

ATCU Account Tier Form

Member Name: _____

Account Number: _____

Essential (16) _____
(Less than 5 services)

Preferred (17) _____
(5 or more services)

nHanced (18) _____
*(5 or more services)
(and Qualifications met)*

Classic (19) _____
*(Less than 4 Services)
(Age 55 and better)*

- | | | |
|---|---|--|
| _____ Share Draft | _____ Credit Card | _____ Share Certificate |
| _____ Auto Loan | _____ IRA/IRA Share Certificate | _____ Mortgage Loan (1 st Mortgage) |
| _____ Direct Deposit/ACH Debit | _____ Home Equity Loan (2 nd Mortgage) | _____ Debit/ATM Card |
| _____ Consumer Loan (signature/overdraft) | _____ Online Banking/Bill Pay | _____ Recreational Vehicle Loan |
| _____ Money Market | _____ Construction Loan | |
| _____ Club Account (with minimum of \$5 automatic monthly deposit: Either by Source Code 608, account to account transfers or ACH direct deposit) | | |

Essential Benefits:

- Unlimited Check Writing
- 1st Order of Checks Free
- Free Online Banking/Bill Pay

Preferred Benefits:

- Free Checks (2 boxes per year)
- Free Online Banking/Bill Pay
- Reduction on Consumer & Fixed Real Estate Loans *(Subject to Credit Unions terms and conditions)*
- .25% Increase on Share Certificate Rates
- ATM Fees Refunded, Anytime, Anywhere (contact ATCU for reimbursement)
- Discount on VISA® Gift Cards

nHanced Benefits:

- Free Online Banking/Bill Pay
- Dividend *(If qualifications are met)*
- Reduction on Consumer & Fixed Real Estate Loans *(Subject to Credit Unions terms and conditions)*
- .25% increase on Share Certificate Rates
- ATM fees Refunded, Anytime, Anywhere Automatically *(If qualifications are met)*
- Discount on VISA® Gift Cards

Classic Benefits:

- Unlimited Check Writing
- Complimentary Checks
- Complimentary Cashier's Checks
- .10% increase on Share Certificate Rates
- Discount on VISA® gift cards

Member Name or Signature: _____

Date: _____

ATCU Representative: _____

Date: _____

Verified by: _____

Date: _____

_____ Changed Check Order Screen _____ Disclosures given _____ Updated Member Profile Info in I-Power _____ Completed Procedure Checklist

Some of the financial services that we offer to you our member...

Share Accounts (Savings)

Open a share account with us and earn monthly dividends based upon your balance. Our accounts also offer other benefits like:

- \$25 minimum balance
- No Monthly Fees
- Up to \$250,000 insured by NCUA

Share Draft (checking) Accounts

Our share draft accounts have various benefits to meet your specific needs.

Essential

"The Basics of Banking."

- Unlimited Check Writing
- Free Online Banking
- Free Bill Pay
- No minimum balance
- No service charge
- Free VISA® Debit Cards
- Overdraft protection available

Preferred

"The Preferred Difference..."

- Free Checks (2 boxes per year)
- Unlimited Check Writing
- Free Online Banking
- Free Bill Pay
- Unlimited ATM fees refunded
- Discounted VISA® Gift cards
- Reduction on Consumer Loans *(Subject to Credit Unions terms and conditions)*
- Reduction on Real Estate Loans *(Subject to Credit Unions terms and conditions)*
- .25% increase on Share Certificate rates
- No minimum balance
- No service charge
- Free VISA® Debit Cards
- Overdraft protection available

Enhanced

"It Pays to be Different."

- Dividend
- Unlimited Check Writing
- Free Online Banking
- Free Bill Pay
- Unlimited ATM fees refunded automatically
- Discounted VISA® Gift cards
- Reduction on Consumer *(Subject to Credit Unions terms and conditions)*
- Reduction on Real Estate Loans *(Subject to Credit Unions terms and conditions)*
- .25% increase on Share Certificate rates
- No minimum balance
- No service charge
- Free VISA® Debit Cards
- Overdraft protection available

Classic

"A First Class Account." For Ages 55 and better

- Unlimited Check Writing
- Complimentary Checks
- Complimentary Cashier's Checks
- .10% increase on Share Certificate Rates
- Discount on VISA® gift cards

Money Market Accounts

Our Money Market Account may pay a higher dividend than our share account and is a wonderful way to invest your money. Other benefits include:

- \$1,000 Minimum Opening Balance
- Free Checks
- Unlimited "Over the Counter" Withdrawals
- 6 Withdrawals per month (per Regulation D requirements)

VISA® Debit / ATM Cards

For your convenience this card helps you stay in touch with your credit union. ATCU VISA® Debit/ATM cards can be used at any automated teller machine on the PULSE® and CIRRUS® Network, which provides access to the VISA debit card system. Not all ATM's provide such convenient access!

Direct Deposit

Direct deposit is the fast, secure way to automatically have your paycheck, retirement check, or any recurring automatic payment deposited into your Alabama Teachers Credit Union account.

Payroll Deduction

Payroll deduction allows you to take a portion of your paycheck and have it automatically deposited to your account. You can also use this method to make loan payments. It's quick, safe, and easy!

Club Accounts

Our club accounts are great in helping to save for special occasions. Open your club account at anytime with a \$5 minimum deposit.

- Christmas Club
- Vacation Club
- Special Club

Savasaurus Club

It's never too early to save!

Our savings account is for children 7 and under provide the tools for a lifetime of savings, as well as learning the value of a dollar. Our young members receive:

- Prizes for deposits
- Birthday cards
- Honor Roll Rewards
- \$300 minimum on Share Certificates
- Quarterly Promotions
- Super Saver Card



Generation Next

Be Next!

Our Generation Next account is for children 8 to 12 years of age. This account facilitates learning and responsibility in our future generations. Generation Next account holders will receive:

- Prizes for deposits
- Birthday cards
- Honor Roll Rewards
- \$300 minimum on Share Certificates
- Quarterly Promotions
- Discounted-VISA® Gift Cards
- Be Next ...to Save! Card



Synced

Get Synced!

This club is exclusively for members ages 13-19. We encourage all teens to become a part of a club that will be there for their financial needs now and in the future. Benefits include:

- *Free Checking Account
- Free Synced Checks
- *Free Debit Card
- Up to 10 refunds on ATM charges per month (with Debit Card)
- Free Online Banking
- Free Bill Payment
- Discounted-VISA® Gift Cards
- \$300.00 minimum on Synced Share Certificates
- 1% APR VISA Credit Card (ages 16-18 with parental consent)
- Special Promotions
- Synced Seniors Scholarship
- Honor Roll Rewards



*Ages 16-19 with approved parent, joint owner or legal guardian

Share Certificates

With a minimum deposit of \$1,000, or \$300 for Savasaurus, Generation Next, or Synced members, you'll receive competitive dividends that compound monthly. Choose from a selection of terms, one that is right for you!

IRAs

Our IRA accounts have competitive variable rates and can be a possible tax benefit. We offer IRA share certificates and various types of IRA accounts designed to help you plan for a wonderful retirement. Separately insured by NCUA up to \$250,000.00.

- Traditional
- Roth
- Coverdell Education

Loans

Borrow money the smart way! Our loans will save you money with our low rates, convenient terms, and simple interest. We also offer low cost Guaranteed Auto Protection, Credit Life, and Credit Disability Insurance at member request. We offer several loan options such as:

- Auto
- Holiday
- Overdraft Protection
- Personal
- Real Estate
- Recreational Vehicles

PLATINUM VISA®

For your convenience we offer PLATINUM VISA® accounts for individual and business accounts. You can expect both worldwide acceptance and around-the-clock access to money.

Choose from:

Platinum Premier

- 9.90% Annual Percentage Rate
- Minimum credit limit of \$7500
- Travel accident insurance coverage up to \$1,000,000

Platinum Plus

- 10.90% Annual Percentage Rate
- Minimum credit limit of \$3000
- Travel accident insurance coverage up to \$500,000

Platinum

- 11.90% Annual Percentage Rate
- Travel accident insurance coverage up to \$250,000
- Credit Amounts: \$100 to \$2,999

Business Platinum

- 9.90% Annual Percentage Rate
- \$50 Annual Fee
- See our Business Department for more details!

Synced Platinum Ages 16-18 (Rate will convert to standard rate of between 9.90%-11.90% when the member turns age 19)

- 1.00% Annual Percentage Rate
- Credit Amounts: Up to \$200 Line of Credit with parental consent

Benefits include:

- No Annual Fee (excludes Business)
- No Minimum Finance Charges
- Online Payment Option
- No Transfer Fee
- Fixed Rates
- No Cash Advance Fee
- 25-Day Grace Period
- Earn Bonus Points
- No Transaction Fee for Purchase

Business Services

Our Business Services department offers all types of business loans and deposit services. Best of all, they are priced with the small business owner in mind.

- No or low cost deposit accounts for your small business
- Local centralized decision making on all accounts
- Loans including commercial and investment real estate, lines of credit, auto, or equipment loans
- Business Visa Credit Card
- Merchant Voucher Services
- Plus much more!

MIC (Member Information Connection) 1-800-910-4808

With our audio response system, the majority of your credit union transactions may be conducted at your convenience, 24 hours a day, from any touchtone telephone.

CU Service Center Network

The CU Service Center network allows you to conduct financial business at a location convenient for you. With this service, your account can be accessed through thousands of locations. For more information visit; www.cuservicecenter.com.

Online Banking

With the click of a button check your balance, transfer funds, pay bills online for free, and receive your e-statements!

Website

www.atcu.com

On our website learn about all of our services, view current rates, and gain knowledge about new promotions that we have just for you. Visit today!

Other Services

- Free Notary Service
- Free Medallion Service
- Safe Deposit Boxes*
- Night Deposit
- Wire Transfer Service
- Discount Six Flags
- Discount White Water tickets
- Discount Movie Tickets*
- U.S. Postage Stamps
- VISA® Gift Cards
- Cashier's Checks

(*Some services listed above may not be available at all branches.)

Welcome to Alabama Teachers Credit Union

Thank you for choosing Alabama Teachers Credit Union to be your financial institution. Alabama Teachers Credit Union was founded on the principles of teaching people to manage their money more effectively and living out the philosophy of "People Helping People".

We value each and every account and appreciate the confidence you have placed in us. We are constantly updating services for you, our valued member, hoping to offer you the best benefits to meet your financial needs.

Thank you for your membership and we look forward to the opportunity of further expanding our financial relationship.

Main Office:
702 Walnut Street
PO Box 1400
Gadsden, AL 35902
(256) 543-7040
(256) 543-7042-Fax

Alberville Branch
1008 Portwood Drive
PO Box 1486
Alberville, AL 35950
(256) 891-1611
(256) 891-1612-Fax

Anniston Branch
230 Highway 431 N
PO Box 4477
Anniston, AL 36204
(256) 238-1161
(256) 238-1162-Fax

Centre Branch
1440 Chestnut Bypass
PO Box 186
Centre, AL 35960
(256) 927-7321
(256) 927-7325-Fax

Fort Payne Branch
700 Gault Avenue South
PO Box 681108
Fort Payne, AL 35968
(256) 997-9002
(256) 997-9015-Fax

Oxford Branch
1209 Snow Street Suite A
PO Box 3568
Oxford, AL 36203
(256) 831-2112
(256) 831-2175-Fax

ALABAMA TEACHERS CREDIT UNION
MASTER ACCOUNT AGREEMENT & DISCLOSURES
(Not transferable as defined in 12 CFR Part 204)
Revised 5.24.2012

1. **NCUA:** Your savings federally insured to at least \$250,000, and backed by the full faith and credit of the United States Government.
2. **ELIGIBILITY REQUIREMENTS:** To be eligible to join ALABAMA TEACHERS CREDIT UNION, a person who either (1) lives, works, or attends school in Calhoun, Cherokee, DeKalb, Etowah, or Marshall county; (2) be a family member of an existing ATCU member. A family member is defined as "related by blood or marriage" or an organization with its main office, regional or branch office in one of the five counties listed above. 11/2010 GT
3. **AGREEMENT:** By signing the Master Account Agreement Signature Card, you hereby make application for membership in the ALABAMA TEACHERS CREDIT UNION and agree to conform to its bylaws and amendments thereof, copies of which have been made available to you, and to subscribe for at least one share. You agree that the agreements set forth herein contain the terms of the various types of accounts and services offered and shall govern your use of such accounts and services. This agreement amends, replaces, and supersedes any prior, conflicting agreements. Each account is subject to such other items, conditions, rules and requirements as the Credit Union's Board of Directors may establish from time to time. Accounts are federally insured by the National Credit Union Share Insurance Fund subject to federal laws and regulations.
4. **UNDER THE USA PATRIOT ACT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institution to obtain, verify, and record information that identifies each person who opens an account. What this means to you: 1. We will ask for your Name, Address, Date of birth and Other Information that will allow us to identify you. 2. We will also ask to see your Driver's license and Other Identifying Documents.
5. **DEFINITIONS:** In this Agreement, the words "you" and "your" shall refer to each person signing on the applicable signature card. The plural shall also mean the singular, the masculine shall mean the feminine and vice versa. The terms "Credit Union", "we", "us", and "our" mean ALABAMA TEACHERS CREDIT UNION. The term "account" means all accounts and services provided here under. The term "Agreement" means this Master Account Agreement and the accompanying fee schedule and disclosures. The term "Card" means the Signature Card(s) you sign for particular accounts with us. The paragraph headings are for convenience only and do not form a part of this Agreement.
6. **ACCOUNT OWNERSHIP:** Accounts in which only one person signs the appropriate signature agreement, account card, etc. will be solely owned by the person signing or named therein. As to jointly owned accounts, you hereby agree with each other and with us that all sums now paid in the account or heretofore or hereafter paid in the account by any or all of you to your credit as such joint owners with all accumulations thereon, are and shall be owned by you jointly with rights of survivorship. You agree with each other and with us that all of said sums shall be subject to the withdrawal or receipt of any of you during your lifetime, and payment to any of you during your lifetime shall be valid. Each of you appoints the other your attorney with power to deposit in any account funds of yours and for that purpose to endorse any instrument payable to you. Any of you may pledge all or any part of your shares as collateral for any loan or loans with us and such pledge shall survive after your death and shall be superior to the rights of any other Account Owner. Your death shall not affect the validity of any statutory or consensual liens created by you prior to your death. Any person signing this Agreement, as the Primary Account Owner, may remove from ownership in the applicable account or accounts any and all other Account Owner(s). The Account Owner(s) so removed from this account shall have no interest, rights or privileges in and to the accounts or assets thereof. To be binding on us, such revocation must be in writing and in a form acceptable to us. To remove a primary owner, the account must be closed.
7. **ACTIONS BY LEGAL REPRESENTATIVES:** We are authorized to recognize the authority of any attorney-in-fact, guardian, custodian, or trustee legally appointed by you or by a court of competent jurisdiction for the transaction of business on your accounts. In so doing, we will have no duty to inquire as to the use or purpose of any transaction by any legal appointee. We are not required to honor the appointment of an attorney-in-fact. In order to honor the appointment of an attorney-in-fact, we may require such person to indemnify us for any loss, claims or damages arising from our reliance on the appointment of the attorney-in-fact.
8. **LIFE SAVINGS INSURANCE:** This only applies to accounts opened prior to January 1, 2008. If life savings insurance is carried in connection with an account, you agree to name a beneficiary of this coverage on the Master Account Agreement Signature Card. In the event no beneficiary is listed, the beneficiary will be the person who receives the funds in the savings account. You agree on behalf of yourself, your heirs, your assigns, in consideration of the Credit Union carrying such insurance, that no change of beneficiary designated above shall be binding upon us unless you have on file with us prior to your death a written change of beneficiary form signed by you on the form supplied by us, and, in the absence of filing such change of beneficiary form, you agree on behalf of yourself, your heirs, assigns, or any other persons claiming through you to indemnify and save harmless the Credit Union from any and all loss or damage by reason of the payment of the proceeds of such insurance to such person as our records show to be entitled thereto. We do not agree that life savings insurance will be provided in the future. You agree that life savings insurance may be canceled at any time by us at our sole discretion.
9. **PAYABLE ON DEATH DESIGNATION:** A Payable on Death (POD) account designation is an instruction by an account owner to us that an account so designated is payable to the owner or owner(s) during their lifetimes and, upon the death of the last account owner, payable to the named and surviving POD payee(s) designated on your Account Signature Card. The death of an account owner shall not affect the validity of any statutory or consensual lien created by the account owner prior to his/her death and said lien(s) shall be superior to the rights of any POD payee. Unless otherwise indicated on the designation form, payment shall be made in equal shares if multiple POD payees are listed. The Primary Owner (or, if the Primary Owner is deceased, any remaining joint owner) may revoke or change a POD payee designation at any time by written instruction to us. Any POD payee designation shall not apply to Individual Retirement Accounts (IRAs) which shall be governed by a separate beneficiary designation. Effective 11/1/2008, Share Certificate POD Beneficiaries will be listed on the Share Certificate and will no longer assume the POD from the share account. SP 6/2/08
10. **ACCOUNT FEES:** You agree to pay certain fees in accordance with the Fee Schedule provided to you. You agree the Fee Schedule may be amended from time to time by our Board of Directors. The Fee Schedule and amendments are hereby incorporated as part of this Agreement.
11. **DIVIDENDS:** The dividend rate (and the corresponding annual percentage yield), as well as the calculation method and the compounding and crediting periods, are set by our Board of Directors and are subject to change each dividend period. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. If you close your account before dividends are credited, you will not receive accrued dividends.
12. **MINIMUM BALANCE REQUIREMENTS:** The par value of a regular share in this Credit Union is \$25.00. You must maintain a minimum balance of \$25.00 in your share account; this includes Savasaurus, Generation Next, and Synced share accounts. Special Club Accounts require a minimum balance of \$5.00. All share certificates of deposit require a minimum balance of \$1,000.00. Synced, Generation Next and Savasaurus share certificate of deposits require a minimum balance of \$300.00. If during any day, your account balance falls below the required minimum balance; your account may be subject to any fee implemented by our Board of Directors or become subject to closure at the credit unions discretion.
13. **TRANSACTION LIMITATIONS:** Except for your Share Draft Account, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or home banking transfers during any statement period. If you exceed the transfer limitations set forth above in any statement period, your items will be returned unpaid. CW 10/10
14. **DIRECT DEPOSIT:** We may offer direct deposit options allowing you to pre-authorize deposits (i.e. payroll checks, Social Security or retirement checks, or other government checks) or transfers to your accounts with us. You must authorize any such deposits or transfers by a separate authorization form. If you wish to cancel the direct deposit or

pre-authorized transfer option, you must notify the Credit Union at least 30 days prior to the next scheduled date for any direct deposit or pre-authorized transfer. Upon filing of a bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and us to make and apply direct deposits in accordance with your authorization on file with us.

15. **INDORSEMENTS:** We are authorized to supply any indorsements for you on any draft or other instrument tendered for your accounts. We are relieved of any liability in connection with collection of such items which are handled by us without negligence, and we shall not be liable for acts of our agents, sub-agents or others, or for any casualty. You agree to indemnify us from any loss due to an indorsement or other writing, being placed on a check or share draft in an incorrect manner or place under the Federal Reserve's Regulation CC or other applicable laws or rules before it is accepted for deposit.
16. **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," or "not valid over \$500." 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. SP 07/08
17. **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. SP 07/08
18. **POSTDATED AND STALEDATED DRAFTS:** You agree not to issue any check or draft that is postdated. If you do issue a check or draft that is payable on a future date and we pay it before that date, you agree that we shall have no liability to you for payment. You agree not to deposit checks, drafts or other items before they are properly payable. We are not obligated to, but may, pay any check or draft drawn on your account that is presented more than six (6) months past its date.
19. **OVERDRAFTS:** Transfers from the primary share account are automatic. Transfers from other accounts are optional and require a signed request. If more than one account is listed to transfer from, the system will attempt to transfer the entire amount from the first account listed, then seek partial amounts from other accounts in order of listing. A maximum of six (6) automatic transfers per month per suffix is allowed excluding share draft accounts. (This limit is set by law, not policy.) SP 07/08
 - **SHARE** The credit union provides overdraft protection on your draft account automatically from savings if funds are available. (A minimum \$25 must be maintained.) Money will be transferred in amounts needed for each item or multiple items with a charge for each transfer in accordance with our fee schedule for each transfer. Transfers from the primary share account are automatic. Any items attempting to clear without available funds, or after the transfer limit has been met, will be returned and subject to a fee in accordance with our fee schedule. If you are eligible for Courtesy Pay, this charge will still apply and the checks will be paid up to \$500.00. There is no charge and no limit for transfers requested in person. SJJ/CW 4/15/09
 - **COURTESY PAY:** Our Courtesy Pay Program is a \$500.00 overdraft privilege available on draft accounts. Most members are eligible and automatically enrolled in this program after the account is opened for 90 days with the exception of: minor accounts, accounts overdrawn, loans delinquent greater than 30 days; dormant accounts or derogatory accounts such as bankruptcy, charge-offs or others denied for reason by a credit union officer. Should you ever inadvertently overdraw your account for any reason we may at our discretion, elect to automatically cover your overdraft up to \$500.00. You will have 30 days to repay your overdraft or it will be turned over to collections. Should an overdraft occur (by check, ACH, point of sale ATM withdrawals, or other electronic means), your account will be charged an overdraft fee of \$30 as reflected in our fee schedule. This is the same fee ATCU charges for checks drawn against non-sufficient funds, which are commonly returned to the payee. The credit union has the right to revoke this privilege at any time and for any reason it deems fit. Effective 8/15/2010, you must opt in for ATM and one time debit transactions to be covered by our Courtesy Pay Program. Should you wish to opt out of the Courtesy Pay Program, please contact the Accounting Department at 256-543-7040. **COURTESY PAY REQUIRES NO SIGNATURE, BUT MAY BE DENIED BY THE CREDIT UNION**
 - **LOAN OVERDRAFT:** Members must apply for loan overdraft protection and must be approved by a loan officer.
20. **ACCOUNT TERMINATIONS:** We have the right to terminate any Account and to terminate all of our liability hereunder by mailing a check or draft for the balance of this Account to the address of any one of you. In the event of a dispute over the ownership of the funds in the account, you authorize us to interplead the funds into a court of competent jurisdiction for a determination of ownership. You authorize us to deduct our costs and expenses involved in filing the interpleaded, including attorney's fees, from the account funds and to file the remaining sum with the court.
21. **ILLEGAL PURPOSE:** You agree that you will not use your account for any illegal purpose, including internet gambling, and you agree to comply with all applicable laws, rules and regulations concerning your account and/or the use of your account. SP 9/21/09
22. **CHANGES TO THE AGREEMENT:** Our Board of Directors may amend these terms, conditions, rules and procedures from time to time. We will notify you of such changes as required by law. The changes will be effective on the date that the Board specifies or as otherwise required by law.
23. **SHARE REQUIREMENTS:** If you reduce your share balance below the par value of one share, you may be terminated from membership according to our rules and bylaws. We reserve the right, at any time, to require you to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by you. You may not withdraw shares that are pledged as security on loans without the written approval of the credit committee or a loan officer, except to the extent that such shares exceed what you owe to us or are contingently liable. You may withdraw shares only by using the methods which have been approved by us. LP 8/1/08
24. **SHARE LIEN:** The Credit Union has a statutory lien in all shares and dividends held in any account(s) from which you may make withdrawals (except Individual Retirement Accounts) in the event of a failure to satisfy any outstanding financial obligation due and payable to the Credit Union, and the Credit Union may do this without any further notice to you regardless of who contributed the funds to the account.
25. **UNIFORM TRANSFERS TO MINOR ACCOUNTS:** Shares in an account hereunder may be issued in the name of the beneficiary (minor) named in the signature agreement with a custodian for the minor named in the signature agreement under the Uniform Transfers to Minors Act. We are hereby authorized to act without further inquiry in accordance with writings bearing the custodian's signature. The terms of this account contract hereby are deemed to include the provisions of said statute of this state, as it may be amended. Any appointment of a successor custodian shall take effect in the event of the resignation, death or legal incapacity of the original custodian. Upon such occurrence, we will deliver said account, together with a copy of the instrument of designation, into the custody of the successor custodian named: and we, upon our receipt of actual or written notice of such event, are directed to make such delivery. Any payment by the Credit Union to the custodian, successor custodian or to the named minor (upon receiving information indicating minor has attained the age pursuant to the Transfers to Minors Act to which the named minor is entitled to the funds) shall relieve the Credit Union from any and all liability resulting from, in relation to or created by this account or any action or inaction relating thereto.
26. **ACCOUNTS FOR MINORS:** Must meet age requirements for Savasaurus Club (7 years of age and younger), Generation Next (Ages 8 thru 12), and Synced Accounts (ages 13 to 19). 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. Youth members under the age of 16 will have to have a parent, approved joint owner or legal guardian to open new services on the account and can sign for transactions. 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. We will not change the account status when the minor reaches the age of maturity unless authorized in writing by all account owners. Savasaurus Club and Generation Next accounts are not eligible for a Debit/ATM card. Synced account members ages 16-19, are eligible for Debit/ATM cards if adult joint owner is approved and authorizes the card for the account. 11.1.10 CY

27. **SHARE CERTIFICATE OF DEPOSIT ACCOUNTS:** Nothing contained in this agreement shall be construed so as to make the share certificate a demand deposit, and we reserve the right to require at least seven days written notice of an intention to withdraw any funds represented by this share certificate. This notice time may be increased according to our Bylaws or under applicable laws. Each share certificate shall be automatically renewed for successive periods, each equal to the prior term of the share certificate, until it is presented for payment on any Maturity Date, or until we give written notice of our election to call the share certificate for payment on any Maturity Date by mailing notice of such intention to you at least ten days prior to such Maturity Date.

In the event we either receive or give notice of an intention not to renew the share certificate and the share certificate is not presented for payment on any Maturity Date, we may, at our option, either transfer all funds represented by the share certificate to any regular share account or other account of yours, or pay all funds represented by the share certificate directly to you. You may request payment of share certificate within ten days after any Maturity Date without penalty.

28. **SHARE DRAFT ACCOUNTS:** We are under no obligation to pay any share draft. We are authorized to refuse to pay any share draft without any reason for such refusal. We shall incur no liability for any action regarding the payment or nonpayment of a share draft, regardless of whether or not you have a share balance in this Account sufficient to pay any share draft which we fail to pay. We reserve the right, at any time, to require you to give, in writing, not more than 30 days notice of intention to withdraw the whole or any part of the amounts so paid in by you. In the event we pay a share draft on this Account, we may charge this Account the amount of such share draft, even if the share draft is presented more than six months after its date. If a share draft is presented for payment and the amount of such share draft exceeds the fully paid and collected share balance in this Account, we may assess this Account a charge (to be established by our Board of Directors from time to time) for the presentation of such share draft, regardless of whether or not the share draft is paid.

Although we are under no obligation to pay any share draft which exceeds the fully paid and collected share balance in this Account, we may, at our option, treat such share draft as a request for an advance from the loan overdraft account, if established, in an amount sufficient to permit us to pay such share draft and credit the loan advance to this Account, or we may, at our option, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other account in which any of you has an ownership interest or from which any of you has the right to make withdrawals. We shall not be obligated to notify you that a non-cash item has been dishonored or not otherwise been collected.

We shall not be liable for any item charged to this Account unless, within 60 days from the mailing or personal delivery of a statement of this Account reflecting such item, you give written notice to us that the item so paid and charged on such statement was forged or should not have been paid for any reason. Recovery on forged/fraud accounts, if reimbursed, requires member to press charges at local police department against perpetrator of forgery/fraud. All required written notices to us shall become effective when actually received by us. Upon receiving a request in writing from you, we shall make available to you a copy of any paid share draft charged to this Account. You agree that the availability of obtaining a copy of a paid share draft, upon request made to us, constitutes a reasonable manner in which we make available paid share drafts. We may charge this Account for this service in accordance with the fees established by our Board of Directors.

CW 08/08

Alabama Teachers Credit Union nHanced Checking Account Disclosure

Qualification Cycle Requirements:

"Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. ATCU encourages that Requirements be met during the first part of the Qualification Cycle to assure benefits are rewarded.

- ◇ 12 posted and cleared Debit Card purchases – Signature or Pin-based (ATM transactions excluded).
 - A posted transaction is when funds are actually withdrawn from the account. Posted Debit Card purchases may vary by merchant, therefore ATCU has no control over these delays. Reversed Debit Card purchases will not count toward the required total.
- ◇ 1 posted and cleared Direct Deposit or 1 ACH Transaction or Bill Pay.
- ◇ 1 Online Banking Log In.
- ◇ Receive Estatements.

nHanced Checking Benefits:

- ◇ 3.00% APY* paid on balances up to \$15,000.
- ◇ .50% APY* paid on the portion of the balance above \$15,000**.
- ◇ Unlimited Nationwide ATM fees refunded automatically to nHanced Checking account.
 - In the first Qualification Cycle, every nHanced Checking account automatically receives the higher dividend and all ATM fees are refunded regardless of meeting requirements.
 - Rates are subject to change at anytime without notification.
 - Negative accounts still qualify if Requirements are met, but dividends are only paid on positive balances during the Qualification Cycle.
 - Dividends are calculated on an average daily balance. 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.
 - Dividends will automatically be posted the last day of the month.
 - ATM Fees will automatically be refunded the day after the qualification cycle ends.
 - 1099 tax form will be distributed for dividends totaling more than \$10 for the calendar year.
 - Dividends or ATM fees will not be paid if an nHanced Checking account is closed during the Qualification Cycle.
 - ATM fees for share withdrawals will be refunded manually by ATCU staff upon notification by the member.

If Requirements are NOT met:

- ◇ .10% APY* paid on balance.
- ◇ ATM fees are NOT refunded.
- ◇ NO exceptions will be made if Requirements are not met.

At the end of the Qualification Cycle, an email will be sent containing account details regardless if the Requirements are met.

ALWAYS take the opportunity to qualify each month for the REWARDS listed above.

Additional account information:

- ◇ No minimum balance required.
- ◇ No monthly service fees.
- ◇ Unlimited check writing.
- ◇ Available to personal accounts only.
- ◇ Only one nHanced Checking account per primary member.
- ◇ Additional fees may be incurred for the following items and could reduce earnings on the account:

<ul style="list-style-type: none"> • Check Orders • Courtesy Pay Fees • Returned Check Fees 	<ul style="list-style-type: none"> • NSF Fees • Overdraft Transfer Fee • Statement Copy Fee 	<ul style="list-style-type: none"> • Other Fees May Apply
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Terms and conditions subject to change at anytime

*APY- Annual Percentage Yield

**A Blended Rate will be paid on balances over \$15,000.

29. **STOP PAYMENTS:** You may request that we stop payment of a draft you have written. Here is how: Call us at (256) 543-7040, or write us at P.O. Box 1400, Gadsden, Alabama 35902-1400. For verbal requests of stop payments, the credit union will provide a form to the account holder for signature. The signed form must be returned to the financial institution by the date specified by the credit union. The verbal stop payment order will cease to be binding after 14 calendar days.

- **Stop Payments of ACH/Electronic Check Items Affecting Consumer Accounts-**This stop payment order shall remain in effect until the earlier of (1) the withdrawal of the stop payment order by the account holder, or (2) the return of the debit entry, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific Originating Company, the return of all such debit entries. For PPD entries, IAT entries, recurring TEL, and recurring WEB entries: Three banking days advance notice prior to the expected transfer date of the debit entry is required to implement the stop payment request. If the stop payment order is received within three banking days of the expected transfer date, the Financial Institution will attempt to satisfy the request of the account holder, but will not be held liable if sufficient time was not provided. For ARC entries, Single TEL entries, Single Entry WEB entries, RCK entries, POP entries, and BOC entries: The stop payment request must be provided to the Financial Institution in such a time and in such a manner as to allow the Financial Institution reasonable time to act on the request prior to acting on the debit entry. 9/16/11 NACHA
- **Stop Payments of ACH/Electronic Check Items Affecting Non-Consumer Accounts-**The stop payment order is effective for six months unless it is renewed in writing. The stop payment order must be provided to the Financial Institution at such time and in such manner as to allow the Financial Institution a reasonable opportunity to act upon the stop payment order prior to acting on the debit entry.
- **Stop Payment of Check/Share Draft/Paper Draft Items-** A stop payment order is effective for six months and may be renewed for additional six-month periods by written request to the Financial Institution within the period during which the stop payment order is effective. The stop payment request must be provided to the Financial Institution in such a time and in such a manner as to allow the Financial Institutions reasonable time to act on the request prior to acting on the item

The term "banking day" does not include any Saturday, Sunday, and federal holiday, even though our office may be open. We will charge you a fee for each stop payment order you give. Information provided must be exact for stop payments to process correctly.

30. **FUNDS AVAILABILITY:** This disclosure describes your ability to withdraw funds at our Credit Union. It only applies to the availability of funds in transaction accounts. Please ask us if you have a question about which accounts are affected by this policy.

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 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 close of business 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 close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. 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 on the first business day.

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. 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 on any 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 communications or computer 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.

If you make a deposit at an ATM before 12:00 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 at an ATM after 12:00 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. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Special Rules for New Accounts

If you are a new member, the following special rules may apply during the first 30 days your Account is 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 traveler's, 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 (and you may have to use a special deposit slip). 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.

SP 06/2010

31. **WIRE TRANSFERS:** The following terms shall apply to all wire transfers of funds (as defined by Federal Regulation J and Article 4A of the Uniform Commercial Code as set out in the Code of Alabama (1975), as amended) to or from any of the member's accounts at the Credit Union. To the extent, the terms contained in this Agreement are different than those in any other agreement or terms of accounts; this Agreement shall control and be deemed to modify such other agreements or terms of accounts. If you request a wire transfer to be made to your account, the Federal Reserve Board's Fed wire may be used. Regulation J governs all Fed wire transfers and therefore, determines the rights and liabilities of the parties of the transfer. All ACH payments are provisional. We may give you credit before we receive final settlement of the ACH payment. If we do not receive payment for the provisional credit granted, we may charge back to you any provisional credit that we have given. In that event, you authorize us to take such sum from any account in which you have an ownership interest or the right to withdraw. Notice of an ACH payment from or receipt of an ACH payment into your account will be made by us on your regular periodic statement for the affected amount.

We are not obligated to provide you with next day notification of transfers to your account. You may, of course, inquire between periodic statements regarding transfers. You agree to examine the periodic statement within 14 days after it is mailed and immediately notify us of any discrepancy or error. If you fail to notify us within 14 days after the

statement is mailed you shall discharge and relieve us from any liability of claims, demands or expenses (including attorney's fees) in connection with such discrepancy or error.

All wire transfers will be made according to our security procedure. The security procedure is intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. Previous to any requested phone wires, you will be asked to establish a password or code number. We will ask for this password or code number whenever you request us to make a wire transfer by phone. All in person wire transfers will require a verifiable signature by the account holder(s). This procedure will also apply to any amendment or cancellation of a payment order. A payment order, verified by the security procedure is effective as your order, whether or not the order is in fact authorized by you. We may give you notice of a change in the security procedures. In that event, we shall have no obligation to accept any payment order from you or other authorized parties until you and the Credit Union agree in writing to an alternative security procedure.

If a beneficiary of a wire transfer is identified by name and an identifying account number, payments made to the beneficiary may be made on the basis of that identifying or account number even if the number identifies a person different than the named beneficiary. We will not be responsible for the amount of a transfer paid by means of a designated identification number or account number even if it goes to the wrong beneficiary. If a payment order identifies an intermediary or beneficiary's financial institution only by identifying or account number, we may rely on that number as being the proper identification of the intermediary or beneficiary's financial institution. If a payment order identifies an intermediary party or beneficiary's financial institution by both name and identifying number and the name and number identify different financial institutions, we and any receiving financial institution may rely on the identifying number as the proper identification of the intermediary party or beneficiary's financial institution. You agree to indemnify us for any loss or expense that results from our reliance on an incorrect identifying or account number. We are authorized to take the amount of such loss or expense from any account in which you have an ownership interest or the right to withdraw.

Any rate of interest which we may be obligated to pay as a penalty under Regulation J or Article 4A shall be equal to the dividend rate paid on the account from which the wire transfer should have occurred or to which the proceeds of the fund transfer were or should have been deposited, whichever is lower. Our liability is limited to the payment of this interest. You agree that under no circumstances will we be liable for any indirect, incidental, consequential, remote or special losses or damages, including attorney's fees and costs. We may establish or change the cut-off time for the receipt and processing of wire transfer requests, amendments or cancellations.

Unless you are notified of other items or other times are posted for various types of wire transfers, the cutoff time will be 3:00 p.m. for outgoing domestic wires and 12:00 p.m. for outgoing foreign wires on each weekday that we are open and which is not a holiday. There is no cutoff time for incoming wires; however, we may post up to close of business that day. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the next following business day we are open and processed accordingly. Additionally, the cut-off time may be extended without notice to you if an intermediary or beneficiary institution is closed. We are under no obligation to accept a cancellation or amendment to the wire transfer order received by you but may do so at our option. We may, at our option, choose not to carry out your wire transfer order, including cancellation or amendment of an order, that is not in accordance with the terms of this agreement, or if the transfer is prohibited by a court order, garnishment, tax levy or the like, or we reasonably believe such transfer would result in a loss to us. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law. Requests for wire transfers must be made in accordance with the rules and procedures which we have in place at the time of the request. It is the responsibility of the member to make sure the wire transfer complies with all U.S. Laws. We may charge you a fee for the transfer or other related services according to our fee schedule at the time of the wire transfer order. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding upon us unless it is made in writing and signed by our authorized officer.

Rev pr SJ due to Reg GG 6/2010

32. **NOTICES:** You are responsible for notifying us of any address or name 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 names and address changes to be provided in writing. Any written notice you give us is effective when we receive it. Any written notice we give 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. SP 07/08
33. **INACTIVE ACCOUNTS:** If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Truth-in-Savings Disclosure during which we have been unable to contact you by regular mail, 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 for processing your inactive account. 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. SP 07/08
34. **SIGNATURE:** You acknowledge that any image of your signature or any electronic, facsimile or other digital version of your signature is a legal substitute for an original of your signature and shall be legally binding.
35. **STATEMENT REVIEW:** You are responsible for examining your account statement each statement period to determine whether any payment or debit was not authorized because of an alteration of an item or because a signature or indorsement on the item was unauthorized, or for any other discrepancy or reason for which you believe that the payment or debit is not correct. If you discover an unauthorized payment or other discrepancy, you must promptly notify us in writing of the relevant facts and specifically identify the items or debits that you are challenging. If you fail within sixty (60) calendar days after the statement or item is sent or made available to you to discover and report with respect to an item (i) your unauthorized signature, (ii) any unauthorized or missing indorsement, or (iii) any alteration on an item, you will be precluded from asserting against us the unauthorized signature, the unauthorized or missing indorsement or alteration on that item. By this provision, you and we intend to shorten the absolute statutory preclusion period for unauthorized signatures and alterations specified in § 4-406(f) of the UCC. Further, you must report any other problems with your account within 60 calendar days of the date we send or make available the statement or items, failing which you will be precluded from asserting the problem against us, even if we fail to exercise ordinary care in the transaction.
- We will mail the statement to the address for the account in our records, unless you and we have agreed to a different means for the delivery of statements. If the statement is returned to us because of an incorrect address, we may suspend sending statements to you until you notify us of your correct mailing address but this does not relieve you of your obligation to report any problems within 60 calendar days of the date your statement was available to you. If you have requested us to hold, rather than mail your statements, you must call for them promptly. You will be responsible for the same care in reviewing the statements and related items as if they were mailed. If you do not timely receive any account statement, you shall notify us as soon as possible but in no event later than 10 calendar days after such account statement would ordinarily be received by you.
35. **COSTS AND ATTORNEY'S FEES:** You agree to reimburse us for our costs and expenses (including reasonable attorney's fees) in connection with any legal process affecting your account or any ownership or authority disputes regarding your account. We may charge any account of yours for such costs and expenses without further notice to you. SP 3/2010
36. **UNLAWFUL INTERNET GAMBLING NOTICE:** Restricted transactions as defined in the Federal Reserve's Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling. SP 7/2010

Alabama Teachers Credit Union
Online Banking
Internet Banking Service Agreement and Disclosure

This Agreement is the contract that covers your and our rights and responsibilities concerning *Online Banking* Internet Banking Services offered to you. The words "you" and "yours" mean those who complete the *Online Banking* application on line. The words "we", "us", and "our" mean Alabama Teachers Credit Union located at 702 Walnut St, Gadsden, AL 35901, phone number (256) 543-7040 or toll free at 1-800-470-0704.

By completing the *Online Banking* registration, you agree to the terms and conditions governing your and our rights and responsibilities concerning the *Online Banking* electronic funds transfer service. Electronic funds transfers (EFT) are electronically initiated transactions involving your deposit and loan accounts at the Credit Union through your personal computer.

Online Banking Requirements

You must be a member in good standing and agree to the terms and conditions of Alabama Teachers' Credit Union's *Online Banking* Agreement and Disclosure.

To use *Online Banking*, you need a computer with a modem, Internet access and a web browser that supports 128-bit encryption (such as Microsoft Internet Explorer 5.5 or above; or Netscape Navigator 4.0 or above). *Online Banking* is best viewed with Microsoft Internet Explorer 5.5 or above or Netscape 4.61 or above. If your computer is a Mac and you are having problems accessing your account using Netscape Navigator, it is suggested that you download Internet Explorer's latest version and attempt access.

ATCU is committed to providing the most secure Internet service. When you interact with ATCU on this secure site, all the information is encrypted or encoded. Encryption is a procedure for turning plain text or other information into an unrecognizable pattern of data. 128-bit encryption is the strongest form of Web browser encryption commonly available for use on the Internet, and you must use a browser that supports 128-bit encryption to access your accounts.

You are responsible for the set-up and maintenance of your computer and modem. We are not responsible for any errors or failures from any malfunction of your computer or any virus or other problems related to the use of the Internet Banking Services.

Online Banking Self Registration

If you currently have a 4 digit PIN setup on our Member Information Connection (MIC) phone number (800-910-4808), you may register online by going to our website www.atcu.com click on our *ATCU Online Banking login* located directly on our website home page and follow the instructions. If you do not meet the requirements, or do not have a 4 digit PIN, your online access will be denied. You may contact a member services representative locally at 256-543-7040 or toll free at 1-800-470-0704 for further assistance.

Online Banking Access

Upon approval, you may use your personal computer to access your accounts. You must use your *Online Banking* user name and password to access your accounts.

Availability of Online Banking Internet Service

Online Banking services are generally available 24 hours a day, 7 days a week, 365 days a year except for those times that the system is unavailable due to back-up procedures or maintenance. We are not liable under this Agreement for failure to provide access due to a system failure or due to other unforeseen acts.

We may modify, suspend, or terminate access to the Online Banking Internet Banking Services at any time and for any reason without notice.

Online Banking Services

You can use *Online Banking* to access all accounts that are linked to your social security number. At your request, you may remove access to any account or sub-account that has your social security number.

At the present time, you may use the following *Online Banking* services:

Account Information - You may review balances and transaction history on all accounts and sub-accounts existing under your user name. Your account balances are online and include all transactions that have been posted to your account up to that point in time. However, the availability of funds for transfer or withdrawal may be limited due to our Funds Availability Policy. The transaction history information may be limited to recent account information involving your accounts.

Transfers - You may make transfers to your accounts or other accounts that you are authorized on as often as you like except for those accounts with transfer limitations as disclosed when you opened the account and any amendments to that disclosure. Transfers and bill payments from your savings and club accounts will be limited to a total of six (6) (Federal Regulation D) in any one calendar month. You may transfer or withdraw up to the available balance in your account at the time of the transfer, except as limited under this Agreement or your deposit. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

Transactions involving your accounts will be subject to the terms of your Membership and Account Agreement; and transactions involving a line of credit account or Home Equity Loan will be subject to your Credit Agreement and Disclosures as applicable.

Request a Check - You may request a check withdrawal from any savings, checking or club account (excluding IRA, and Share Certificate accounts). A check will be issued payable to the member and all joint owners and mailed to the address on record at the Credit Union.

Reorder Checks - You may reorder additional checks in the same format as your last order from us.

E-mail - You may send communications directly to the Credit Union. However, the Credit Union may not immediately receive e-mail communications that you send and the Credit Union will not take action based on e-mail requests until the Credit Union actually receives your message and has a reasonable opportunity to act. If you need to contact the Credit Union immediately regarding an unauthorized transaction, you may call the Credit Union locally at 256-543-7040 or toll free at 1-800-470-0704.

Change Password - You may select a new password for your account access at any time.

Quicken! or Microsoft Money! - You may download your account information to financial management software programs, if applicable.

E-statements/Electronic Transmissions - You may register to receive E-statements/Electronic Transmissions online instead of receiving paper statements/notifications.

View Pending Debit Card/ACH Transactions - You may view pending transactions that may be holding on your account.

Check Copies - You may view and print check copies of your cleared checks.

Bill Pay - You may sign up to use Bill Pay services that allow you to submit single or recurring payments, set payment reminders, view & print copies of cleared bill pay checks.

Authorized Use

Your user name and password will be your *Online Banking* home signature and you can use it to access all accounts that are linked to your social security number. Members that are joint owners on other accounts will also have access to those accounts. At your request, you may remove access to any account or sub-account that has your social security number.

Security of User Name and Password

You are responsible for safekeeping of your user name and password. You agree not to disclose or otherwise make your user name and password available to anyone not authorized to sign on your accounts. If you fail to maintain the security of your user name and password and Alabama Teachers' Credit Union suffers a loss, we may terminate your *Online Banking* account services immediately. Revealing your user name and password will grant access to those accounts by unauthorized individuals.

To ensure the security of your *Online Banking* account, we will return you to the Log On screen if no activity has occurred within ten (10) minutes.

Member Liability

You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use your user name and password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your user name and password or accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. For *Online Banking* transactions, if you tell us within two (2) business days, you can lose no more than fifty dollars (\$50.00) if someone accessed your account without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of your account or user name and password, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows *Online Banking* transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was either mailed to you or sent by electronic delivery, you may be liable for the full amount of the loss if we can prove that we could have stopped someone from making the unauthorized transactions. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will consider the time periods.

If you believe that someone has used your user name and password or has transferred or may transfer money from your account without your permission, call us locally at 256-543-7040 or toll free at 1-800-470-0704.

Immediately change your password if you think it has been compromised.

Business Days

Our business days are Monday through Friday, excluding holidays.

Fees and Charges

Currently there are no fees to use *Online Banking*. All standard fees (NSF, Stop Payment, etc.) set forth in our fees and charges schedule apply. ATCU reserves the right to charge for *Online Banking* account access or transactions in the future. You will be given at least 30 days advance notice before ATCU implements any changes to fees or adds any new fees for *Online Banking* service.

Right to Receive Statements

All of your *Online Banking* transactions will appear on your regular account statement. The Credit Union will not provide separate documentation of this activity. You may print the confirmation of each transaction from your computer screen for your records.

Account Information Disclosure

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. if you give us written permission

Credit Union 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, your account is inactive, or the transfer would go over the credit limit on your line of credit, if applicable.
2. If you used the wrong password or you have not properly followed any applicable computer or Credit Union user instructions for making transfer and bill payment transactions.
3. If your computer fails or malfunctions or the *Online Banking* service was not properly working and such problem should have been apparent when you attempted such transaction.
4. If circumstances beyond our control (such as fire, flood, telecommunication outages, strikes, equipment or power failure) prevent making the transaction.
5. If the funds in your account are subject to an administrative hold, legal process or other claim.
6. If you have not given the Credit Union complete, correct and current instructions so the Credit Union can process a transfer or in the event we receive conflicting information.
7. If the error was caused by a system beyond the Credit Union's control such as a telecommunications system or Internet Service Provider.
8. If there are other exceptions as established by the Credit Union.

Termination of Electronic Fund Transfer Services

You agree that we may terminate this Agreement and your electronic fund transfer services if you, or any authorized user of your *Online Banking* services or password, breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your accounts or password.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Online Banking services may be terminated to those members that cause a loss to the Credit Union.

Notices

The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will either mail or email (depending on if you have signed up to accept Electronic Transmissions) notice to you at least thirty (30) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

Governing Law

This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Alabama where you opened your account and the By-laws of the Credit Union as they now exist or may hereafter be amended. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement between us.

Enforcement

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.

Error Resolution

In case of errors or questions regarding your *Online Banking* transactions, call us locally at 256-543-7040 or toll free at 1-800-470-0704 or write to us at Alabama Teachers' Credit Union, P.O. Box 1400, Gadsden, AL 35902 as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transaction 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 ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct the error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question (ninety (90) calendar days for new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will re-credit your account within ten (10) 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 or question in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

If it is determined there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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.

Per Sheryp 6/11

Transaction Limitations and the Credit Union's Business Days. Except as may be otherwise specifically provided in our Agreements, all Transactions after our "daily cut-off time" and made on days that are not our business days as set forth in the Schedule will be treated, transmitted, recorded, etc., as applicable and appropriate as if received/directed on the next business day that we are open. Deposits, orders, instructions, requests, etc., received by mail, electronically, at an unstaffed facility, or outside depository will be processed and credited only when actually received by us, and we shall have no responsibility until we actually receive the item.

Rules for Non-PIN transactions: Your debit card or other access device also allows you to conduct transactions on various networks, which will generally require you to enter your PIN. Some merchants are authorized to accept transactions that are not processed via VISA network(s) without requiring you to enter your PIN. If you authorize a transaction on such other networks, the provisions of this agreement that provide protections for VISA network transactions such as "Zero-Liability" will not apply. Networks that allow "PIN-less" Transactions are set forth in the Rate and Fee Schedule.

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.

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 a 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 Alabama Teachers, 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.

Per Shery 6/11

Consent And Authorization for Electronic Transmission of All Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below. The words "Account Number" mean the account number that I entered to access this Consent and Authorization. The word "Account" means any and all accounts held at Alabama Teachers Credit Union under the Account Number, including but not limited to accounts held under a suffix number, such as share, checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to My account and/or loan agreements with ATCU, I may be entitled to receive periodic account statements and disclosures in connection with My Account, such as savings account statements and disclosures, loan statements and disclosures, and/or checking account statements and disclosures. By indicating My acceptance of these terms and conditions, I authorize Alabama Teachers Credit Union ("ATCU") to discontinue sending Me such Account Statements and Disclosures via postal mail service for My Account and to instead deliver such Account Statements and Disclosures to Me electronically ("E-Statements"). I understand and agree that ATCU will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My E-Statements are ready to be viewed on the ATCU Online Banking website. I understand and agree that I will no longer receive paper copies of My Account Statements or Account or Loan Disclosures.

I further understand and agree that:

1. If the Account Number entered to access this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders are legally bound by the terms and conditions of this Consent and Authorization.
2. My ongoing consent to receive subsequent Account Statements and Loan and Account Disclosures electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone or by sending ATCU an e-mail to accounting@atcu.com. Subject to ATCU's confirmation of My request, such withdrawal shall become effective no later than fifteen (15) days after receipt by ATCU. Upon termination, I understand and agree that I will no longer have access to My Account Statements online and that I will receive all Account Statements in paper form via postal mail service.
3. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements that are e-mailed to Me and/or made available on ATCU's Online Banking website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements that are e-mailed to Me and/or made available on ATCU's Online Banking website. I understand that ATCU recommends that I print a copy of any E-Statement and of this Consent and Authorization for My records.
4. I agree to maintain a valid, active e-mail address. I must promptly notify ATCU of any change in My e-mail or postal address by contacting ATCU locally at 256-543-7040 or toll free at 1-800-470-0704 or at any of ATCU's branch locations. ATCU is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.
5. I may also request a paper copy of any Account Statement or Account or Loan Disclosure. A fee may be charged for any such paper copies, subject to ATCU'S Schedule of Fees and Charges.
6. I understand and agree that ATCU reserves the right to change the terms and conditions of this Consent and Authorization. ATCU will notify Me before the effective date of any change. This means ATCU will either mail Me notice using the United States Post Office at the address ATCU currently has on file or by email (depending on if you have signed up to accept Electronic Transmissions). By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s). ATCU reserves the right to discontinue the E-Statements program at any time.

Security Procedures: I understand that I cannot sign up for the E-Statements program and cannot access My account statements without first signing up for Online Banking and obtaining an Online Banking Password. I AGREE THAT USE OF AN ONLINE BANKING PASSWORD TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose MY Online Banking Password to other people, they may also have the ability to access My account statements, and I will be responsible for any transactions they may complete. I agree to notify ATCU immediately if I believe any of My accounts have been accessed or an Access Code has been used without My permission to access My accounts. The terms and conditions in this Consent and Authorization only apply to the E-Statements program. Provisions in other ATCU agreements and disclosures, including but not limited to ATCU's All-In-One Account Disclosure and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print E-Statements, you will need Microsoft Internet Explorer version 5.5 or higher, Netscape version 4.0 or higher, and Adobe Acrobat Reader version 4.0 or higher.

SJ 10/2010

DEBIT/ATM CARD APPLICATION AND AGREEMENT

By signing the Debit/ATM card application you hereby request that a Debit/ATM card and Personal Identification Number (PIN) be issued for the account and account holder(s) designated below. You may also request a Debit/ATM card that only provides ATM card(s) services. Joint account holders must have authorization from the primary accountholder in order to obtain a Debit/ATM card. A daily debit card transaction limit has been set on the Debit/ATM card in the amount of \$2,000.

Your use of such Card(s) will bind you to the terms and conditions of the Debit/ATM card Agreement, your share draft agreement, and all other terms and conditions, or amendments thereto, as may be established from time to time by the Credit Union and Communicated in writing to you. You also authorize ALABAMA TEACHERS CREDIT UNION at our discretion to check your credit or employment history and make whatever inquiries necessary in the course of granting the Debit/ATM card, reviewing its use, reissuance or

cancellation. You understand that the Credit Union will retain this application whether or not it is approved. You hereby acknowledge that you have received and will retain the Debit/ATM card Agreement and Disclosure Statement in your Member Account Agreement and Disclosure Booklet. You understand that approval or denial is strictly at Alabama Teachers Credit Union's discretion.

In this Agreement the words "you" and "your" mean each and all of those who apply for the Debit/ATM card, sign this application or have signed the Share Draft Agreement for the account number listed herein. "Debit/ATM card" means ALABAMA TEACHERS CREDIT UNION Debit and ATM Card and any duplicates and renewals we issue. "Account" means your Share or Share Draft Account with us. "We", "us" and "ours" mean ALABAMA TEACHERS CREDIT UNION.

1. **Debit/ATM card Issuance.** You hereby request us to issue an ALABAMA TEACHERS CREDIT UNION Debit/ATM card to you. The Debit/ATM card can be used to request withdrawals from the Share Draft Account listed herein and are subject to the terms and conditions set forth in your Share Draft Account Agreement and the additional terms set forth in this Agreement. The Debit/ATM card, when issued to you, will remain the property of ALABAMA TEACHERS CREDIT UNION. You agree to surrender the Debit/ATM card to us at any time we request
2. **Debit/ATM card Withdrawals.** You may use the Debit/ATM card or the Account Number shown on the Debit/ATM card to make payments, purchases or to obtain cash advances from merchants, financial institutions or other parties who honor the Debit/ATM card. Such use of the Debit/ATM card is your authorization for us to withdraw funds from your Account in an amount equal to the payment, purchase or cash advance transaction. Each Debit/ATM card withdrawal by you (or by anyone else to whom you have given the Debit/ATM card) will be charged to the Account and will be treated as though it were a "share draft" for purposes of the Share Draft Account Agreement, except that: (1) we may charge withdrawals to the Account in any order we determine, and if funds are not sufficient to cover all withdrawals, we may pay Debit/ATM card withdrawals and dishonor regular share drafts, and (2) we cannot honor stop payment requests on Debit/ATM card withdrawals. There is a daily debit card transaction limit of \$2,000.
3. **Overdrafts.** You promise not to use the Debit/ATM card in a manner that would overdraw the balance available in your Account. If an overdraft occurs, you promise to pay us for the amount of any Debit/ATM card withdrawals or share drafts which we honor in excess of the funds available in your Account
4. **Lost Debit/ATM card Notification.** If you believe the Debit/ATM card has been lost or stolen, you will immediately call us at: (256) 543-7040.
5. **Liability for Unauthorized Use.** You understand that your total liability to us shall not exceed \$50.00 for any Card transactions resulting from the loss, theft or other unauthorized use of the Card that occurs prior to the time you give notice to us. Such liability does not apply when the Card is used to make an electronic fund transfer. Beginning April 1, 1998, we will give you provisional credit within five to ten business days of notification from you of unauthorized transactions. We may require written confirmation from you before providing provisional credit. We may withhold provisional credit to the extent allowed under applicable law, if the circumstances or account history warrants the delay.
6. **Credit Information.** You authorize us to investigate your credit standing at our discretion when opening, renewing or reviewing provisional credit. We may withhold provisional credit to the extent allowed under applicable law, if the circumstances or account history warrants the delay.
7. **Using the Debit/ATM card.** You will be charged as reflected on our fee schedule to reissue a lost or stolen Debit/ATM card and usages on ATM transactions. You may use the card issued to you to make purchases in person, and by mail or telephone from merchants and others who accept debit or ATM cards. In addition, you may obtain cash advances from the Credit Union, from other financial institutions participating in the VISA debit card program and from automated teller machines (ATMs), such as PULSE® and CIRRUS® Networks, which provide access to the VISA debit card system. (Not all ATMs provide such access.) You will need to use your Personal Identification Number (PIN) to obtain a cash advance from an ATM. The monthly statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips cannot be returned with the statement. You will retain a copy of such slips furnished at the time of the transaction in order to verify the monthly statement. We may make a reasonable charge for photocopies of slips you request
8. **Returns and Adjustments.** Merchants and others who honor the Debit/ATM card may give credit for returns or adjustments, and they will do so by initiating a credit to us, and we will credit that amount to your Account.
9. **Foreign Transactions.** Payments, purchases and cash advances made in foreign countries and foreign currencies will be charged to your account in U.S. Dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by VISA International, Inc., through whose facilities card withdrawals are handled.
10. **Dishonoring the Debit/ATM card.** We are not responsible for the refusal of any terminal, plan merchant, financial institution or other party to honor your Debit/ATM card. You understand and agree that said parties may not be able to determine your actual Account balance and may refuse to honor the Debit/ATM card for that reason. You agree that we are not liable for such refusal or inability to complete the transaction or for their retention of the Debit/ATM card.
11. **Effect of Agreement.** This Agreement, and the Share Draft Agreement it supplements, is the contract which applies to all transactions on your account even though the sales, cash advance, credit or other slips you sign may contain different terms. We may amend this Agreement from time to time by sending you any advance written notice required by law. Any amendment to this Agreement will take effect on the day it is mailed unless advance notice is required by law. Your use of the Debit/ATM card thereafter will indicate your agreement to the amendments.
12. **Governing Law.** The terms and conditions of this Agreement are governed by and construed in accordance with the laws of the State of Alabama and any applicable Federal law.
13. **Delay in Enforcement.** No delay in enforcement of our rights under this Agreement will result on any loss of our rights or relieve you of any of your obligations.
14. **Invalidity of Provisions and Captions.** If any provision of this Agreement is deemed invalid the rest of this Agreement will remain in full force and effect. The paragraph headings are for convenience only and do not form a part of this Agreement.
15. **Copy Received.** Your use of the Debit/ATM card acknowledges receipt of a copy of this Agreement and your agreement to all of the terms and conditions set forth herein.

Electronic Fund Transfers Disclosure Statement

YOUR ACCESS DEVICE AND ELECTRONIC FUND TRANSFERS: YOU CANNOT TRANSFER MONEY INTO OR OUT OF YOUR ACCOUNT UNTIL WE HAVE VALIDATED YOUR USE OF OUR ELECTRONIC FUND TRANSFER SYSTEM.

Any disclosures concerning electronic fund transfers, including rights and liabilities under the "Electronic Fund Transfers Disclosure Statement," apply only to consumer account used primarily for personal, family, or household purposes.

YOU CANNOT USE THE ALABAMA TEACHERS CREDIT UNION PERSONAL BRANCH SYSTEM UNTIL YOU HAVE OBTAINED YOUR PERSONAL IDENTIFICATION NUMBER (PIN). You may obtain your PIN following the steps listed in the system. When the personal identification number is obtained, the system will then be validated and may be used through any Online Computer. Your ALABAMA TEACHERS CREDIT UNION DEBIT/ATM CARD(S) may be used at any PULSE® & CIRRUS® Network location and at merchants and other businesses honoring the Visa Debit Card when used with your PIN provided the accounts have been authorized for use.

ACCOUNT ACCESS: The following types of transactions may be made with your accounts:

- Preauthorized Deposits made directly from other persons into your Share account
- Preauthorized Deposits made directly from other persons into your Share Draft account
- Preauthorized transfers made directly to other persons from your Share account
- Preauthorized transfers made directly to other persons from your Share Draft account

Your Service Card may be used at any ATM location providing access to the PULSE® & CIRRUS® Networks. Additional networks may be added at some later date. You will be notified of any additions by us. When used with your PIN, the Service Card will allow you to initiate any of the following transactions, provided the accounts have been authorized for use. You may make:

- Cash Withdrawals from Shares
- Cash Withdrawals from Share Draft
- Transfers from Share to Share Draft
- Transfers from Share Draft to Share

Your PIN may be used with any TouchTone® telephone to access the Member Information Connection which will allow you to initiate any of the following transactions, provided the accounts have been authorized for use. You may make:

- Transfers from Share to Share Draft
- Transfers from Share Draft to Share
- Transfers from Share to Loan
- Transfers from Share Draft to Loan
- Advances from Loan to Share
- Advances from Loan to Share Draft

Your PASSWORD may be used with an On-Line Computer to allow you to initiate any of the following transactions, provided the accounts have been authorized for use. You may make:

- Cash Withdrawal from Shares
- Cash Withdrawal from Share Draft
- Listing of 10 Previous Transactions
- Bill Payments to Third Parties
- Transfer from Share Draft to Share
- Transfer from Share to Share Draft

Cash Advance under an existing open end loan:

- Balance Inquiries for Share and Share Draft Accounts
- Transfer from Share Draft to Loan
- Transfer from Share to Loan

Using the Debit/ATM card for ATM card purposes you may make:

- Cash Withdrawal from Shares
- Transfers from Share to Share Draft
- Cash Withdrawal from Share Draft
- Transfers from Share Draft to Shares
- Balance Inquiry for Share and Share Draft

Using the Debit/ATM card for debit card purposes you may make cash withdrawals from your Share Draft Account.

NOTICE REGARDING ATM FEES BY OTHERS: When you use an ATM not owned by ATCU, you may be charged a surcharge fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. 7/11 SP

ELECTRONIC CHECK CONVERSION: You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for Purchases and Pay Bills

LIMITATION ON FREQUENCY OF TRANSFERS: For security reasons, there are limits on the number of transfers you can make using our systems. Contact accounting department for details.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS: For security reasons, there are limitations on the dollar amount of transfers you can make using our systems. Contact accounting department for details. There is a daily debit card transaction limit of \$2,000.

BUSINESS DAYS: Our business days are Monday through Friday. Holidays are not included. Of course, the systems are open at times other than the business days of our credit union.

SUMMARY OF YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us AT ONCE if you believe your card(s) or personal identification number (PIN) has (have) been lost or stolen. Telephoning is the best way of keeping possible losses down. For Debit/ATM card transactions other than Visa Commercial cards, Visa or Plus* ATM or any ATM transactions your liability is \$0 (zero). For other transactions if you do not tell us within two (2) business days after you learn of the loss or theft of your Card(s) or PIN, your liability is \$50. In such cases, if you do not tell us within two (2) business days after you learn of the loss or theft of your Card(s) or PIN, and we can prove we could have stopped someone from using your Card(s) or personal identification number (PIN) without your permission if you had told us, you could lose as much as \$500.00. For other transactions, you could lose all the money in your account(s) (plus your maximum overdraft line of credit and open end credit). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your Card(s) and PIN without your permission. If you believe your Card(s) or PIN has (have) been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more, than \$50.00 if someone used your Card(s) and personal identification number (PIN) 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(s) or PIN, and we can prove we could have stopped someone from using your card(s) or personal identification number (PIN) without your permission if you had told us, you could lose as much as \$500.00. These limits of liability may be exceeded, to the extent allowed under applicable law, if the Card issuer determines that a cardholder has handled the account in a fraudulent or grossly negligent manner.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, 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 the 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 hospital stay) kept you from telling us, we will extend the time periods. The 60-day dispute timeframe applies to consumer account holders only. If you believe your card and/or PIN has (have) been lost or stolen, call (256) 543-7040 or write us at ALABAMA TEACHERS CREDIT UNION, Post Office Box 1400, Gadsden, AL 35902-1400. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

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. Sherpy 7/11

TRANSACTION LIMITATIONS AND THE CREDIT UNION'S BUSINESS DAYS. Except as may be otherwise specifically provided in our Agreements, all Transactions after our "daily cut-off time" and made on days that are not our business days as set forth in the Schedule will be treated, transmitted, recorded, etc., as applicable and appropriate as if received/directed on the next business day that we are open. Deposits, orders, instructions, requests, etc., received by mail, electronically, at an unstaffed facility, or outside depository will be processed and credited only when actually received by us, and we shall have no responsibility until we actually receive the item. Sherpy 7/11

RULES FOR NON-PIN TRANSACTIONS: Your debit card or other access device also allows you to conduct transactions on various networks, which will generally require you to enter your PIN. Some merchants are authorized to accept transactions that are not processed via VISA network(s) without requiring you to enter your PIN. If you authorize a transaction on such other networks, the provisions of this agreement that provide protections for VISA network transactions such as "Zero-Liability" will not apply. Networks that allow "PIN-less" Transactions are set forth in the Rate and Fee Schedule.

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.

Shery 7/11

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 a 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 Alabama Teachers, 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. Shery 7/11

SERVICE CHARGES: A list of the fees and charges which are applicable to your electronic fund transfers is disclosed on the accompanying Fee Schedule. In addition, each account affected by the transaction use will be subject to the regular service charge imposed for that specified account as set forth in the Fee Schedule.

SUMMARY OF YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS: You can get a receipt at the time you make any transfer to or from your account using one of the ATM terminals. If you have arranged to have direct deposits made to your account at least once every sixty days from the same person or company, you can call us at (256) 543-7040 to find out whether or not the deposit has been made. You will get a monthly account statement (unless there are no transfers in a particular month). In any case you will get a statement at least quarterly.

SUMMARY OF YOUR CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS:

If we do not complete a transfer to or from your account on time or incorrect amount according to our agreement with you, we will be liable for your losses for damages as required by Federal law.

However, there are some exceptions. We will not be liable for, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer;
- If the transfer would go over the credit limit on a loan;
- If the ATM terminal where you are making the transfer does not have enough cash;
- If the ATM terminal or system was not working properly, and you knew about the breakdown when you started the transfer;
- If the circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- If the system was not working properly, and you knew about the breakdown when you started the transfer;
- If the funds in your account are subject to a court order or other restriction preventing the transfer; and
- There may be other exceptions stated in our agreement with you.

CIRCUMSTANCES UNDER WHICH WE WILL DISCLOSE ACCOUNT INFORMATION

TO THIRD PARTIES: The Credit Union will disclose information to third parties about your account or transfers you made:

- When it is necessary to complete the transfers;
- In order to verify the existence and conditions of your account for a third party such as a credit bureau or merchant;
- In order to comply with a government agency or court orders; or
- If you give us written permission

SUMMARY OF OUR ERROR RESOLUTION PROCEDURE IN CASE OF ERRORS OR

QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: In Case of Errors or Questions

About Your Electronic Transfers, telephone us at (256) 543-7040 or write us at ALABAMA TEACHERS CREDIT UNION, Post Office Box 1400, Gadsden, Alabama 35902-1400 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.

* Tell us your name and account number (if any).

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.

* Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days* after we hear from you and will correct any error promptly. If we need more time, we may take up to 45** days to investigate your complaint or question, if we decide to do this, we will credit your account within 10* 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 the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within 5 business days unless we determine that the circumstances of your account history warrants a delay, in which case you will receive credit within 10 business days. If we ask you to put your complaint or question in writing, and we do not receive it within 10 business days, we may credit your account. If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

** If you give notice of an error within 30 days after you make (1) the first deposit to your account, or (2) a point of sale transaction, or (3) a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.

FACTS	WHAT DOES ALABAMA TEACHERS CREDIT UNION DO WITH YOUR PERSONAL FINANCIAL INFORMATION?	
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.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score 	
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Alabama Teachers Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Alabama Teachers 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please Note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-470-0704 or go to www.atcu.com	

Mail-in Form	
<input type="checkbox"/> Do not share my personal information for joint marketing purposes with other financial companies to market products and services to me.	Return to: Alabama Teachers Credit Union P.O. Box 1400 Gadsden, AL 35902
Your name: Address: City, State, ZIP:	
Last 4 #'s of Your account #:	

Who we are	
Who is providing this notice?	Alabama Teachers Credit Union

What we do	
How does Alabama Teachers 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 Alabama Teachers 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 deposit money • Pay your bills or apply for a loan • Use your credit or debit card <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"> • Our affiliate is a financial company named Small Business Solutions, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Alabama Teachers Credit Union does not share with nonaffiliates so they can market to you
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"> • Our joint marketing partners include insurance companies

Savings Rates

The annual percentage yield is accurate 10/01/2011

Regular Share Savings (Including Synced, Generation Next, and Savasaurus Club Accounts)		
	Dividend Rate	Annual Percentage Yield
\$ 5,000.01 or more	.30%	.30%

Preferred and nHanced members get .25% increase in Share Certificate rates!

Share Certificates		
Term	Dividend Rate	Annual Percentage Yield
6 month	0.45%	0.45%
12 month	0.65%	0.65%
24 month	0.95%	0.95%
36 month	1.25%	1.26%
48 month	1.50%	1.51%
60 month	1.90%	1.92%

Minimum opening balance of \$1,000 to earn the above annual percentage yield for Share Certificates.
Minimum Synced, Generation Next, and Savasaurus Club opening amount: \$300.00

Individual Retirement Accounts (Traditional, Roth, or Coverdell Education)		
	Dividend Rate	Annual Percentage Yield
Variable rate	0.15%	0.15%
12 Month Share Certificate	0.65%	0.65%
36 Month Share Certificate	1.25%	1.26%
60 Month Share Certificate	1.90%	1.92%

nHanced Share Draft Accounts (Effective 7/6/2010)		
	Dividend Rate	Annual Percentage Yield
\$0.01 - \$15,000.00	2.96%	3.00%
\$15,000.01 or more	0.50%	0.50%
When qualification are not met (ALL Balances)	0.10%	0.10%

Money Market Accounts		
	Dividend Rate	Annual Percentage Yield
\$1,000 - \$9,999	0.10%	0.10%
\$9,999.01 - \$19,999	0.25%	0.25%
\$19,999.01 or more	0.40%	0.40%

Business Unique Checking Accounts		
	Dividend Rate	Annual Percentage Yield
\$49,999.01 - \$74,999.00	0.25%	0.25%
\$74,999.01 - \$99,999.00	0.65%	0.60%
\$99,999.01 - or more	1.00%	1.01%

Savings Clubs		
	Dividend Rate	Annual Percentage Yield
Christmas Club	0.10%	0.10%
Vacation Club	0.10%	0.10%
Special Club	0.10%	0.10%

These rates may change without notice. Fees could reduce the earnings on the account (applies if fees are associated with the account). A penalty will or may be imposed for early withdrawal.

ALABAMA TEACHERS CREDIT UNION
P.O. Box 1400
Gadsden, AL 35902
Phone: (256) 543-7040
Toll Free Number: (800) 470-0704

Truth-In-Savings Disclosure (1 of 2)

The rates and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

Effective Date

11/1/2010

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT
	Interest Rate/Annual Percentage Yield (APY)	Interest Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5
Business Share Account	/	Daily	Monthly	\$25.00	\$25.00	---	Average Daily Balance	---
Business Share Draft- Basic	/	Daily	Monthly	---	---	---	Average Daily Balance	---
Business Share Draft- Premiere	/	Daily	Monthly	---	---	---	Average Daily Balance	---
Business Share Draft- Elite	/	Daily	Monthly	---	---	---	Average Daily Balance	---
Business Unique Account	/	Daily	Monthly	\$49,999.01	\$49,999.01	\$49,999.01	Average Daily Balance	Withdrawal limitations apply.
	/	Daily	Monthly	\$74,999.01	\$49,999.01	\$74,999.01	Average Daily Balance	Withdrawal limitations apply.
	/	Daily	Monthly	\$99,999.01	\$49,999.01	\$99,999.01	Average Daily Balance	Withdrawal limitations apply.
Christmas Club Account	/	Daily	Monthly	\$5.00	\$5.00	\$5.00	Average Daily Balance	Withdrawal limitations apply.
Generation Next Club Account	/	Daily	Monthly	\$25.00	\$25.00	\$5,000.01	Average Daily Balance	Withdrawal limitations apply.
IOLTA Account	/	Daily	Monthly	---	---	\$1.00	Average Daily Balance	---
Money Market Account	/	Daily	Monthly	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Withdrawal limitations apply.
	/	Daily	Monthly	\$9,999.01	\$1,000.00	\$9,999.01	Average Daily Balance	Withdrawal limitations apply.
	/	Daily	Monthly	\$19,999.01	\$1,000.00	\$19,999.01	Average Daily Balance	Withdrawal limitations apply.
nHanced Share Draft	/	Daily	Monthly	---	---	\$0.01	Average Daily Balance	---
Savasaurus Club	/	Daily	Monthly	\$25.00	\$25.00	\$5,000.01	Average Daily Balance	Withdrawal limitations apply.
Special Club Account	/	Daily	Monthly	\$5.00	\$5.00	\$5.00	Average Daily Balance	
Share Account	/	Daily	Monthly	\$25.00	\$25.00	\$5,000.01	Average Daily Balance	Withdrawal limitations apply.
Share Certificate Account	/	Daily	Monthly	\$300.00-Savasaurus, Gen Next & Synced; \$1,000.00-Regular	---	\$300.00- Savasaurus, Gen Next & Synced; \$1,000.00- Regular	Average Daily Balance	

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Truth-In-Savings Disclosure (2 of 2)

The rates and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

Effective Date

11/1/2010

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT
	Interest Rate/Annual Percentage Yield (APY)	Interest Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5
Share Draft Account-Essential	/	Daily	Monthly	---	---	---	Average Daily Balance	
Share Draft Account- Preferred	/	Daily	Monthly	---	---	---	Average Daily Balance	
Share Draft Account-Classic	/	Daily	Monthly	---	---	---	Average Daily Balance	
Synced Club Account	/	Daily	Monthly	\$25.00	\$25.00	\$5,000.01	Average Daily Balance	Withdrawal limitations apply.
UGM Accounts	/	Daily	Monthly	\$25.00	\$25.00	\$25.00	Average Daily Balance	Withdrawal limitations apply.
Vacation Club Accounts	/	Daily	Monthly	\$5.00	\$5.00	\$5.00	Average Daily Balance	Withdrawal limitations apply.

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

- Rate Information.** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Money Market Account is a Tiered Rate account. If your Money Market Account balance is \$1,000.00 to \$9,999.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Money Market Account balance is from \$9,999.01 to \$19,999.00, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Money Market Account balance is \$19,999.01 or greater the third Dividend Rate and Annual Percentage Yield listed for this account will apply. *Annual Percentage Yield (APY) accurate as of 7/6/10. Rate tiers are as follows: 3.00% APY applies to balances of \$.01 - \$15,000 and 0.50% APY applies to balances over \$15,000 as long as requirements are met each qualification cycle. 0.10% APY applies to all balances if requirements are not met. Qualification cycle requirements are as follows: 1) Twelve posted debit card purchases, 2) One direct deposit or ACH transaction or bill pay, 3) Receive eStatements, and 4) One online banking login. Rates are subject to change without notification. Overdraft fees may reduce earnings. This credit union is federally insured by the National Credit Union Administration. Must meet membership and credit requirements to obtain account. No minimum balance required. No monthly service charge. Available to personal accounts only. **Unlimited ATM fee refunds per qualification cycle when requirements are met. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
- Interest Compounding and Crediting.** The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.
- Accrual of Interest.** For all accounts, interest 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 interest is credited, you will not receive the accrued interest.
- Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Synced, Business Share, Christmas Club, Money Market, Savasaurus Club, Generation Next, Special Club, Share, UGM and Vacation Club accounts there is a minimum Daily Balance required to avoid a service fee for the crediting period. If the minimum Daily Balance is not met during the crediting period, there will be a service fee as stated in the Rate Schedule. For Synced, Christmas Club, IOLTA, Money Market, Generation Next, Savasaurus Club, Share, UGM and Vacation Club accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum Daily Balance 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, interest is calculated by applying 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.
- Account Limitations.** For Club, Money Market, Share and UGM accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For all other accounts, no account limitations apply.



Fee Schedule

Share (Savings) Account Fees

Abandoned Account	\$5.00	per month	Statement Returned undeliverable
Reopen Account	\$10.00		If within six months of closing
Close Account	\$10.00		If within six months of opening

Other Service Fees

Share Draft Account(s)	No Fee		
Account verification	\$20.00		Waived for ATCU subsidiary
Cashiers Checks	\$2.00	each	3 free with active ckg
Check Copies	\$2.00	each	In Branch or Free on Online Banking
Deposited Check Returned	\$5.00	per item	
Maximum Withdrawal Fee	\$30.00	per item	Applies to share draft accts only
Automatic/Overdraft Transfer	\$3.00	each	Six per month legal limit
Print Outs	\$1.00	per statement	
Returned Check/NSF	\$30.00	per item	
Courtesy Pay	\$30.00	per item	
Returned Mail	\$2.00	per item	
Statement Copies	\$1.00	each	
Stop Payment	\$20.00	each	Must sign documentation
Wire	\$10.00	domestic	
	\$35.00	foreign	
Check Cashing Fee	3%	of ck amt	with inactive account, only applies to Income Tax Checks
Account Reconciliation	\$10.00	hour	\$10.00 minimum charge
Account Research	\$10.00	hour	\$10.00 minimum charge
Credit Life Insurance	Actual Cost		Loans only
Credit Disability Insurance	Actual Cost		Loans only
Loan Late Charge	5% of payment		Minimum \$ 10.00 Maximum \$100.00

Par Value Charge \$2.00 per month assessed if Share account falls below minimum balance

VISA® Debit/ATM Cards

Replacement Card Fee	\$5.00	each
PIN Reissue Fee	\$5.00	each
Dispute fee	\$15.00	per VISA® transaction
	\$ 5.00	per PULSE® and CIRRUS® transaction

VISA® Credit Card

Credit Card Annual Fee	No Fee
Over the limit fee	Not Applicable
Replacement Fee	\$10.00
Returned Check Fee	up to \$30.00
Late Payment Fee	up to \$25.00
Cash Advance Fee	Waived

Safe Deposit Boxes (Located only at Anniston, Albertville, & Gadsden Branch)

Annual Rental Size 3x5	\$12.50
Annual Rental Size 5x5	\$17.50
Annual Rental Size 3x10	\$20.00
Annual Rental Size 5x10	\$30.00
Annual Rental Size 10x10	\$55.00
Change of Locks	Actual Cost
Drilling of Boxes	Actual Cost
Late Fee	\$5.00 per month

Business Accounts

Business Share Draft Fee	\$10.00	per month
Business VISA® Credit Card	\$50.00	annual

Money Market Accounts

Below Minimum Balance	\$10.00
Excessive Check Fee	\$10.00 per check

Fee's are subject to change at any time. You may request an updated fee schedule at anytime by going to www.atcu.com or by contacting your local ATCU Branch.

Effective 8/18/2010