is an Individual Retirement Account or other tax deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and

deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising from our exercise of our right to repayment.

AUTHORIZED SIGNERS NOT ALLOWED

We do not allow you to authorize signers to conduct transactions on your behalf other than through a Power of Attorney on file at our office. For any reason we choose, we reserve the right to refuse to accept a Power of Attorney and to cease to honor one we have accepted. We undertake no obligation to monitor transactions to determine if they are conducted by you or conducted on your behalf.

RESTRICTIVE LEGENDS . We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are %must be presented within 90 days+or %not valid for more than \$1,000.+

PAYMENT ORDER OF ITEMS . The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. TCCU pays items in the order they are received, regardless of dollar amount.

PLEDGES . Unless we agree otherwise in writing, each owner of this account may pledge to TCCU all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

ACH AND WIRE TRANSFERS . . Fund Transfers as adopted in the state in which you have your account with us.

This agreement is subject to Article 4A of the Uniform Commercial Code.

If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person, or account other than the one named. You agree to be bound by automated clearinghouse association rules. These Rules provide, among other things that payment made to, or originated by you, are provisional until final settlement is made through the Federal Reserve Bank as provided in Article 4A-403(a) of the Uniform Commercial Code.

We are not required to give you any notice of a payment order or credit received by Fedwire or ACH for an account you have with us.

FACSIMILE SIGNATURES – You authorize us at any time to charge you for all checks, drafts, or other orders for the payment of money that are drawn on us providing they contain the required number of signatures for this purpose and regardless of by whom or by what means facsimile signature(s) if so used may have been affixed so long as the facsimile(s) identify you as the signer(s).

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account.

Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways, as mentioned below. In all cases, the transaction will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers.

Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may arrange direct deposits to be accepted into your share draft/checking or share savings account(s).
- **Preauthorized payments.** You may arrange to pay certain recurring bills from share draft/checking or share savings accounts(s).
- **Electronic check or draft conversion.** You may provide your check or draft to a merchant or service provider who will scan the check or draft for the encoded credit union and account

information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or draft by other means such as by mail or drop box.

- **Electronic returned check or draft charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

PAT Telephone Transfers – types of transfers and limitations – You may access your account by telephone 24 hours a day at 800-342-0487 using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds from checking to checking - you may transfer no more than \$10,000 per transfer
- Transfer funds from checking to savings . you may transfer no more than \$10,000 per transfer
- Transfer funds from savings to checking . you may transfer no more than \$10,000 per transfer
- Transfer funds from savings to savings - you may transfer no more than \$10,000 per transfer
- Make payments from checking to loan accounts with us - you may transfer no more than \$10,000 per transfer
- Make payments from savings to loan accounts with us - you may transfer no more than \$10,000 per transfer
- Get information about:
 - The account balance of savings and checking accounts
 - The last 30 deposits to checking accounts
 - The last 30 withdrawals from checking accounts
 - The last 30 deposits to savings accounts
 - The last 30 withdrawals from savings accounts
 - The last 30 cleared checks from checking accounts

Your Option To Limit Cash Withdrawals . In addition to dollar amount limitations for withdrawals using your VISA Check Card and 24-Hour ATM Card and/or code that we may establish, you have the option to limit the amount of cash that can be withdrawn by your VISA Check Card and 24-Hour ATM Card and/or code to \$50.00 per day or some other amount acceptable to us.

ATM Transactions . types of transactions, dollars limitation, and charges.

You may access your account(s) by ATM using your ATM card, your personal identification number, and your account numbers or your Visa Check Card, your personal identification number, and your account numbers to:

- make deposits to checking account(s) with an ATM or Debit Card
- make deposits to share savings accounts with an ATM or Debit Card
- get cash withdrawals from checking or savings account(s) with an ATM card
 - you may make no more than 50 withdrawals per day
 - You may withdraw no more than \$410.00 per day
 - There is a charge of \$1.00-\$1.50 per withdrawal at ATMs * based on relationship pricing
- get cash withdrawals from checking or savings account(s) with a Debit Card
 - you may make no more than 50 withdrawals per day
 - you may withdraw no more than \$610.00 per day
 - there is a charge of \$1.00-\$1.50 per withdrawal at ATMs * based on relationship pricing
- Transfer funds from savings to checking account(s) with an ATM or Debit Card
 - You may transfer no more than \$10,000.00 per transfer
 - There is a charge of \$1.00-\$1.50 per transfer at ATMs * based on relationship pricing
- Transfer funds from checking to savings account(s) with an ATM or Debit Card
 - You may transfer no more than \$10,000.00 per transfer
 - There is a charge of \$1.00-\$1.50 per transfer at ATMs * based on relationship pricing
- Get information about:
 - The account balance of your checking account(s) with an ATM or Debit Card
 - There is a charge of \$1.00-\$1.50 per inquiry at ATMs * based on relationship pricing
 - The account balance of your savings account(s) with an ATM or Debit Card
 - There is a charge of \$1.00-\$1.50 per inquiry at ATMs * based on relationship pricing

* See Section below entitled %Charges Applicable to All Accounts.+

Some of these services may not be available at all terminals. Many ATMs outside the USA only allow withdrawals from your checking account, not from your saving account. Check with our staff before traveling overseas. We will alert VISA that your VISA Debit Card may be used outside your normal geographical usage area.

Types of ATM Card Point-of-Sale Transactions – You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions – frequency and dollar limitations – using your card:

- You may make no more than 50 transactions per day
- You may not exceed \$1,000.00 in transactions per day

Types of VISA Check Card Point-of-Sale Transactions – You may access your checking account(s) to purchase goods (in person, by phone, or internet), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- **Point-of-Sale Transactions – frequency and dollar limitations**
 - You may make no more than 50 transactions per day
 - You may not exceed \$3,000.00 in transactions per day

Currency Conversion and International Transactions. When you use your Visa Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges the credit union a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction amount. In either case, we pass this international transaction fee onto you. An international transaction is a transaction where the country of the merchant is outside the United States.

Advisory against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing through the NYCE Network. This means you may use your Visa-branded debit card on a PIN-Debit Network (a non-Visa network) without using a PIN.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions that you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Computer Transfers – types of transfers and dollar limitations – You may access your account(s) by computer by logging onto our website at www.tccu.us and using your personal identification number and your account numbers, to:

- Transfer funds from checking to checking . no more than \$10,000.00 per transfer
- Transfer funds from checking to savings . no more than \$10,000.00 per transfer
- Transfer funds from savings to checking . no more than \$10,000.00 per transfer
- Transfer funds from savings to savings . no more than \$10,000.00 per transfer
- Make payments from checking or savings to loan account(s) with us - no more than \$10,000.00 per transfer
- Get information about:
 - The balance of your checking account
 - The deposits to checking accounts
 - The withdrawals from checking accounts
 - The account balance of savings account(s)
 - The deposits to savings accounts
 - The withdrawals from savings accounts

Minimum Account Balance –

- You must maintain a minimum account balance of \$5.00 in your savings account as a condition of using an access device (card and/or identification code) to accomplish a transfer.

Charges

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to our separate insert on charges for additional information on charges.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Charges. When you use an ATM not owned by us, you may incur a charge from the ATM operator or any network used (and you may be charged for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal.

Receipts for merchants. Receipts may not always be available for transactions under \$15.00.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 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. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800-291-3003 to find out whether or not the deposit has been made.

Periodic statements.

- You will get a monthly account statement from us for your checking accounts.
- You will get a monthly account statement from us for your regular shares accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

- Call or write us at the telephone number or address listed at the end of this brochure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- Refer to our separate schedule of charges for the amount we will charge you for each stop payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

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

FINANCIAL INSTITUTION'S LIABILITY

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

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; 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) as explained in the separate Privacy Disclosure.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated you should notify State of Michigan Office of Financial and Insurance Regulation, P.O. Box 30220, Lansing, Michigan 48909-7720.

UNAUTHORIZED TRANSFERS

Consumer Liability.

Generally, tell us AT ONCE if you believe your card and/or PIN have been lost or stolen, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card and/or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, 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 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time periods.

Additional Limit on Liability for Visa® Check Card when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your Visa® Check Card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your

card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. **Unauthorized use** means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by Visa®.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 or question in writing and we

do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents we used in our investigation.

Total Community Credit Union

FSR Department

25155 Goddard Road

Taylor, MI 48180

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 313-291-3300 or 1-800-291-3003

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- (2) Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Do not leave them at the ATM or night deposit facility because they may contain important account information.
- (3) Compare your records with the account statements you receive.
- (4) Do not lend your ATM card to anyone.
- (5) Remember; do not leave your card at the ATM. Do not leave any documents at the night deposit facility.
- (6) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Do not give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look

genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse.

- (7) Prevent others from seeing you enter your PIN by using your body to shield their view.
- (8) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosure you have received about electronic funds transfers for additional information about what to do if your card is lost or stolen.
- (9) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- (10) Do not accept assistance from anyone you do not know when using an ATM or night deposit facility.
- (11) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- (12) Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- (13) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- (14) We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made the funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before closing 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 closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before closing on a business day that we are open, we will consider that day to be the day of the deposit. However, if you make a deposit at an ATM after closing, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own will be available on the second business day after the day of deposit, except U.S. Treasury checks that are payable to you deposited at ATMs that we own or operate will be available on the first business day after the day of deposit.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit.

Also, the first \$200 of a deposit made at ATMs we own or operate will be available on the first business day after the day of deposit.

ATMs we own or operate are located at 25155 Goddard, Taylor, MI 48180.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available immediately.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the 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.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 in one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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.

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 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 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 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 ninth business day after the day of your deposit.

TRUTH-INSAVINGS DISCLOSURE

Regular Share Account

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum average daily balance of \$150.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on non-cash deposits: Deposits will begin to accrue dividends on the first business day after the banking day you place non-cash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Par value of a share: The par value of a share in this account is \$5.00.

Vacation Club Account Christmas Club Account

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum average daily balance of \$150.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method: Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on non-cash deposits: Deposits will begin to accrue dividends on the first business day after the banking day you place non-cash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Checking (Share Draft) Account

Member must qualify for overdraft line-of-credit.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. No minimum balance requirements apply to this account

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Feature section.

Dividends: The checking account does not earn dividends.

Retiree Account

This account is available to widows, widowers, retirees, and members 55 years of age or older who are receiving either social security or some other form of supplemental income.

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period: For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

Average daily balance computation method: Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividends on non-cash deposits: Dividends will begin to accrue on the first business day after the banking day you place non-cash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

IRA (Including ROTH IRA)

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. You will be paid disclosed rate until first maturity.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period: For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum balance required to open this account is \$50.00.

Average daily balance computation method: Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on non-cash deposits: Dividends will begin to accrue on the first business day after the banking day you place the non-cash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section.

6-Month Certificate of Deposit

9-Month Certificate of Deposit (Not available for IRA)

Gold Key Certificate of Deposit 1-Year

Diamond Certificate of Deposit 2-Year

Silver Certificate of Deposit 5-Year

2 ½ Year Certificate of Deposit

(As well as Traditional and ROTH IRA Certificate of Deposits for the above time periods.)

Rate Information . You will be paid the disclosed rate until first maturity.

Compounding frequency . Unless otherwise paid, interest will be compounded annually.

Crediting frequency . Interest will be credited to your account annually and at maturity. Alternatively, you may choose to have interest paid to you or to another account annually and at maturity rather than credited to this account.

Minimum balance requirements:

- A \$500 minimum balance is required to open a CD.
- You must maintain a minimum daily balance of \$500 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method . Interest is calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits . Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) to your account.

Transaction limitations:

- After the account is opened, you may not make deposits into the account until the maturity date stated on the account.
- You may not make withdrawals of principal from your account before maturity.
- You can only withdraw interest before maturity if you arrange with us for periodic payments of interest in lieu of crediting.

Time requirements . Please see separate disclosure insert for maturity date.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

- If your account has an original maturity of one year or less, the penalty we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year, the penalty we may impose will equal 180 days of interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity . the annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account . This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same rate that we offer on new certificates of deposit on the maturity date that have the same term, minimum balance (if any) and other features as the original certificate of deposit.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Non-automatically renewable account . If your certificate of deposit indicates that you elected not to have this account automatically renew at maturity, this account will not accrue interest after maturity if you do not renew the account.

COMMON FEATURES

Bylaw requirements: You must complete payment of one share in your Regular Share account as a condition of admission to membership to maintain accounts at Total Community Credit Union. If the balance in your Regular Share account falls below the par value of one share, and you do not increase the balance to at least par value of one share within two years of the reduction, you may be terminated from membership at the end of the dividend period.

Transaction limitation . We reserve the right at any time to require not less than 60 days notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

National Credit Union Administration . Your savings is federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.

Overdraft Charge Transaction Categories . The categories of transactions for which an overdraft charge may be imposed are those by any of the following means:

- Share draft
- In-person withdrawal
- ATM withdrawal
- Other electronic means

CHARGES APPLICABLE TO ALL ACCOUNTS

Periodic Charges: There is no minimum monthly balance charge unless certain requirements are not met in which case the account will be charged a \$5.00 minimum balance charge. The charge will not be charged if:

- You have been a member less than three months
- You are age 20 or under, or age 60 or over
- Either the accumulated total balance of all your savings accounts including IRAs and certificates equals or exceeds \$400; or the accumulated total balance of all your loan accounts including mortgages exceeds \$400 when accounts are reviewed. Accounts are reviewed once per month, one day between and including the third through the ninth to determine which accounts are subject to the charge until the next monthly review. The monthly charge may be deducted from any account you have with Total Community Credit Union. We will attempt to deduct the money first

from the Regular Share account, then the Daily Dollar account, Vacation Club account, Christmas club account, and Checking (Share Draft) account, in that order.

- Your only source of income is Social Security Disability.

Per item charges: The following charges shall apply only to those accounts, which are subject to the monthly minimum balance charge mentioned above:

- For transactions at our TCCU ATM, other than as explained below, \$1.50 for each ATM transaction except deposits and point-of-sale transactions.
- \$3.00 for each transaction printout.
- \$2.00 for each telephone transfer or inquiry other than through PAT, our nationwide telephone response system.
- \$1.00 each time check(s) are cashed at our office, whether or not a deposit it made.
- If a TCCU member uses their TCCU VISA debit card at our ATM at 25155Goddard Road, Taylor, their transactions are free.

When using a TCCU ATM card at our ATM, balance inquiries, deposits and transfers are free.

For withdrawals, between account reviews as mentioned above, a member using a TCCU ATM card at our ATM will receive 6 free cash withdrawals if the monthly review indicates that the member has \$5,000 or more on deposit or \$5,000 or more in loans at the time of the review; or four free cash withdrawals if the monthly review indicates that the member has \$2,500 or more on deposit or \$2,500 or more in loans at the time of the review. All others using their TCCU ATM card at our ATM will receive two free cash withdrawals between account reviews.

Please refer to our separate charge schedule for additional information about charges.

YOUR ACCOUNT

Further details concerning the accounts, which you have either opened or inquired about, including rates, are on the insert included with this brochure or your periodic statement.

Total Community Credit Union
25155 Goddard Road
PO Box 547 Taylor, Michigan
(313) 291-3300 or (800) 291-3003

11/2012

**THIS CREDIT UNION IS FEDERALLY INSURED BY
THE NATIONAL CREDIT UNION ADMINISTRATION**