

DEPOSIT ACCOUNT AGREEMENT

Effective Date: July 1, 2019

Part 1 — General Provisions

1.1 Legal Effect of Provisions in this Agreement. The provisions set forth in this Deposit Agreement ("Agreement") apply to all members who have deposit accounts with RTN Federal Credit Union. Throughout the Agreement, RTN Federal Credit Union will be called "We", "Us" or "Our" and the member/account holder, will be called "you" or "your". When you open a deposit account ("account") with us by completing the appropriate forms or signing a signature card, you agree to the terms and conditions in this Agreement, Signature Card, Funds Availability Disclosures, Electronic Funds Transfer Disclosures and Truth in Savings Disclosures, accompanying this Agreement, and our Bylaws and Policies and any amendments of these documents from time to time which collectively govern your membership and accounts. This Agreement is a legally binding contract. Please **READ AND RETAIN** this Agreement. If you have any questions after reading this Agreement, we will provide clarification upon request.

1.2 Membership Eligibility. To be eligible for membership with us, you must be an individual or entity qualifying within our field of membership and you must purchase and maintain at least one share as required by our Bylaws. You authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

1.3 Address Change. Notices that we send to you at your address as shown on our records will be binding on you for all purposes. You agree to notify us promptly in writing of any change of address.

1.4 Effect of State and Federal Laws and Regulations. Your deposit relationship with us is governed primarily by this Agreement. It is also governed by our Bylaws; the laws of the Commonwealth of Massachusetts; the laws of the United States; the applicable rules and regulations of the Federal Reserve System; the clearing-house rules; and the rules and regulations of other proper credit union supervisory and insuring authorities. If any terms of this Agreement come into conflict with applicable law, those terms will be nullified to the extent that they are inconsistent with the law, and the applicable law will govern. If any provision of this Agreement is declared to be invalid, unenforceable, or illegal, that part will not affect the validity of other provisions. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which we are located.

1.5 Deposit Protection. Your funds are federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund in accordance with the terms and conditions of the National Credit Union Administration's Rules and Regulations. Excess funds are insured by the Massachusetts Credit Union Share Insurance Corporation up to legal limits.

1.6 Waiver of Rights by the Credit Union. We reserve the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction or series of transactions. Any such waiver will not, however, affect our right to enforce any of its rights with respect to other members or to enforce any of its rights with respect to later transactions with you. Furthermore, such waiver is not sufficient to

modify the terms and conditions of this Agreement.

1.7 Modification of Agreement. We may, at any time, modify any provision(s) of this Agreement. Except as described below, we will notify you by mailing to you in your statement or to your statement address, written notification of any change in (a) through (e) below that would affect your account, and any other amendment that may adversely affect your account, at least thirty (30) days before the effective date of the amendment:

- (a) The frequency of compounding dividends;
- (b) The frequency of crediting dividends;
- (c) Grace periods;
- (d) Minimum balance requirements; and
- (e) Rates, fees, charges and penalties.

When thirty (30) days' notice is not required by law, notice of amendments will be posted in all of our offices or mailed to you at least fifteen (15) days before the effective date of the amendment. Copies of these amendments will be available from us upon request. We will not provide advance notice of changes in the dividend rate or the effective annual yield on variable rate accounts.

1.8 Termination of Agreement. This Agreement may be terminated by either party at any time by written notification to the other party. Such a termination will not release you from (1) any fees or other obligations incurred prior to the termination; (2) those fees incurred in the process of closing the account; or (3) your liability on any outstanding items. Any items presented to us subsequent to termination may be returned unpaid. We may require you to close your account and apply for a new account if:

- (1) there is a change in owners or authorized signers;
- (2) there has been a forgery or fraud reported or committed involving your account;
- (3) there is a dispute as to the ownership of the funds in the account;
- (4) there are any checks lost or stolen;
- (5) there are excessive returned unpaid items not covered by an overdraft protection plan;
- (6) there has been any misrepresentation or any other abuse of any of your accounts; or
- (7) we reasonably deem it necessary to prevent a loss to us.

Notice of Termination by us is deemed reasonable if it is mailed to you at your address on record within ten (10) days of the effective date of the termination.

Part 2 — Ownership of Accounts

2.1 Signature Card Designation. The classification of your account and the form of ownership for your account are designated on the Signature Card you sign when you open your account.

2.2 Individual or Single Party Accounts. By opening an account that is designated as an individual or single party account on the Signature Card, you are the sole owner of the account. If the account has been opened as an individual or single party account, the interest of a deceased individual owner will pass, in accordance with applicable law, to the descendant's estate subject to the provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death. As an individual owner you are the only person authorized to engage in transactions relative to this account. You may designate another person to engage in transactions concerning the account by granting him or her a limited power of attorney on a form acceptable to us without granting him or her any ownership interest in your account. Otherwise, you will be the only

person authorized to engage in transactions concerning the account.

2.3 Joint or Multiple Party Accounts. When an account is opened in two or more names, it is designated on the Signature Card as a joint account. If two or more persons open a joint or multiple party account with right of survivorship, then upon the death of one joint owner, the surviving owner(s) has the right to all of the funds in the account, subject to our right of setoff and security interest in the account. When an account is designated as a joint account on the Signature Card, any joint or multiple party account owner is authorized and deemed to act for the other owner(s) and we may accept orders and instructions regarding the account, requests for future services and any transaction from any other account owner(s). Each joint owner may make deposits into the account, withdraw any or all of the funds on deposit, and, if applicable, stop payment on any check drawn on the account without the consent of the other account owner(s) and we shall have no duty in such event to notify any other account owner(s). Each joint owner guarantees the signatures of the other joint owner(s). In accordance with Section 3.1 of this Agreement, we have the right to endorse any checks or other orders for the payment of money made out to any of the joint owners. Once endorsed, we may pay the money to any joint owner or deposit the money into the joint account. Notice provided by us to one joint owner is deemed notice to all joint owners. Once a joint account is opened, one owner cannot remove another joint owner from the title of the account except in accordance with Section 3.23. If we receive written notice of a dispute between account owners or receive inconsistent instructions from them, we may suspend or terminate the account, require a court order to act or require that all account owners agree in writing to any transaction concerning the account. Only joint owners who are members may pledge shares to obtain a loan. Nonmembers may not pledge shares to obtain a loan.

2.4 Joint or Multiple Party Account Owner Liability. If any item deposited in a joint or multiple party account is returned unpaid, the account is overdrawn or we do not receive final payment on any transaction, each of the account owners is jointly and severally liable to us for the returned item, overdraft, or unpaid amount and any charges in connection therewith, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction. Each joint owner further authorizes us to use funds in the joint account to pay any debts owed to us by any or all joint owners. This right exists irrespective of which joint owner contributed the funds to the joint account.

2.5 Minors' Accounts. For any account established by a minor, we reserve the right to require the minor account to be a joint or multiple party account with an owner who is at least eighteen years of age, who shall be primarily liable to us for any returned item, overdraft, or unpaid charges. We may make payments of funds directly to the minor without regard to his or her minority unless we have received written notice from the minor owner's guardian to withhold payment from the minor and we have had a reasonable opportunity to act on the notice. Unless a guardian is an account owner, the guardian shall not have any right to access the account. We have no duty to inquire about the use or purpose of any transaction by the minor or any account owner. We shall not change the account status when the minor reaches age eighteen (18) unless authorized in writing by all account owners in accordance with Section 3.23.

2.6 Accounts for Minors. If you open an account as custodian for a minor beneficiary who is less than twenty-one (21) years of age, your rights and duties are governed by the Massachusetts Uniform Transfers to Minors Act.

Part 3 — General Rules Governing Accounts

3.1 Deposit of Items. Deposits to your account may be made in person at any of our offices during business hours, by mail or by any other method we make available, such as through authorized automatic teller machines. You are encouraged to use your preprinted deposit slips in order to help us credit deposits to your account as soon as possible. We are not responsible for deposits made by mail or through a depository not staffed by us until we actually receive such items. If we receive an item on a weekend, holiday, or after we close of business for the day, the item is deemed to have been received on the next business day. Our business days are posted in our offices and are subject to change at our discretion. If you fail to endorse an item submitted for deposit, we may, but are not obligated to, supply the missing endorsement. If you deposit a check, draft, bond or other non-cash item, we have the right to clear it before making the money available to you. The disbursement of funds is subject to our Funds Availability Disclosure. If there are special fees for collecting any deposited items, you agree to pay them. If we feel there are adequate reasons, we may refuse, limit or return any deposit.

3.2 Crediting of Deposits. Unless otherwise stated in our Funds Availability Disclosure, deposits received at our offices on business days before the close of business will be credited to your account as of the day of the deposit. Deposits made after the close of business, deposits made at automated teller machines before 8:00 pm, and deposits made on Saturdays, Sundays, and Credit Union holidays will be credited to your account on the second business day. Deposits made at automated teller machines after 8:00 pm will be available on the second business day after the day of deposit.

3.3 Direct Deposits. We may offer direct deposit options allowing you to make preauthorized deposits (i.e., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts with us. You must authorize any direct deposits to your account by a separate authorization form. If applicable, you must notify us at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option. Upon a filing of bankruptcy, if you fail to cancel any direct deposit authorization, you instruct us to place direct deposits in your account until further notice from you. If we are required to reimburse the United States Government for any benefit payment directly deposited into your account for any reason, you agree that we may deduct the amount returned from any of your accounts, unless prohibited by law.

3.4 Collection of Items. All items deposited in your account are received by us as your collection agent. We assume no responsibility beyond the exercise of ordinary care. We will not be liable for the insolvency, neglect, misconduct, mistake or default of any of our correspondents or for the loss or destruction of an item in transit. Special instructions for handling an item will be effective only if made in writing, either in person or through the mail, and given to us along with the item in question. Any instructions given to us through any automated teller machine in conjunction with one of the various networks to which we belong will not be deemed to be effective and we will not be liable for failing to follow such instructions.

3.5 Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional and subject to final payment and receipt of proceeds by us. If the cashed or deposited item is not honored for any reason against the drawer's account, we will charge your account for the unpaid item. The unpaid item will be mailed to you at your last known address as shown on our records. We are authorized to pursue collection of previously dishonored items, and in so doing it may permit the payor institution to hold an item beyond the midnight deadline. In accordance with our Truth in Savings Disclosure, a service fee may be assessed for this activity.

3.6 Responsibility for the Back of Checks. You agree that we will not be liable to you because an item you deposit in your account is returned after the time set by applicable law if the delay in returning the item is caused by markings on the item in the space reserved for the depository bank's endorsement that were made by you or a prior endorser. Similarly, you will be liable to us for any loss or expense, including, without limitation, reasonable attorney fees, we incur because we are unable to properly return an item drawn on your account within the time set by applicable law where the delay in properly returning the item is caused by markings on the item in the space reserved for the depository institution's endorsement that existed at the time you issued the item.

3.7 Withdrawals. Funds may be withdrawn from your account by using checks approved by us, or by any other means permitted by us (i.e., automated teller machines, in person, by mail, automatic transfer or telephone, as applicable). We may refuse any check or other item drawn against your account or used to withdraw funds from your account if it is not on an approved form. Additionally, we reserve the right to refuse any check or other item drawn against your account or used to withdraw funds from your account if made in a manner not specifically authorized by us, if made more frequently or in a greater number than specifically permitted for your account, or if made in an amount less than the minimum withdrawal or transfer specifically permitted for your account. We may refuse to pay any check or honor any withdrawal request if the amount requested is not yet available for withdrawal. We may pay checks or other items drawn on your account in any order determined by us, even if paying a particular check or item results in an insufficient balance in your account to pay one or more other items that otherwise could have been paid out of your account.

3.8 Account Access. In order to access your account, we must have an authorized signature of yours on a Signature Card. We are authorized to recognize your signature, but will not be liable for refusing to honor any item or instruction of yours if we believe in good faith that the signature on such item or instruction is not genuine. If you have authorized the use of a facsimile signature, we may honor any check that appears to bear your facsimile signature even if it was made by an unauthorized person. We may also honor share drafts issued by a third-party bill payer service at your request and on your authorization. If you give your account number to a third party, you authorize us to honor transactions initiated by the third party even if you did not specifically authorize a particular transaction.

3.9 ACH & Wire Transfers. You may initiate or receive credits or debits to your account via wire transfer or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if we do not receive final settlement for an ACH transfer, we may reverse the provisional credit to your account or you will refund the amount to us. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or other identifying number. We may rely on the account or other identifying number as the proper identification, even if it identifies a different party or institution.

3.10 Nonsufficient Funds. If you write a check, or authorize an ACH item, for more money than you have in your account, your account will be deemed to be overdrawn and we may refuse to honor the check or ACH item and return it as unpaid for reason of nonsufficient funds (NSF). We will assess a service fee, in accordance with our Truth in Savings Disclosure, for each check or ACH item returned or overdrawn. A service fee will be assessed each time a check or ACH item is presented to us, even if presented multiple times. If you overdraw your account six times within a six-month period, we reserve the right to close it. If

we choose to close your account, we will mail to you at your address on record a notice and the balance of money, if any, or deposit the money into your share savings account.

3.11 Overdraft Protection Plan. If we have entered into an overdraft protection agreement with you, we will, in accordance with such agreement, honor checks drawn on insufficient funds in your account by transferring the necessary funds from another account held with us or a loan account. We may assess a fee for overdraft transfers in accordance with our Truth in Savings Disclosure. Transfers from a loan account will be governed by the applicable loan agreement.

3.12 Automated Teller Machines. Transactions may be made to and from your account by using an automated teller machine in conjunction with one of the various networks to which we belong. If you decide to apply for and receive an automated teller machine card, you are bound by the terms of the separate agreement and disclosure statement for use of this card.

3.13 Debit Cards / Online Banking. Transactions may be made to and from your account by using a debit card or Online Banking. If you decide to apply for and receive a debit card or access Online Banking, you are bound by the terms of the separate agreement and disclosure statement for use of this card or Online Banking.

3.14 Stop Payment Orders. If you do not want us to pay a check you have written, you can order us to stop payment. You can notify us by mail, by phone or in person. This order must be received by us prior to the payment or certification of the check. An oral stop payment order lapses after fourteen (14) calendar days unless it is confirmed in writing within that period. A written stop payment order is effective for six (6) months. A written stop payment order will be valid upon receipt by us. We have no obligation to notify you upon the expiration of a stop payment order. In order to place a valid stop payment order, you must inform us of the exact amount of the item, the number and date of the check, and the number of your account. We are not responsible for stop payment orders with incorrect information or for failure to give any other reasonable information regarding the item and the stop payment cannot be completed. We are entitled to a reasonable period of time after receiving a stop payment order to notify our employees. If we pay an item contrary to a valid stop payment order, we must recredit your account for the amount of the item paid. However, before we are required to recredit your account, we may request that you sign a statement setting forth the facts showing a bona-fide dispute on the underlying obligation for which the check was given. If we recredit your account after paying a check over a valid and timely stop payment order, you agree to transfer to us all of your rights against the payee or other holder of the check and to assist us in any legal action taken against that person in the future. Prior to recrediting your account, we can also require a written agreement from you to cooperate with us in any action against the payee or other holder to establish our subrogation rights. If this is a joint account, we will accept a stop payment order from any owner regardless of who wrote the draft. We may assess a reasonable fee for a stop payment order in accordance with our Truth in Savings Disclosure.

3.15 Specialized Checks. Stop payment orders on certified checks, cashier's checks, teller's checks, or bank money orders are not generally permitted. A stop payment order on these instruments can only be initiated in the circumstance where the instrument has been lost, stolen or destroyed while in your possession. If the instrument is payable to a third party, we shall, prior to placing a stop payment order against the instrument, require a written statement signed by you that the instrument had been mailed, or otherwise delivered, to the payee. We shall also require a written statement signed by the payee that the instrument has not been received. If the instrument has been delivered to the payee, we shall, prior to

placing a stop payment order, require a written statement from the payee describing the loss, theft or destruction of the instrument.

3.16 Stale Checks. We have no obligation to honor a check, other than one which has been certified, which is presented more than six months after its date, but we may charge your account for a payment made thereafter in good faith.

3.17 Postdated Checks. You agree not to date a check later than the date that you write it. If you do write a postdated check and it is presented for payment prior to its written date, we will not be responsible for paying it prior to the written date and may charge your account for the amount of the check.

3.18 Automated Process of Items. You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to all members. These automated procedures rely primarily on information encoded onto each item in magnetic ink. In recognition of this fact, you agree that in paying or taking an item for collection, we may disregard all information on the item other than the drawer's signature, the identity of the drawee institution, the amount of the item, and any other information encoded onto the item in magnetic ink according to general banking standards, whether or not that information is consistent with other information on the item. You agree to reimburse us for any loss or expense we incur because you issue or deposit an item containing such extra information.

3.19 Transfer Limitations. Pursuant to Federal Reserve Bank Regulation D on share savings accounts, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party or by check, draft, debit card or similar order during any calendar month. A preauthorized transfer includes any arrangement with us to pay a third party from the member's account upon oral or written orders including orders received through the automated clearing house (ACH). There is no limit on the number of transactions you may make in the following manner: (i) transfers to any loan account with us; or (ii) transfers to another account with us or withdrawals when such transfer or withdrawals is initiated in person, by mail, or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, we may refuse or reverse the transfer, and your account will be subject to suspension or closure by us, and we may impose a fee in accordance with our Truth in Savings Disclosure.

3.20 Periodic Statements. If we provide a periodic statement for your account, we will mail to you at your last known address on record, a statement of your account covering all transactions made during the statement cycle. You agree to exercise reasonable care and promptness in examining such statement to discover any error or irregularity, and you further agree to notify us promptly after any such discovery. Otherwise, the statement, as printed and received, will be deemed to be correct. Moreover, because you are in the best position to discover an error or irregularity with your statement, you agree that we will not be liable for paying such items if you did not exercise reasonable care in examining the statement or you have not reported the error or irregularity to us within sixty (60) days of the mailing date of the earliest statement, or such period as may otherwise be required by law or government regulation.

3.21 Right of Setoff. If you owe us money as a borrower, guarantor, endorser or otherwise, and it becomes due, we, unless prohibited by law, have the right under this Agreement, in which you grant us a security interest in your account, to use the money in your account to pay the debt. We may use this money to pay the debt even if withdrawal results in an interest penalty or dishonor of checks. In the case of a joint

account, each joint owner agrees that we may use the money in the joint account to satisfy any one of the joint owner's obligations. Similarly, each joint owner further agrees that we may use the money in his or her individual account(s), if any, to satisfy obligations in the joint account. If we choose not to enforce our lien, we do not waive our right to enforce the lien at a later time. Before exercising our security interest, we will give you such notice as is required by law. The security interest mentioned above is consensual.

3.22 Death or Incompetence. Neither a member's death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and has a reasonable opportunity to act on it. Even with such knowledge, however, we may, for ten (10) days after the date of death, pay or certify checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account. This Agreement will be binding upon any heirs or legal representative of any account owner.

3.23 Transfer of Ownership. Accounts are not transferable or assignable by you or any other joint owner(s). In order to transfer title or to pledge the account as collateral for a loan from another lender, a written request must be provided on a form approved by us. If ownership is to be transferred, we may require that the account be closed and a new account opened. Any pledge of the account to a third party remains subject to our security interest and right of setoff.

3.24 Dormant Accounts and Abandoned Property. We will deem your account to be dormant if you do not make any deposits to or withdrawals from the account for a period of twelve months or contact us during that period. After three years, under certain circumstances as required by law, funds in dormant accounts may be turned over to the Commonwealth of Massachusetts or other State as abandoned property. Dormant accounts and abandoned property remain subject to service fees as published in the Truth in Savings Disclosure. Once funds have been remitted 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 Abandoned Property Division of the Massachusetts Department of Revenue or a similar agency in another State where the funds were remitted by us.

3.25 Taxpayer Identification Numbers and Backup Withholding. If your account is or becomes subject to backup withholding we are required by law to withhold and pay to the Internal Revenue Service a required percentage of payments and dividends, interest and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number may result in backup withholding. If you fail to provide your taxpayer identification number, we may suspend the opening of your account.

3.26 Fees and Charges. Please refer to our Truth in Savings Disclosure to determine the fees which apply to your account.

3.27 Legal Proceedings. If your account becomes involved in legal proceedings, your use of it may be restricted. You agree to be liable to us for any loss, costs, or expenses, including reasonable attorney fees, to the extent permitted by law, that we incur as a result of any dispute involving your account, and you further authorize us to deduct any such loss, costs, or expenses from your account without prior notice to you. This obligation includes disputes between you and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party take action with respect to your account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

3.28 Indemnification. If we believe in our sole discretion that any instruction which we agree to accept might expose us to claims, suits, losses, expenses, liabilities or damages, whether directly or indirectly, we may require you to sign an agreement indemnifying us from any such claims, suits, losses, expenses, liabilities or damages which may arise prior to following your instructions. You further agree that if you refuse to sign such an indemnification agreement, we are not required to follow such instructions.

3.29 Disclaimer of Liability. We are not responsible for, or subject to any liabilities to our members other than those imposed upon us by the Uniform Commercial Code, for our own lack of good faith or our failure to exercise ordinary care. The obligation to exercise ordinary care in the handling of items of deposits and of withdrawal shall be measured by the standard of the reasonableness of procedures established for the transaction involved and mere clerical error, inadvertence or oversight without malice, or an honest mistake of judgment shall not be or constitute, as to any transaction, a failure to perform such obligations or a failure to exercise ordinary care and in no case shall be deemed wrongful.

3.30 Termination of Membership. You may terminate your membership with us after giving notice of your intent to withdraw from membership. We are not liable for payment on any check, withdrawal, or other item once your membership is terminated. You may be expelled from membership for any reason allowed by applicable law.

3.31 Disclosure of Information. We disclose Information about your account in accordance with our Privacy Policy and Privacy Notice. If you exercise your right to “opt-out”, we will not disclose information about your account or any transaction between you and us to third parties except upon instructions by you or in strict accordance with the law.

3.32 Restrictive Legends. Some checks or 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, draft or item contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restrictions or limitations.

3.33 Text Messages, Calls and/or Emails to You. By providing us with a telephone number (including a wireless/cellular, mobile telephone number and/or email address), you consent to receiving calls from us and our Service Providers at that number and/or emails from us for our everyday business purposes (including identify verification). You acknowledge and agree that such telephone calls include, but are not limited to, live telephone calls, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us or our affiliates and agents. You further consent to receiving text messages from us at that number, and/or emails from us for marketing purposes in connection with the Service and consistent with our Privacy Policy. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. Please review our Privacy Policy for more information.

Part 4 — Conclusion

We appreciate your business. Our purpose is to guarantee a high level of personal and professional service on your account. For further information regarding your account or other available services with us, please contact any branch or a Member Services Representative for assistance.