



Welcome to the UECU Family!

Member Information Guide for NE PA Credit Union Members: A Guide to Your Account Conversion

EFFECTIVE JULY 14, 2025

Please read carefully. This guide contains important changes to your NE PA Credit Union accounts.





A Message from Our President



Dear Valued Members,

We are delighted to welcome you to UECU! With the integration of NE PA Credit Union and UECU, our credit union family has grown, and we're excited to be on this journey together.

We created this guide to help you easily navigate through your account changes, find the important information you need, and explore your new UECU membership benefits. To ensure a smooth transition, we included frequently asked questions, important dates, and an account conversion checklist.

On July 14, 2025, all products, services, and systems will be combined under one banking platform, and your NE PA Credit Union account will be converted to a UECU account. Included in the guide, you'll find step-by-step instructions on how to enroll in UECU's digital banking services to easily access your new account. But should you have questions, please reach out to our Stroudsburg Office. The same friendly staff will be available to assist you.

With UECU's streamlined digital banking services, branch locations, ITMs, and video banking services, we're confident that you'll have everything you need to manage your finances.

With deep roots in Pennsylvania, we're so grateful to have this opportunity to bring our two credit unions together to expand financial offerings and community initiatives in Monroe and Pike Counties. And we look forward to building our relationship as your lifelong, trusted financial partner.

On behalf of the Board of Directors, Executive Leadership, and the entire UECU team, we thank you for the support you have extended for the merger. I encourage you to take some time to review the Member Information Guide, as it contains all the important information you need regarding your account conversion and new membership benefits.

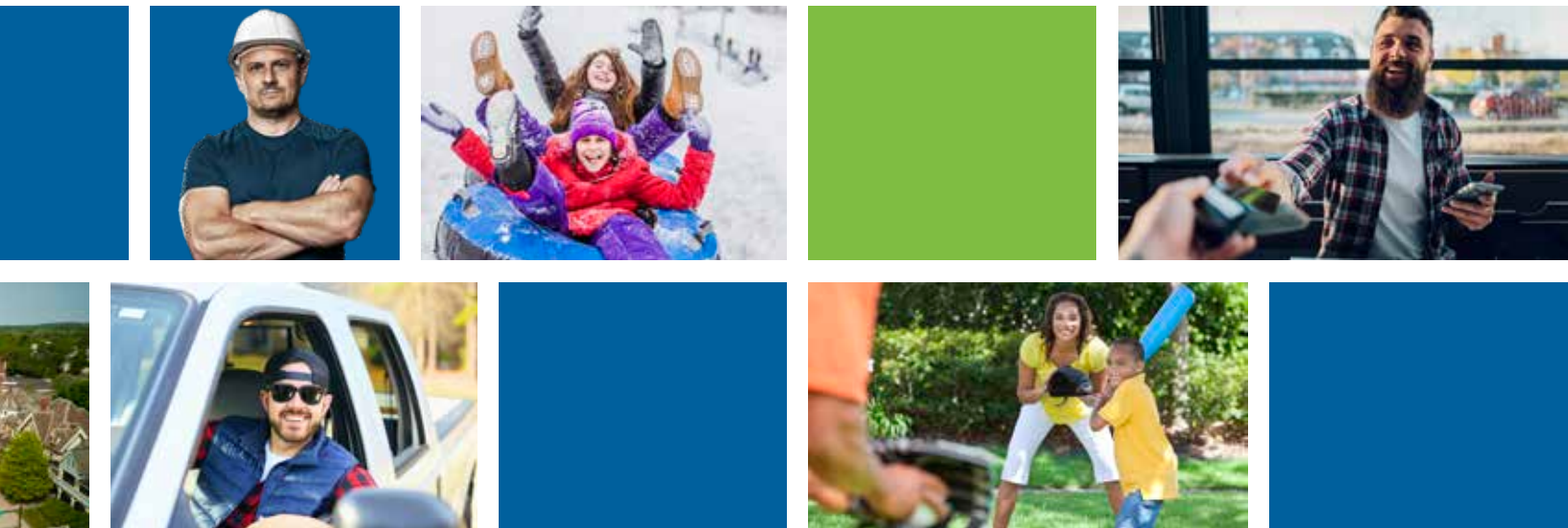
Sincerely,

Bret Krevolin

President/CEO and UECU Member

UECU stands as a financial partner for life, committed to offering personalized services and competitive rates to every member. We understand the savings-oriented, family-first, and community-driven spirit that defines Pennsylvanians. Whether it's facilitating home buying, providing financial guidance, or ensuring convenient virtual access, our solutions are crafted to enhance the financial security and freedom of our members. With UECU, you gain not just a credit union, but a trusted ally in every stage of life.

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Our Promise to You

At UECU, we focus on delivering solutions that cater to all life stages, committed to guiding you towards financial prosperity. Our promise is a partnership that extends beyond transactions, offering the support and resources necessary for navigating life's financial paths.

Our Vision

To be our members trusted financial partner for life.

Our Purpose

Empowering our members to achieve financial well-being through all stages of life.

Our Values

- ✓ Member Focus
- ✓ Instill Trust
- ✓ Celebrate Differences
- ✓ Take Accountability
- ✓ Continuous Learning
- ✓ Foster Collaboration

Serving members since 1934





Your Trusted Financial Partner for Life

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Account Conversion Checklist

- ✓ Review the Member Information Guide.
- ✓ Confirm your contact information with NE PA Credit Union (NE PA) is up to date.
- ✓ Be on the lookout for your new UECU Visa® Debit and Credit Cards.



Account Conversion Timeline

Important Dates

June 13, 2025

Ensure your personal information is up to date with NE PA by Friday, June 13, 2025. This will help you smoothly transition to your new Digital Banking Services with UECU and ensure that your new UECU Visa Debit and/or Credit cards are sent to the correct address.

Monday, June 30, 2025

Be on the lookout for your new Visa cards; existing NE PA Visa® debit and credit card holders will receive new cards between June 30th and July 11th. Cards will be delivered to the address on file for the cardholder.

Tuesday, July 8, 2025

Bill pay users will have access to NE PA's Bill Payer service through 4:00 PM on Tuesday, July 8th. Existing Bill Pay logins will convert automatically to your new digital banking account, along with payee information and scheduled payments. If you are not an existing NE PA Bill Pay User, you will be able to sign up and begin utilizing the service after you enroll in UECU's Digital Banking Services on July 14th.

Friday, July 11, 2025

The Stroudsburg Office and ITMs will close at 5:00 PM on July 11th for the conversion and remain closed throughout the weekend. Regular hours will resume on Monday, July 14, 2025.

- ✓ Mark your calendar with important dates for your account conversion to UECU. Please refer to the account conversion timeline below.
- ✓ Review your new Fee Schedule, Consumer Membership Agreement, and Disclosures (Beginning on page 30). **Your Consumer Membership Agreement contains an Arbitration and Waiver of Class Action Clause. It is important that you read this clause carefully.**

NE PA's Digital Banking Services, including Online Banking, Mobile App, and Mobile Check Deposit, will be available through 5:00 PM on July 11th.

Sunday, July 13, 2025

Your NE PA Credit Union Visa Debit and Credit cards will work through midnight on July 13th. Please safely dispose of your cards after this date. Your new UECU Visa Debit and Credit cards can be activated on the morning of July 14th, and you can select your unique PIN during this activation process. You may begin using your cards immediately after you activate them. Be sure to update your mobile wallet, Apple Pay®, Samsung® Pay, Google Pay™, Garmin Pay™, Visa® Checkout, and any other companies or services that automatically debit your card.

Monday, July 14, 2025

You'll be able to access your new UECU account and Digital Banking Services in the afternoon on Monday, July 14th. For first time login instructions, please see page 21.

Beginning Monday, July 14th, you will also get access to UECU's Main Office in Wyomissing, PA.

You may continue to use your NE PA checks through July 31, 2026, although we strongly encourage you to update the routing number (231385633) and your new UECU account number on your checks the first time you order the checks after July 14, 2025.

NE PA's DANA Phone Banking Service will be available through 5:00 PM on July 11th. DANA users can enroll in UECU's PAL Phone Banking Service on Monday, July 14th.



Locations, ITM Access, and Nationwide ATM Fee Refunds

As your trusted financial partner, we're here for you every step of the way. If you have questions about your account or UECU's products and services, please contact the Credit Union.



Main Office

11 Meridian Blvd
Wyomissing, PA 19610
800.288.6423
Monday – Friday: 8:00 AM – 5:00 PM
Wednesdays until 3:30 PM



Stroudsburg Office

337 Clay Avenue
Stroudsburg, PA 18360
570.421.5585
Monday – Friday: 8:00 AM – 5:00 PM
Wednesdays until 3:30 PM
Saturday hours: Service is available from 9:00 AM to 12:00 PM via the Video Call Service, Call Center, and Interactive Teller Machines (ITMs) located in Stroudsburg, Mount Pocono, and Brodheadsville.



New Live Chat

During business hours, speak with our live representatives via Live Chat. Visit uecu.org and click on the chat icon in the lower right-hand corner of the screen.

UECU's ITM Locations

Live tellers are available via our ITMs to assist with member transactions during regular business hours at the following locations:

Mt. Pocono: 1235 Pocono Boulevard, Mt. Pocono, PA 18344
(You will need a magnetic stripe card to access the vestibule. You may use any card with a magnetic stripe. Simply use the card swipe located on the front door.)

Brodheadsville: 107 Kinsley Drive, Brodheadsville, PA 18322
(inside Kinsley's Family Market—near the Pharmacy)

Stroudsburg: 337 Clay Ave., Stroudsburg, PA 18360
(lobby and drive-thru)

Additional ATM Locations and Nationwide ATM Fee Refunds

UECU members have access to additional surcharge-free ATMs in the US through the CU\$ network. For a listing of non-surcharging ATMs, visit cudollar.org. For those occasions when a surcharge-free ATM isn't available, no need to worry; UECU reimburses ATM withdrawal fees up to \$8 per month with a Rewards Checking Account.

If you currently have an NE PA Checking Account, it will automatically convert to a UECU Rewards Checking Account on July 14, 2025. For additional information, see page 13.

Beginning July 14, 2025, members will also be able to make deposits with their new UECU Visa debit cards at all nationwide ATMs that accept deposits.



Frequently Asked Questions

Will my member/account number change?

Account numbers will remain the same for the majority of NE PA members. A small group of members will be assigned a new member/account number and will be notified in advance.

Will my checking account number change?

When your NE PA Checking Account converts to a UECU Checking Account on July 14, 2025, you will be assigned a new MICR Number (the full account number that appears at the bottom of your checks). However, your existing NE PA MICR Number will continue to work through July 31, 2026, and any outstanding checks, automatic payments, or direct deposits that you set up previously with your NE PA Account information will continue to be processed as normal through July 31, 2026.

Beginning July 14, 2025, if you set up any new direct deposits, ACH transactions, or automatic withdrawals, please use your new UECU MICR Number and UECU's Routing Number, 231385633. Starting on July 14, 2025, you can find your new MICR Number on your account dashboard when you log into UECU's digital banking services.

If I am already a member of both credit unions, will my existing deposit accounts be merged into one account?

If you are a member of both NE PA and UECU, your accounts will not automatically be merged into one account. Each account will remain separate unless you choose to consolidate them. If you would like to merge your accounts for convenience, please contact us at 570.421.5585 or visit the Stroudsburg office after July 14, 2025. Our team will assist you in reviewing your options and ensuring a smooth transition if you decide to consolidate.

Will my account continue to be insured?

Yes, all UECU depository accounts are insured through the NCUA. The NCUA insures up to \$250,000 per depositor, per institution, per ownership category.

Will the NE PA Routing Number change?

The NE PA Routing Number can be utilized through July 31, 2026; however, we strongly recommend using UECU's Routing Number, 231385633, for all new merchants and companies that you authorize for direct deposits and automatic payments for your account.

Can I continue to use my NE PA Checks?

Yes, you can continue to use your NE PA Checks through July 31, 2026. If you need to reorder checks after July 14, 2025, please use your new UECU MICR Number and UECU's Routing Number, 231385633. Starting on July 14, 2025, you can find your new MICR Number on your account dashboard when you log into UECU's digital banking services.

Can I continue to have Overdraft Privilege service on my Checking Account?

If you previously used Overdraft Privilege service provided by NE PA, you can continue to have similar coverage under UECU's Courtesy Pay program. This service will transfer automatically. However, it will no longer be offered on Business or Estate accounts. If you didn't have the Overdraft Privilege service on your NE PA Checking Account previously, and you would like the service on your new UECU Checking Account, you may enroll in Courtesy Pay directly within UECU's Mobile or Online Banking under the "Overdraft Options" section. For additional information, see page 47. If you previously had Overdraft Protection on your NE PA account, it will convert to your new UECU Account.

Can I continue to use my NE PA Visa Debit Card?

Yes, you can continue to use your existing NE PA Visa® Debit Card through midnight on July 13, 2025. You will receive a new UECU *Advantages Visa Debit Card™* between June 30th and July 11th. You can activate it on Monday, July 14, 2025, and begin using it right away. You may select your new PIN when you activate your card. See page 16 for additional information about your new card and *VantagePoints™* rewards.

If I previously authorized the automatic deduction of payments or transfers from my NE PA Account via ACH, do I need to take action?

Any automatic payments or transfers that you set up previously with your NE PA Account information will continue to be processed as normal through July 31, 2026. However, we recommend that you contact the company/merchant to provide them with your new UECU MICR Number and UECU's Routing Number, 231385633, after July 14, 2025, to ensure that your automatic payments and transfers continue with no interruptions.

Beginning July 14, 2025, if you set up any new automatic payments or transfers, please use your new UECU MICR Number and UECU's Routing Number, 231385633. Starting on July 14, 2025, you can find your new MICR Number on your account dashboard when you log into UECU's digital banking services.

If I currently have my payroll or pension directly deposited into my account, do I need to take any action?

If you currently have your payroll or pension directly deposited into your account, your deposits will continue to be processed as normal through July 31, 2026. However, we recommend that you contact the payroll/pension company to provide them with your new UECU MICR Number and UECU's Routing Number, 231385633, after July 14, 2025, to ensure that your direct deposits continue with no interruptions.

Beginning July 14, 2025, if you set up any new direct deposits, please use your new UECU MICR Number and UECU's Routing Number, 231385633. Starting on July 14, 2025, you can find your new MICR Number on your account dashboard when you log into UECU's digital banking services.

How can I verify that my account information for my direct deposits and automatic payments was updated correctly?

After you have contacted the company or merchant and provided your new UECU MICR Number and UECU's Routing Number after July 14, 2025, keep an eye on your account statements and account activity in digital banking to ensure that the payment or deposit was made as expected. If you experience any issues or have questions about your direct deposits or automatic payments, please reach out to us at 570.421.5585, and our team will be happy to assist.

If I currently have my Social Security directly deposited into my NE PA account, do I need to take any action?

UECU will notify Social Security and provide them with the new account information and Routing Number; there is no action required on your part.

What is changing with direct deposit processing?

After July 14, 2025, deposit disbursements (such as transfers to other deposit accounts or loan payments) will be made first, and the remaining funds will be deposited into the primary savings or checking that was designated. No immediate action is required. Your direct deposit will continue to process automatically.

What will happen to my NE PA loans and credit cards?

Your existing NE PA loans and credit cards will transfer to your new UECU account. The payment dates for most loans will remain the same, with the exception of home equity lines of credit and credit cards. For more information, see page 18.

Can I continue to use my NE PA Visa® Credit Card?

Yes, you can continue to use your existing NE PA Classic and Platinum Visa cards through midnight on July 13, 2025. You will receive a new UECU Visa *Power Card*™ between June 30th and July 11th. You can activate it on Monday, July 14, 2025, and begin using it right away. You may select your new PIN when you activate your card. See page 19 for additional information about your new card and *VantagePoints*™ rewards.

If I previously purchased Accidental Death and Dismemberment Insurance, Life Insurance, Property or Auto Insurance through TruStage, will it continue?

If you previously enrolled in the Accidental Death and Dismemberment insurance, your coverage will continue uninterrupted, and there is no action required on your part.

If you currently have a Home or Auto insurance policy through TruStage, your coverage will continue uninterrupted, but you will be required to update your billing information with your insurance carrier at the time of renewal.

If you currently have a Life insurance policy, your coverage will continue uninterrupted, but you will need to update your billing information with your insurance carrier; you will receive a letter with additional information.



If I previously had loan payment protection on my NE PA loans, will the coverage continue when my loans transition to UECU?

Yes, your coverage will continue uninterrupted. In June, you will receive a notice from UECU explaining any changes in coverage benefits.

When will I receive my last NE PA Member/Account Statement?

You will receive your last NE PA account statement in late July; it will include your account balances and transactions from July 1st through July 11th. You will receive your first UECU account statement in early August; it will include your account balances and transactions from July 12th through July 31st. Your first UECU account statement will also include the total dividends you earned on your accounts for the entire month of July.

If you are currently enrolled in *E-Statements* with NE PA, you will continue to receive *E-Statements* from UECU. Upon logging into UECU's digital banking for the first time, you'll be able to view one year of *E-Statement* history, including your Member *E-Statements*, Visa *E-Statements*, and Tax *E-Forms*.

When will I receive my last NE PA Visa® Credit Card Statement?

Your Visa credit card statement cycles and due dates will be changing. For details, please refer to the information below.

You will receive your May NE PA Visa credit card statement in early June. It will include your card activity for May 4th – June 3rd. The payment due date will be July 10th.

You will receive your June NE PA Visa credit card statement in mid-July. It will include your card activity for June 4th – July 11th. The payment due date will be August 10th.

You will receive your first UECU Visa credit card statement in mid-to-late August. It will include your card activity for July 12th – August 15th. The payment due date will be September 10th.

How can I access my new account with UECU's Digital Banking Services?

On the afternoon of July 14, 2025, you will be able to log into your account with UECU's Mobile and Online Banking Services. See page 21 for details.

What types of financial transactions can I do with UECU's Digital Banking Services?

See page 21 for details.

Will the NE PA Credit Union offices or ITMs close?

No, the Stroudsburg Office, Mt. Pocono Office, and the ITM in Brodheadsville will remain open. You'll also have access to UECU's main office in Wyomissing, PA, after July 14, 2025.

What office should I contact if I have questions about my existing NE PA account?

Contact the Stroudsburg Office at 570.421.5585.

What office should I contact if I have questions about my new UECU account?

Contact the Stroudsburg Office at 570.421.5585.

Where can I find UECU's Fee Schedule?

See page 30 or visit uecu.org/feeschedule.

Where can I find a listing of UECU's current rates?

For current deposit and loan rates, visit uecu.org/rates.



Account Changes

The following section will help you identify your account changes and new membership benefits. All deposit account changes will become effective July 14, 2025. For additional account disclosure information or fees, please refer to the Account Disclosures section of the Member Information Guide. If you have any questions, please contact the Credit Union.

For a listing of current savings rates, please visit uecu.org/depositrates.

Savings Accounts

If your current NE PA Credit Union (NE PA) Account is Called:	Your New UECU Account is Called:	Your New UECU Account Features Effective July 14, 2025:	Your NE PA Account Features:
Share Savings Account	Share Savings Account	<ul style="list-style-type: none"> ✓ No minimum balance requirement to obtain Annual Percentage Yield (APY) ✓ ATM card access ✓ Mobile and Online Banking Account Access 	<ul style="list-style-type: none"> ✓ \$500 minimum balance requirement to obtain Annual Percentage Yield (APY).* * As of July 1, 2025, there will be no minimum balance requirement to obtain APY. ✓ Mobile and Online Banking Account Access
Business Share/Savings Account	Business Savings Account	NE PA Business Share/Savings Accounts will transition to UECU's Business Savings Account. Business Account holders will receive a separate communication with additional details.	
Alternate Share/Savings Account	Special Savings Account	<ul style="list-style-type: none"> ✓ No minimum balance requirement to obtain Annual Percentage Yield (APY) ✓ Mobile and Online Banking Account Access 	<ul style="list-style-type: none"> ✓ \$500 minimum balance requirement to obtain Annual Percentage Yield (APY) ✓ Mobile and Online Banking Account Access
Holiday/Vacation Club Accounts	Special Savings Account Please Note: Your new account(s) will appear as a Special Savings – Holiday Club and Special Savings – Vacation Club on your UECU statements and within digital banking.	<ul style="list-style-type: none"> ✓ No minimum balance requirement to obtain Annual Percentage Yield (APY) ✓ Funds remain in the account until withdrawn ✓ No penalties on withdrawals 	<ul style="list-style-type: none"> ✓ \$25 minimum balance requirement to obtain Annual Percentage Yield (APY) ✓ Funds remain in the account until withdrawn ✓ No penalties on withdrawals

If your current NE PA Credit Union (NE PA) Account is Called:	Your New UECU Account is Called:	Your UECU Account Features Effective July 14, 2025:	Your NE PA Account Features:
Top Performing Share/ Savings Account	<i>Advantages Money Market Savings™</i> Account	<ul style="list-style-type: none"> ✓ Minimum balance to obtain Annual Percentage Yield (APY) is \$0.01 ✓ Dividend tiers are: \$0.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 and over ✓ Unlimited withdrawals ✓ No fee for withdrawals ✓ Nationwide ATM Fee Refunds: Up to \$8 per month ✓ ATM Card Access ✓ Checks available – After July 14, 2025, checks can be ordered at your convenience. 	<ul style="list-style-type: none"> ✓ Minimum balance to obtain Annual Percentage Yield (APY) is \$2,500.00 ✓ Dividend tiers are: \$2,500.00 - \$24,999.99 \$25,000 - \$74,999.99 \$75,000 and above* As of July 1, 2025, the NE PA account dividend tiers will change to the UECU account dividend tiers. ✓ Limited to three withdrawals per month - \$25 fee for each additional withdrawal ✓ No checks available ✓ No Card Access



New Savings Option available July 14, 2025:

Health Savings Account

With the rising cost of healthcare and many companies offering high deductible healthcare plans, UECU's Health Savings Account (HSA) helps you defray the cost of medical expenses. Our HSA earns a great high-yield dividend while helping you manage your healthcare.

- ✓ Make medical purchases with the free HSA Visa® Debit Card everywhere Visa is accepted — **and earn VantagePoints™ rewards***
- ✓ With UECU's HSA, you don't have to worry about moving the account if you switch jobs
- ✓ Contributions are tax-deductible, earnings are tax-deferred, and qualified distributions are tax-free and penalty-free



*Refer to the *VantagePoints™* Reward Program section of the Member Information Guide. For complete *VantagePoints™* rules, visit uecu.org/vantagepoints.

Checking Accounts

If your current NE PA Credit Union (NE PA) Account is Called:	Your New UECU Account is Called:	Your UECU Account Features Effective July 14, 2025:	Your NE PA Account Features:
Share Draft/ Checking Account	Rewards Checking Account	<ul style="list-style-type: none"> ✓ No minimum balance requirement or monthly minimum balance fees for existing NE PA accountholders ✓ Non-Interest bearing account ✓ Free <i>Advantages</i> Visa Debit Card ✓ Nationwide ATM Fee Refunds: Up to \$8 per month ✓ Rewards – Earn <i>VantagePoints™</i> on your debit card purchases.¹ ✓ Checks – you may continue to use any remaining NE PA checks you have, and they will continue to clear your account as normal. ✓ Mobile and Online Banking Account Access ✓ Free Bill Pay ✓ Overdraft Protection Available ✓ Option to Upgrade to a Kasasa Checking Account 	<ul style="list-style-type: none"> ✓ No minimum balance requirements after initial \$50 deposit ✓ No monthly minimum balance fees ✓ Account earns standard checking/share draft rate on balance.* <p>*As of July 1, 2025, the account will be a non-interest bearing account.</p> <ul style="list-style-type: none"> ✓ Free Debit Card ✓ Mobile and Online Banking Account Access ✓ Free Bill Pay ✓ Overdraft Protection Available

If your current NE PA Credit Union (NE PA) Account is Called:	Your New UECU Account is Called:	Your UECU Account Features Effective July 14, 2025:	Your NE PA Account Features:
Power U Checking Account	<p>Rewards Checking - Power U Account for Young Adults (aged 13 – 21)</p> <p><i>Account will revert to a Rewards Checking when the primary account holder reaches age 22²</i></p>	<ul style="list-style-type: none"> ✓ No minimum balance requirement or monthly minimum balance fees for existing NE PA accountholders ✓ Non-interest bearing account ✓ Free <i>Advantages</i> Visa Debit Card™ ✓ Nationwide ATM Fee Refunds: Up to \$8 per month ✓ Rewards – Earn <i>VantagePoints</i>™ on your debit card purchases.¹ ✓ Monthly Incentives - \$5.00 monthly incentive with 5-9 debit card transactions greater than or equal to \$10. \$10 monthly incentive with 10 debit card transactions greater than or equal to \$10. No minimum balance required to earn monthly incentive. ✓ Checks not available ✓ Mobile and Online Banking and <i>E-statements</i> required ✓ Free Bill Pay ✓ Overdraft Protection Available 	<ul style="list-style-type: none"> ✓ No minimum balance requirements after initial \$50 deposit ✓ No monthly minimum balance fees ✓ Account earns the same dividend rate as NE PA's standard checking/ share draft account.* <p>*As of July 1, 2025, the account will be a non-interest bearing account.</p> <ul style="list-style-type: none"> ✓ Free Debit Card ✓ Mobile and Online Banking and <i>E-statements</i> required ✓ Free Bill Pay ✓ Checks not available ✓ Monthly Incentives - \$5.00 monthly incentive with 5-9 debit card transactions greater than or equal to \$10. \$10 monthly incentive with 10 debit card transactions greater than or equal to \$10. No minimum balance required to earn monthly incentive.
Business Share Draft/Checking Account	Basic Business Checking Account	NE PA Business Share Draft/Checking Accounts will transition to UECU's Basic Business Checking Account. Business Account holders will receive a separate communication with additional details.	

¹ Refer to the *VantagePoints*™ Reward Program section of the Member Information Guide. For complete *VantagePoints*™ rules, visit uecu.org/vantagepoints.

² The Rewards Checking-Power U Account will revert to a Rewards Checking upon the month in which the primary member reaches age 22; all monthly incentives will cease at that time. The account holder will continue to earn *VantagePoints*™ rewards and Nationwide ATM fee refunds with the *Advantages* Visa Debit Card™.

IRA Accounts

If your current NE PA Credit Union (NE PA) Account is Called:	Your New UECU Account is Called:	Your UECU Account Features Effective July 14, 2025:	Your NE PA Account Features:
Traditional IRA Share/ Savings Account Roth IRA Share/Savings Account Coverdell Education Share/ Savings Account (ESA)	Traditional IRA Savings Account Roth IRA Savings Account Coverdell Education Savings Account (ESA)	<ul style="list-style-type: none"> ✓ Minimum balance to obtain Annual Percentage Yield (APY) is \$0.01 ✓ Dividend tiers are: \$0.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000-\$499,999.99 \$500,000 and over 	<ul style="list-style-type: none"> ✓ Minimum deposit to open account and obtain Annual Percentage Yield (APY) is \$25.00 ✓ No dividend tiers* <p>*As of July 1, 2025, the UECU account dividend tiers will apply to the NE PA account.</p> <ul style="list-style-type: none"> ✓ Dividend rate applies to entire balance

Share Certificates/CDs

Share Certificates, IRA Share Certificates, and Coverdell ESA Share Certificates


Your current NE PA Share Certificate will automatically transfer to a UECU Certificate of Deposit (CD) as of July 14, 2025. The maturity date, dividend payment method, dividend rate, and Annual Percentage Yield (APY) will not change. A Renewal Notice/Maturity Notice will be sent to each member when the Certificate is about to mature. Terms and dividend rates will be subject to change at the time of maturity. You will receive a 10 calendar day grace period after maturity in which to withdraw funds without incurring any penalty. If the funds are not withdrawn, the CD

will renew at the term and dividend rate disclosed on your CD confirmation. Please note that UECU does not offer 84-month CD terms. Upon maturity, an 84-month CD will renew at a 60-month term. If you would like to renew the CD for a different term, you must contact the Credit Union during the grace period. Early withdrawal penalties will change as of the CD renewal date. Please refer to the CD Renewal Notice Disclosures on page 45 for early withdrawal penalty information.



Visa Debit Card

You can continue to use your NE PA Credit Union Visa® Debit Card through midnight on July 13, 2025. You will receive your new UECU *Advantages Visa Debit Card™* in the mail between June 30th and July 11th. **You can activate the card on Monday, July 14, 2025, and begin using it right away.** To activate your card, call the number listed on the activation sticker, enter the information for the cardholder's name included on the card, and select the new PIN. With your new *Advantages Visa Debit Card™*, you can earn 1,000 *VantagePoints™* for making your first purchase before August 31, 2025. You can also earn double reward points on your purchases, July 14–August 31, 2025.¹ See page 26 for more details about *VantagePoints™* rewards.

Visa Debit Card	New Debit Card Features Effective July 14, 2025:
<p>If you currently have an NE PA Visa® Debit Card, your new UECU debit card will be called an <i>Advantages Visa® Debit Card™</i></p>  <p>If any companies/billers have your NE PA debit card information on file for monthly deductions/payments, please remember to inform them of your new Visa debit card information effective July 14, 2025.</p>	<ul style="list-style-type: none"> ✓ Daily ATM Withdrawal Limit: \$1,010 (Withdraw cash from your UECU savings or checking account at the ATM)² ✓ Daily Purchase Limit: \$3,000² ✓ Daily Point of Sale Limit: \$3,000² ✓ Daily Bill Payment Limit: \$3,000² ✓ ATM Deposits: Deposit cash with your debit card at ATMs that accept deposits. ✓ Surcharge-free ATMs will continue to be available at the Stroudsburg Office and Mt. Pocono and Brodheadsville locations. Additional Surcharge-free ATMs are also available through the CU\$ network (CUDollar.org). ✓ With a UECU Rewards Checking Account, debit card holders also receive ATM fee refunds of up to \$8 per month. ✓ Contactless Payments – Your new contactless Visa card can be used at all contactless (tap to pay), chip, and non-chip terminals. You select the way you'd like to pay – tap it, insert the chip, or swipe it. ✓ <i>VantagePoints™</i> Rewards: Earn reward points on your daily qualifying purchases. Points may be redeemed for cash back, popular gift cards, or a rate discount on an eligible UECU loan.¹ ✓ Mobile Wallet – Add your UECU Visa card to your favorite mobile wallet. Use your mobile device to make payments in apps, on the web, and in-store. To get started, simply download the App for Apple Pay™, Google Pay™, Garmin Pay™, or Samsung Pay, and follow the directions for set up. Upon enrolling in digital banking, your new card will be available in your online account, so you can easily push it to your Apple or Google wallet. ✓ 24-hour account access with Mobile and Online Banking – track your purchases, make payments, set up transfers, use Card Services features to turn your card on/off, set up custom controls and alerts, report card lost/stolen, set up Card Swap, and more. ✓ CardSwap™ – Easily update your card on file wherever you pay – subscription and streaming services, eCommerce merchants, and more. CardSwap is available in Mobile and Online Banking. ✓ Visa Benefits – Your new Visa card comes equipped with Porch Piracy Protection and Personal Identity Theft. For details, refer to the Visa Debit Card Guide to Benefits at uecu.org/visabenefits.

¹ Refer to the *VantagePoints™* Reward Program section of the Member Information Guide. For complete *VantagePoints™* rules, visit uecu.org/vantagepoints.

² Limits can change at any time without notice to you.

Investment Accounts

Utilities Employees Credit Union (UECU) has partnered with LPL Financial to offer you a broad range of investment and insurance products through Utilities Employees Investment Services (UEIS). The UEIS Advisors are focused on helping UECU members and their families make the right investment choices. The UEIS team includes Financial Advisors Matthew Birnbaum, Gina Katrinak, and James Miller.

Whether you are thinking about retirement, education, investments, insurance, or your estate, UEIS advisors can help you prepare for the big events in your life. They can also help you manage your investment portfolio, including stocks, mutual funds, and annuities.

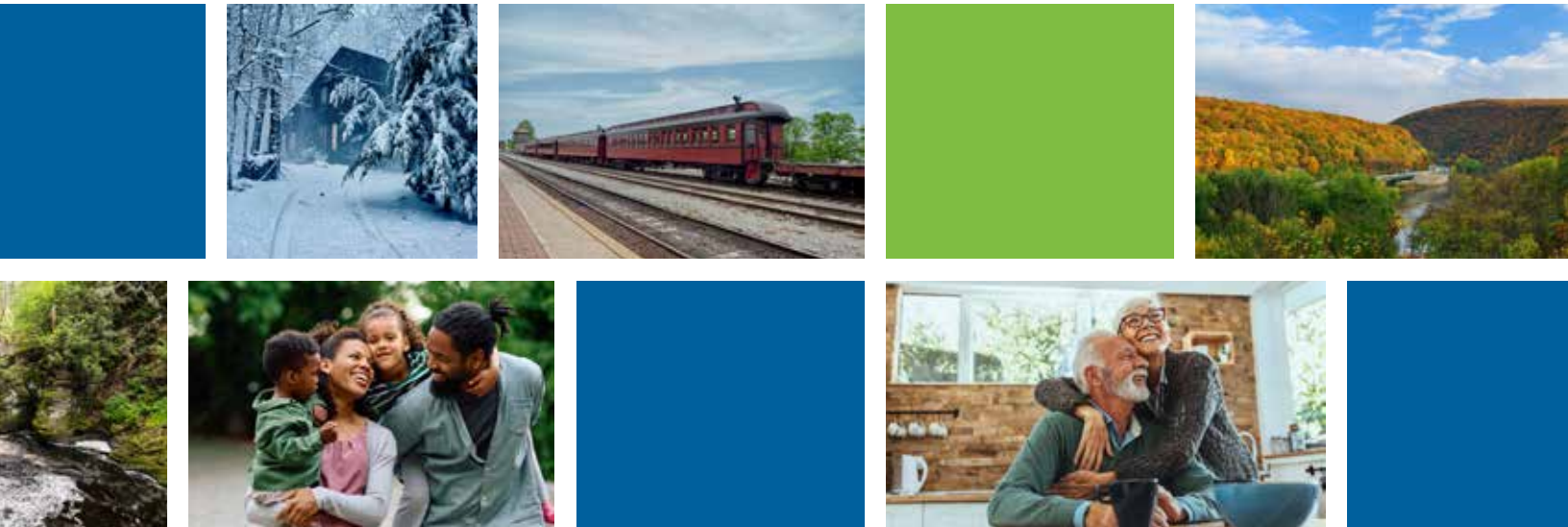
If you previously had investments with CUSO Financial Services, L.P. (CFS), offered through NE PA Financial Advisor Services, your accounts transitioned to LPL Financial on May 17, 2025. For additional information, please refer to the mailing that you received from CUSO Financial Services.

If you have questions about your investment accounts, please contact Matthew Birnbaum at 570-421-5625 or matt.birnbaum@LPL.com.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Utilities Employees Credit Union and Utilities Employees Investment Services are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Utilities Employees Investment Services, and may also be employees of Utilities Employees Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Utilities Employees Credit Union or Utilities Employees Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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To learn more about Utilities Employees Investment Services, please visit utilityseis.com or contact Matthew Birnbaum.





Loans, Mortgages, and Credit Cards

All existing NE PA Credit Union loans will be transferred to your UECU account as of July 14, 2025. The following section will help you identify any changes to your loans.

Auto, Personal, and Share Secured Loans

The payment amount, payment due date, rate, and term will remain the same for auto, personal, and share-secured loans. The NE PA Revolving Line of Credit will be converted to a Personal Line of Credit. The payment amount, payment due date, and rate will remain the same.

Auto Loans

After your auto loan transitions to UECU, please update your insurance to reflect UECU as the lienholder:

Lienholder/Loss Payee

Utilities Employees Credit Union
PO Box 24902
Ft Worth, TX 76124

Student Loans

All existing student loans will continue to be serviced by LendKey. There will be no interruption in service. As a UECU Member, you will also have new borrowing options available through the Student Choice Loan Program. For more information about UECU's private student loans and consolidation loans, please visit uecu.studentchoice.org.

Mortgages

All NE PA first-lien mortgage loans will have their servicing transferred to Midwest Loan Services prior to July 14, 2025. You will receive a separate notice regarding this transfer. Your mortgage term, payment amount, and payment due date will remain the same. Your mortgage will no longer appear on your regular monthly member/account statement. You will receive a separate mortgage statement from Midwest Loan Services each month.

When your mortgage servicer transfers to Midwest Loan Services, please update your mortgagee information on your homeowner's insurance¹ and/or flood insurance (if applicable) to:

Lienholder/Mortgagee

Utilities Employees Credit Union
ISAOA/ATIMA
PO Box 690748
San Antonio, TX 78269

Home Equity Lines of Credit

The term, draw period, and repayment period will remain the same. After July 14, 2025, the payment due date for home equity lines of credit will change from the 28th to the 25th of the month (beginning with the August payment). The annual percentage rate may now change monthly on the first day of the month based on the Wall Street Journal Prime Rate from the previous business day. Your original interest margin will remain the same; however, the floor rate will no longer be applicable.

After your home equity line of credit transitions to UECU, please update your mortgagee information on your homeowner's insurance¹ and/or flood insurance (if applicable) to:

Lienholder/Mortgagee

Utilities Employees Credit Union
PO Box 24902
Ft Worth, TX 76124



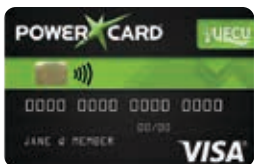
New Loan Options

As a UECU member, you will have access to UECU's full suite of borrowing options for mortgages, consumer loans, credit cards, student loans, and business loans. For a listing of loan options and current loan rates, visit uecu.org/loanrates.

¹ Please note we may request a copy of your current insurance declaration page.

Visa Credit Cards

You can continue to use your existing NE PA Classic and Platinum Visa Credit Cards through midnight on July 13, 2025. You will receive a new UECU Visa *Power Card*™ between June 30th and July 11th. **You can activate it on Monday, July 14, 2025, and begin using it right away.** To activate your card, call the number listed on the activation sticker, enter the information for the cardholder's name included on the card, and select the new PIN. With your new Visa *Power Card*™, you can earn 1,000 *VantagePoints*™ for making your first purchase before August 31, 2025. You can also earn double reward points on your purchases, July 14 – August 31, 2025.¹ See page 26 for more details about *VantagePoints*™ rewards.

Visa Credit Cards	New Credit Card Features Effective July 14, 2025:
<p>If you currently have an NE PA Visa® Classic Credit Card or Visa Platinum Credit Card, your new UECU credit card will be called a Visa <i>Power Card</i>™.</p> 	<ul style="list-style-type: none"> ✓ Interest Rate: Your interest rate will not change; you will pay the same fixed interest rate with your new Visa <i>Power Card</i>™. Your credit limit will also remain the same. ✓ Payment Amount: The Minimum Payment Due is 2.00% of your total new balance, or \$25.00, whichever is greater, plus any amount past due and any amount by which you have exceeded your applicable credit limit. If your total new balance is less than \$25.00, then your minimum payment due is the amount of the total new balance. ✓ Statement Cycles and Payment Due Dates: Your Visa credit card statement cycles and due dates will be changing, beginning with your May Visa credit card statement. You will receive your May NE PA Visa credit card statement in early June. It will include your card activity for May 4th – June 3rd. The payment due date will be July 10th. You will receive your June NE PA Visa credit card statement in mid-July. It will include your card activity for June 4th – July 11th. The payment due date will be August 10th. You will receive your first UECU Visa credit card statement in mid-to-late August. It will include your card activity for July 12th – August 15th. The payment due date will be September 10th. The grace period before a late payment fee is assessed will be changing from 15 days to 10 days. ✓ Fees: No annual fees, cash advance fees, or balance transfer fees; see the enclosed fee schedule for any other fees that may apply. ✓ Daily ATM Withdrawal Limit: \$998 with up to a maximum of five ATM withdrawals per day.² ✓ Daily Purchase Limit: Based upon individual cardholder limit, but cannot exceed your available credit limit with a maximum of \$25,000 or 20 transactions per day.² ✓ Surcharge-free ATMs: available at the Stroudsburg Office and Mt. Pocono and Brodheadsville locations. Additional Surcharge-free ATMs are also available through the CU\$ network (CUDollar.org). ✓ Contactless Payments: Your new contactless Visa card can be used at all contactless (tap to pay), chip, and non-chip terminals. You select the way you'd like to pay – tap it, insert the chip, or swipe it. ✓ Visa Benefits: Your new Visa card comes equipped with Travel and Emergency Assistance Services, Extended Warranty Protection, Travel Accident Insurance, Porch Piracy Protection, Auto Rental Collision Damage Waiver, and Personal Identity Theft. For details, refer to the Visa Credit Card Guide to Benefits at uecu.org/visabenefits. ✓ <i>VantagePoints</i>™ Rewards: Earn reward points on your daily qualifying purchases.¹ Points may be redeemed for cash back, popular gift cards, or a rate discount on an eligible UECU loan.¹ ✓ Mobile Wallet: Add your UECU Visa card to your favorite mobile wallet. Use your mobile device to make payments in apps, on the web, and in-store. To get started, simply download the App for Apple Pay™, Google Pay™, Garmin Pay™, or Samsung Pay, and follow the directions for set up. Upon enrolling in Mobile or Online Banking, your new card will be available in your online account, so you can easily push it to your Apple or Google wallet. ✓ 24-hour account access with Mobile and Online Banking: track your purchases, make payments, set up transfers, use Card Services features to turn your card on/off, set up custom controls and alerts, report card lost/stolen, set up Card Swap, and more. ✓ CardSwap™: Easily update your card on file wherever you pay – subscription and streaming services, eCommerce merchants, and more. CardSwap is available in Mobile and Online Banking.
<p>If any companies/billers have your current credit card information on file for monthly deductions/payments, please remember to inform them of your new Visa credit card information effective July 14, 2025.</p>	

¹ Refer to the *VantagePoints*™ Reward Program section of the Member Information Guide. For complete *VantagePoints*™ rules, visit uecu.org/vantagepoints.

² Limits can change at any time without notice to you.



Loan Payments

Effective July 14, 2025, loan payments can be made in various ways. If you currently have your payments set up as automatic payments through your NE PA Checking or Savings account or as a recurring ACH/direct deposit, this payment method will continue after the merger. If you have automatic payments set up through another financial institution, they will continue to be processed through July 31, 2026. However, we recommend that you contact the financial institution to provide them with your new UECU MICR Number and UECU's Routing Number, 231385633, after July 14, 2025, to ensure that your automatic payments and transfers continue with no interruptions.

Beginning July 14, 2025, if you set up any new automatic payments or transfers, please use your new UECU MICR Number and UECU's Routing Number, 231385633. Starting on July 14, 2025, you can find your new UECU MICR Number on your account dashboard when you log into UECU's digital banking services.

Additional Loan Payment Options:

- Mobile or Online Banking
- Make a payment at a UECU branch or ATM
- Contact a Member Service Representative by phone or Live Chat
- PAL Phone Banking
- Mail to:
UECU
337 Clay Avenue
Stroudsburg, PA 18360

We report all loans to Equifax, Experian, and Trans Union monthly. If you have a first-lien mortgage loan, this tradeline will show it has been transferred to Midwest Loan Services, and although UECU will still own your loan, the creditor name will begin reporting as Midwest Loan Services after June 2025. For all other loans currently serviced by NE PA, those loans will report with UECU or Utilities Employees Credit Union as your creditor after July 2025. Neither process will affect your credit rating, as the only change will be the creditor's name.

Debt Protection Products

Depending on the type of debt protection that you currently have, you will receive a separate detailed notice about your options.

Existing policies will remain in place for the following:

- GAP (Guaranteed Asset Protection) services through TruStage (FKA CUNA Mutual)
- Accidental Death & Dismemberment (AD&D) protection from TruStage

Bill Pay

If you have questions regarding Bill Pay, please see page 21 for information.



Digital Banking

Mobile and Online Banking Services

We are excited to provide you with enhanced benefits and features through UECU's Mobile and Online Banking. Our digital banking offers convenient and secure banking and 24/7 account access, making it fast and easy to manage your account anytime, anywhere. You're going to love the fresh new look and feel, the 360-degree financial view, tools to help you manage your finances and set savings goals, support tools to look for answers, live chat with us during business hours, and communicate with secure messages 24/7. You'll also maintain many of the features you love today, including continued easy access with one login, credit score monitoring, convenient ways to pay people and bills, transfer funds, deposit checks with your mobile device, access *E-Statements*, and more.

Mobile and Online Banking offers advanced security features such as biometric authentication, two-factor authentication, push authentication to your mobile device, and authentication app integration, as well as subscription and security alerts for additional protection.

Visit uecu.org/digital to learn more as we get closer to your invitation to log in to UECU's Mobile and Online Banking on July 14th.

Access to Digital Banking

As of 5pm on Friday, July 11th, you will no longer be able to access your NE PA online and mobile banking accounts, including the ability to complete mobile deposits or make changes to any scheduled transfers.

Additionally, your access to NE PA Bill Payer services will end at 4pm on Tuesday, July 8th.

Members already enrolled in NE PA's digital banking services will have the ability to log into UECU's Mobile and Online Banking beginning in the afternoon on Monday, July 14th, with their current usernames and passwords.

If you are not currently enrolled in NE PA's digital banking services, you will be able to enroll in UECU's Mobile and Online Banking beginning in the afternoon on Monday, July 14th. All account owners may now create a unique username and password to see all of their accounts.

Multiple Account Access

Members with multiple accounts will still be able to log in and access their accounts with a single login. You will also be able to transfer to and from these accounts.

Transfers and Payments

Internal and external accounts that you have linked to your NE PA accounts in digital banking will appear when you log into UECU's Mobile and Online Banking. Transfers and Payments that you have scheduled will also be there for you when you sign in. We encourage you to log in on July 14th and review your scheduled transfers and payments for accuracy. As we get closer to July 14th, more details will be communicated to you by email and digital banking messages, and also on uecu.org/digital.

First-Time Log-in Procedures

Logging into UECU's Mobile and Online Banking on July 14th is as simple as accessing your account today at NE PA, with a bit of ID verification and authentication added to re-establish secure access to your accounts.

Here's what you need to gain access:

- Go to uecu.org and select **LOGIN**, and/or download and open the UECU Mobile app.
- Enter your current NE PA username and password.
(*Biometric passkeys such as fingerprint and face ID will not be available to use during your initial login to UECU's Mobile and Online Banking services.*)
- Answer a few questions to verify your identity, authenticate your account, and select a new password to complete your registration.

Bill Payer Information

Great news! Your payee information and scheduled payments will be there for you when you log in. However, access to NE PA Bill Payer services will end on Tuesday, July 8th at 5pm. Here are some important items to consider:

- Bill payments you have scheduled in NE PA's digital banking for July 9th through July 11th will NOT be paid. *You must reschedule these payments to occur by July 8th to guarantee on-time payment* or make other payment arrangements.
- Payments scheduled for July 14th-18th will be paid, but they may arrive later than expected. Please allow extra time for your payments when you schedule them for this week.




- The NE PA Bill Payer payment dates that you select are the day that your payment is sent. UECU's Bill Pay payment dates are the day that the payment is expected to be received by your payee. It is important that you log into UECU's Mobile and Online Banking on July 14th to review and make any necessary changes, as funds may be taken from your account earlier than you expect due to the difference in how payment dates are defined.
- eBills and scheduled payments tied to eBills will NOT carry over. However, your eBill payee information WILL carry over. If this payee is available for eBills in UECU's Bill Pay service, you can begin to re-establish your eBills and related payments when you log in to UECU's Mobile and Online Banking starting on July 14th. eBill invitations will appear on available payees over the first few weeks of UECU Bill Pay use.
- NE PA Credit Union Bill Payer payment history will NOT carry over. While these transactions do appear on your statements, you can print a copy of your Bill Payer payment history until July 8th at 5 pm.
 - Log into NE PA's Online Banking*, select **Bill Pay** on the left menu (*this is not available via Mobile Banking)
 - Select **Manage payments** (top right)
 - Select the **View history** button (bottom left)
 - Select the **Search filter** button (top left) and choose "All" for the **Date Range**
 - Select **View Results** and then choose **Print** (top right)

NE PA members who currently use Bill Payer services will receive additional information, reminders, and tips by email and digital banking messages, as well as on uecu.org/digital, at a later date to help you successfully make your payments on time.




Transaction History

You will not have access to previous transaction history when you log into UECU's Mobile and Online Banking. You can see this information in the following ways:

- By logging into NE PA's digital banking and downloading your account transaction history by 5pm on July 11th
 - Log into NE PA's digital banking and choose an account
 - Select the **download icon**  in the Transactions tile
 - Select a Date Range and a File Type
 - Select Download
- On your NE PA printed statements
- On your *E-Statements* in UECU's Mobile and Online Banking

Check Images and Transaction Tags, Images, and Notes

Since your previous transaction history will not be available when you log into UECU's Mobile and Online Banking, these items will also be unavailable. Please retain this information for your records prior to 5pm on July 11th in NE PA's digital banking.

- Check Images: Please print any check copies you would like to retain.
 - Select a draft transaction with this **image icon** 
 - Select the check image to view it
 - Print the image in Online Banking or take a screenshot in Mobile Banking
- Transaction Tags, Images, and Notes that you created/ uploaded: Please review and make note of these items from your transaction history.
 - Notes and the **image icon**  show on your transaction descriptions. Select a transaction to choose and open your image.
 - Search for tagged transactions you created by selecting the **magnifying glass icon**  and entering the tag

Alerts

Alert settings that you have created in NE PA's digital banking will not carry over. When you log into UECU's Mobile and Online Banking, you can re-establish alerts you wish to receive for your account and for your Visa debit and credit cards. Additionally, as a UECU Mobile and Online Banking user, you will automatically receive security alerts to your primary email address. You can also choose to receive all of these alerts by text or push notifications to your mobile device. Push notifications will become available once you have logged into the UECU Mobile app.

E-Statements

You will have access to at least one year of your NE PA *E-Statements* when you log into UECU's Mobile and Online Banking. If you are currently enrolled in *E-Statements* with NE PA, you will automatically be enrolled to receive *E-Statements* with UECU. Thank you for going paperless! It is good for the environment as well as your account security, and you'll earn bonus *VantagePoints*™!

Account Aggregation Services

If you have provided permission to other services (e.g., other financial institutions, budgeting services, etc.) to link/display your NE PA accounts, it is best to cancel those connections on July 11th. Once you have logged into UECU's Mobile and Online Banking services on Monday, July 14th, you can then provide new access to those services. However, you can also create your own 360-degree view of your finances in UECU's Mobile and Online Banking. You can connect your external bank accounts, credit cards, investments, and retirement accounts, adding them right to your digital dashboard. Log in once and keep an eye on everything!

Important Dates for Migration to UECU's Mobile and Online Banking Services

- **NE PA Bill Payer Services:** will be taken offline on Tuesday, July 8th at 4pm
- **NE PA Digital Banking Services:** will be taken offline on Friday, July 11th at 5pm
- **UECU's Mobile and Online Banking Services:** will be available to NE PA members beginning in the afternoon on Monday, July 14th, to review your accounts, NE PA *E-Statements*, Bill Pay payees and payments, and scheduled transfers. You'll have full access to also take a look around at your new digital services.

Features of UECU's Mobile and Online Banking

1. **360-Degree View:** see all your UECU accounts, credit cards, and loans, including your UECU mortgage and Student Choice loans. Add external bank, credit card, investment, and retirement accounts to your UECU digital dashboard to create a single, secure place where you can see all your financial activity.
2. **Financial Wellness Tools:** Use our real-time spending analysis to conduct regular financial wellness check-ups and automatically calculate your forecasted spending. Using these tools also turns on a special tool that automatically categorizes your transactions so you can get a birds-eye-view of your spending habits. Then, make new habits! Set a savings goal to prepare for your next vacation, home upgrade, or big purchase, and track your savings progress.
3. **Advanced Card Controls & Alerts:** Protect your accounts that have card access. Log in to quickly lock/unlock your card(s), report cards lost/stolen, order replacement cards, and submit travel notifications. Take even more control of your Visa credit and debit cards. Register for Advanced Card Controls that allow you to decide where, how, and how much your cards can be used and set up customized card usage alerts to keep track of your spending and to be made aware of unusual activity.
4. **Visa Card Digital Issuance and Push-to-Wallet:** UECU Mobile and Online Banking users get faster access to new and replacement Visa credit and debit cards. Within one business day, newly issued Visa cards will appear on your associated UECU accounts, and from the UECU Mobile app, you will have the ability to push that card to your Apple or Google wallets while you wait for your physical card to arrive in the mail.
5. **ClickSWITCH & CardSwap:** When account or card numbers change, it can be a real challenge to update that information

in all of the important places that make your payments and deposits easier. Now, you can initiate changes to your direct deposit, electronic deposits, and subscription services right in UECU's Mobile and Online Banking. ClickSWITCH gathers your information and sends a request on your behalf to update your direct deposits and electronic deposits. CardSwap does exactly what the name implies: it updates your card information for many of the subscription and streaming services you use—all in one place.

Get a Head Start!

- **Review, update, or add a valid mobile or home phone number** to your NE PA digital banking profile so you can easily complete authentication without assistance when you log into UECU's Mobile and Online Banking on July 14th.
 - Log into NE PA's digital banking
 - From the **Dashboard**, select your **Profile image** and then **Profile** to review and make changes to your phone numbers (and update all outdated contact information)
- **Download UECU's Mobile App** so you are ready to log in via a mobile device on the afternoon of July 14th. Search your app store for **UECU Mobile**.
- **Review Bill Payer payments scheduled for the blackout period from July 9th – July 11th and reschedule them for Tuesday, July 8th, to guarantee on-time payments**
- **Set a reminder to print your Bill Pay payment history on July 8th before 4pm**
- **Set a reminder to download your NE PA account transaction history and check images on July 11th before 5pm**

For more information about your digital banking transition details, visit nepafcu.org/merger or uecu.org/digital.

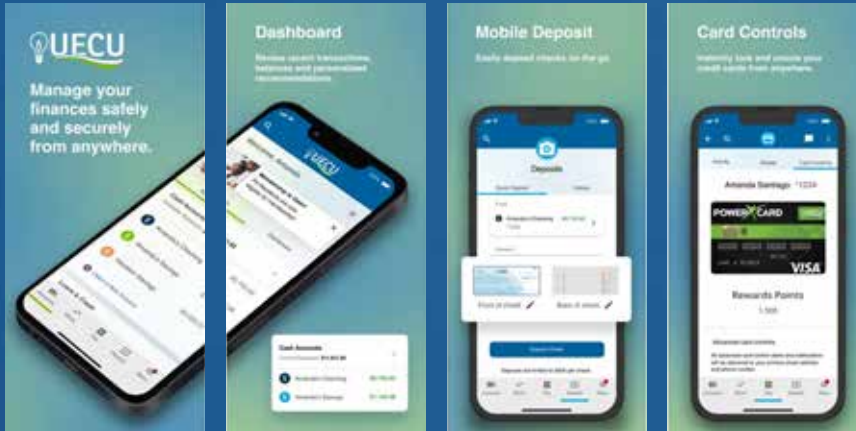


Download the UECU Mobile App, available for FREE, in Google Play & App Store Search UECU Mobile.



Bank on Your Schedule.

Manage your UECU accounts securely and conveniently from anywhere, using the UECU Mobile App. Whether you want to check your account balance, view your account info, deposit a check, redeem your rewards, apply for a loan, set up a skip-a-pay, make and edit payments, or turn your UECU Visa® cards off or on – you can do it all from your mobile device.



As your financial partner, we believe you should have the power to manage your accounts your way. So, whether you are at home, at the office, or out on the road, you'll have everything you need at your fingertips.



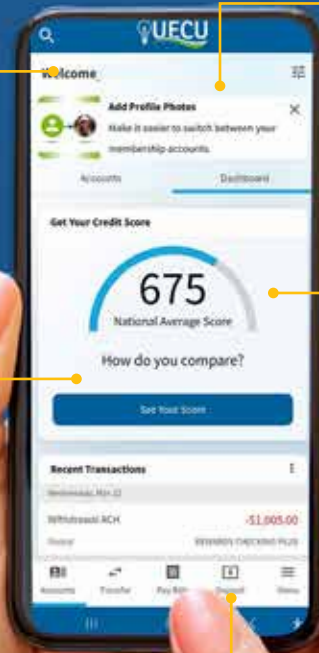
CardSwap™

You can easily update your card on file wherever you pay – subscription and streaming services, eCommerce merchants, and more.



ClickSWITCH

You can quickly and securely switch your direct deposit and recurring payments (payments made from a checking account) to your UECU account.



Track Your Spending

Use our real-time spending analysis to conduct regular financial wellness check-ups and automatically calculate your forecasted spending.



Monitor Your Credit

Keep a pulse on your financial health by regularly monitoring your credit score and report with Savvy-Money.® Receive alerts for credit report changes and stay informed about what impacts your score.



Pay Bills

Pay bills at your convenience from any of your credit union accounts. Schedule one-time payments, set up recurring payments, and request e-bills.





Download the UECU Mobile App, available for FREE, in Google Play & App Store Search UECU Mobile.





Member Rewards, Programs, and Services

In addition to competitive rates and low fees, UECU offers member rewards, specialized programs, and convenient services to ensure that members get the most value out of their banking experience.



VantagePoints™ Reward Program

Great news! As a valued UECU member, you'll have access to the *VantagePoints™* Reward Program¹ – our exclusive rewards program designed to help you get more out of your everyday spending. You can save your points for something big or redeem them in smaller amounts along the way. Don't worry about tracking your points. We do it for you – you can find your point totals on your account statements or by logging into Mobile or Online Banking.

When you are ready to redeem your points, you can choose a loan rate reduction on a new UECU loan, cash back, or a *VantagePoints™* Reward Link to TangoCard.com². With a Reward Link, you can choose from dozens of premium gift cards for popular hotels, airlines, restaurants, movie theaters, and retailers. Choose from top brands such as Amazon.com, AMC Theaters®, Best Buy®, Delta Air Lines, Dunkin Donuts, The Home Depot®, Papa John's, Petco, Target, Walmart, and more³!

How Members Earn VantagePoints™

Referral Points

Earn 500 points for referring your family members and friends in PA⁴. Residents of PA are eligible to join PACC, the Pennsylvania American Consumer Council. PACC is an association of UECU which extends credit union membership to all members of PACC.

Visa PowerCard™ Points

If you currently have an NE PA Visa® Credit Card, you'll receive a UECU Visa *Power Card™*. When you activate your new card and make your first purchase before August 31, 2025, you'll receive 1,000 *VantagePoints™*⁵! Plus, you'll earn 2 points for every \$1 spent on your purchases from July 14, 2025 through August 31, 2025, and 1 point for every \$1 spent with your credit card thereafter.

Advantages Visa Debit Card™ Points

If you currently have an NE PA Visa® Debit Card, you'll receive a UECU *Advantages Visa Debit Card™*. When you activate your new card and make your first purchase before August 31, 2025, you'll receive 1,000 *VantagePoints™*⁵! Plus, you'll earn 1 point for every \$2 spent on your debit card purchases from July 14, 2025 through August 31, 2025, and 1 point for every \$4 spent with

your debit card thereafter. Go paperless and opt out of paper statements for your Member Statements, and earn even more points on your everyday debit card purchases⁶.

E-Statement Points

Go paperless—opt out of paper statements for your Member Statements and Visa Statements, and you'll earn 25 *VantagePoints™* for each monthly *E-Statement* you receive. You can opt out of paper statements by changing your paperless settings for your statements and documents in Mobile and Online Banking. If you are currently enrolled in *E-Statements* with NE PA, you'll continue to receive *E-Statements* from UECU.

Deposit Points

At UECU, you get rewarded for saving too! You'll earn 1 point for every \$500 you have on deposit⁷.

1 Primary member must be 13 years of age or older to participate in the *VantagePoints™* Program. Points expire after five years. Loan payments must be current to earn points during each period. NE PA, a Division of UECU, members will qualify for the *VantagePoints™* program beginning on July 14, 2025.

2 For complete *VantagePoints™* rules, including point accrual, cash back options, rate reduction options, and reward links visit uecu.org/vantagepoints. Exclusions apply; not all loan types are eligible for the rate reduction. Points earned on Visa purchases – exclusions may apply. ATM cash transactions or cash advance transactions are not eligible to earn points. Points are earned net of credits.

3 Merchant gift card and gift card availability subject to change.

4 New referred member must open a share savings account for the referring member to qualify for 500 *VantagePoints™*. This promotion can be terminated at any time without notice. Membership eligibility requirements apply, see Credit Union for details.

5 First purchase points are earned on new cards only, not reissued or replacement cards. The first purchase points offer is available from July 14, 2025 through August 31, 2025. For joint cardholder accounts, first transaction points apply only to the first card to activate and transact.

6 Cardholders who go paperless by opting out of paper statements for their member statements earn 1 point for every \$1 spent on debit card purchases from July 14, 2025 through August 31, 2025 and 1 point for every \$2 spent on their ongoing purchases.

7 Based on quarterly average daily balance.

Financial Wellness



Visa® Practical Money Skills

UECU has partnered with Visa to offer the award-winning Practical Money Skills program to members, students, and the community. Practical Money Skills offers interactive tools and educational resources to help individuals and communities build stronger financial futures. The program is based on Visa's belief that greater financial knowledge can empower people to better manage their money and improve their quality of life. The program delivers important financial topics through interactive channels like online articles, games, financial calculators, money guides, and more!

GreenPath™

As a UECU member, you'll also continue to have access to GreenPath. GreenPath Financial Wellness is a trusted national nonprofit with more than 60 years of helping people build financial health and resiliency. Their NFCC-certified counselors give you options to manage credit card debt, student loans, and homeownership.



Shop and Finance with UECU's Car-Buying Service, powered by TrueCar®

With UECU's car-buying service, you can easily find the car you want and get discounted upfront pricing. Whether you're eyeing a brand-new ride or a reliable pre-owned vehicle, you can search top brands with easy-to-use online research tools. Plus, save on your auto loan rate with UECU's active checking discount. Members financing a new auto loan receive .25% off of their qualifying rate*.

*Terms and conditions apply. Not all applicants will qualify. Offer is subject to change or termination without notice. Discount is for new loans only; refinancing of existing auto loans are not eligible. Certain auto model year and term restrictions apply.

On-site Services

Enjoy the same great services that you have today at the Stroudsburg Office.

- Coin Machine
- Notary Service (by appointment)
- Medallion Signature Guarantee (by appointment)
- Safe Deposit Boxes
- USPS Forever Stamps
- Visa® Gift Cards



Account Statements and Disclosures

Statements

Account Statements

You will receive your last NE PA account statement in late July; it will include your account balances and transactions from July 1st through July 11th. You will receive your first UECU account statement in early August; it will include your account balances and transactions from July 12th through July 31st. Your first UECU account statement will also include the total dividends you earned on your accounts for the entire month of July.

If you are currently enrolled in *E-Statements* with NE PA, you will continue to receive *E-Statements* from UECU. Upon logging into UECU's digital banking for the first time, you'll be able to view one year of *E-Statement* history, including your Member *E-Statements*, Visa *E-Statements*, and Tax *E-Forms*. Members currently enrolled in NE PA's *E-Statements* will also begin receiving *E-notification* emails from UECU in August. The emails are sent to members when their new monthly *E-Statements* are ready for viewing online.

Visa® Statements

For NE PA Visa credit card holders, the statement cycles and due dates will be changing.

- You will receive your May NE PA Visa credit card statement in early June. It will include your card activity for May 4th–June 3rd. The payment due date will be July 10th.
- You will receive your June NE PA Visa credit card statement in mid-July. It will include your card activity for June 4th–July 11th. The payment due date will be August 10th.
- You will receive your first UECU Visa credit card statement in mid-to-late August. It will include your card activity for July 12th–August 15th. The payment due date will be September 10th.

Please note: If you currently have an NE PA Visa Credit Card, you will be issued a new UECU Visa *Power Card*™ with a new card number. On your new Visa credit card statement, the account number shown will be the primary account owner's new credit card number.

Mortgage Statements

After your NE PA Mortgage servicing transitions to Midwest Loan Services, your mortgage will no longer appear on your regular monthly member/account statement. You will receive a separate mortgage statement from Midwest Loan Services each month.

Statement Tip:

If you currently receive paper statements from NE PA, please retain your statements for your records. Members enrolled in NE PA's *E-Statements* will continue to receive *E-Statements* from UECU. Upon logging into UECU's digital banking for the first time, you'll be able to view one year of *E-Statement* history, including your Member *E-Statements*, Visa *E-Statements*, and Tax *E-Forms*.

NCUA Share Insurance

Your accounts will continue to be insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), which is backed by the full faith and credit of the United States government. For full details on NCUA share insurance coverage, please visit ncua.gov/consumers/share-insurance-coverage.

General coverage information		
Type of Account	Description	NCUA Coverage
Single-Ownership Account	Funds you own individually in just your name are single ownership accounts.	NCUA adds together all your single ownership accounts and insures them up to \$250,000.
Joint Accounts	Joint accounts are accounts owned by two or more members.	NCUA adds together each owner's share of any joint accounts they have a joint interest in and insures that total up to \$250,000.
Revocable Trust or In Trust For (ITF) Account	A revocable trust or ITF account shows the intent of the account's owner(s) that upon their death(s), the funds will pass to one or more named beneficiaries.	NCUA insures these accounts up to \$250,000 per beneficiary. For most joint POD accounts, use this formula: Number of owners X number of qualifying beneficiaries X \$250,000.
Irrevocable Trust	An irrevocable trust is established by statute or a written trust agreement, and the grantor who contributes funds or property gives up all power to cancel or change the trust.	The interest of each beneficiary is insured up to \$250,000 as long as: <ol style="list-style-type: none"> 1. A signature card is on file executed by the trustee that contains the names of all grantors and trustees; 2. Either all grantors or all beneficiaries are members of the credit union; 3. The credit union or trustee is able to produce beneficiary records and interests 4. The trust is valid under state law.
Retirement Accounts	These types of accounts include Individual Retirement Accounts (IRA).	IRA accounts are aggregated and insured separately from other accounts, up to \$250,000 each.



Fee Schedule

Account-Related Fees	
Returned Deposited Item (check, ACH)	\$15.00 per item
Non-Sufficient Funds (NSF) (check, debit item, ACH, or other electronic debit)	\$28.00 per item
Overdraft (check, debit item, ACH, or other electronic debit)	\$28.00 per presentment
Incorrect ACH Account Number (Item posted with exception due to incorrect account information. Fee charged for each occurrence after 30 days from day of notification.)	\$15.00
Replacement Copy of Statement	\$5.00 per copy
Stop Payment (check, ACH, withdrawal check, loan check, Treasurer's Check)*	\$20.00 per item
Copy of Member Check (mailed to member)	\$2.00 per check
Temporary Checks (set of 4)	\$2.00 per set
Check Printing Charges	\$ Depends on Qty/ Style
Treasurer's Check	\$5.00 per check
Copy of Withdrawal Check or Treasurer's Check	\$10.00 per check
Dormant Account**	\$15.00 per quarter
Foreign Check Deposit	\$15.00 per check
Unclaimed Funds (Statement undeliverable during consecutive 12-month period — member is responsible for updating address with Credit Union OR a closed account check not cashed within six months.)	\$20.00
Escheat	\$100.00
IRA/HSA Direct Transfer	\$15.00 per transfer
Written Verification of Deposit/Account Balance	\$5.00 per transfer
Incoming Wire Transfer Service (UECU may deduct additional processing fees charged by intermediary financial institutions. To avoid additional fees, contact the Credit Union at 800.288.6423 or visit uecu.org/services for wire instructions.)	\$5.00 per transfer

*A stop may only be placed on a Treasurer's Check if lost or stolen. ** A dormant fee will be charged to your account quarterly if there has been no member generated activity in the last 12 months and aggregate account balances are less than \$1,000, unless an account owner is under the age of 35, has an active related account, such as an open loan, mortgage, Certificate of Deposit (CD), Health Savings Account (HSA), Individual Retirement Account (IRA), or UEIS account, the account has been opened less than 18 months, you have applied for a UECU loan in the last 6 months, or you are an owner of another active account.
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Loan-Related Fees	
Loan-Related Fees will be assessed at time of service and may be financed.	
Payoff Request (faxed or mailed)	\$30.00 <i>per request</i>
Returned Loan or Visa Convenience Check	\$15.00 <i>per check</i>
Loan or Visa Payment Returned Unpaid (check, ACH)	\$15.00 <i>per item</i>
Telephone (TEL) Loan Payment (First two payments are free. Fee will be assessed for each payment over two unless you have authorization on file.)	\$15.00
Skip-A-Pay (Offered on eligible loans. Skip-A-Pay requests must be submitted to the Credit Union seven days prior to payment date.)	\$35.00 <i>per Skip-A-Pay</i>
Satisfaction of Mortgage Fee when refinancing HE Term Loan or HELOC with another lender	\$35.00 <i>per loan</i>
Loan Modification	Fees may apply, contact the Credit Union for details.

Card Fees	
Replacement Card Fee	\$5.00 <i>per card</i>
Expedited Card Delivery	\$32.00 <i>per card</i>
Foreign Transaction Fee	1.00% <i>per transaction in U.S. dollars</i>

Notice: A charge may be imposed on debit card transactions by a.) the automated teller machine (ATM) operator, if the member initiates a transaction from an ATM that is not operated by the institution issuing the card and b.) by any national, regional or local network used to complete the transaction.

Miscellaneous Fees	
Account Forfeiture Fee (Account closed within 45 days due to incomplete member documentation or no member transactions within 6 months.)	\$5.00 <i>Per member owner plus dividends paid and accrued</i>
Unlocated Member (bad address)	\$10.00
Levy, Attachment, Garnishment, Writ, or Other Legal Process	\$75.00
Research Fee (1 hour minimum)	\$25.00 <i>per hour</i>



Expedited Mail Service (where available^)	
Monday Through Friday 2nd-Day Delivery	\$25.00
Monday Through Friday Standard Overnight	\$40.00
Monday Through Friday Priority Overnight	\$50.00
Saturday Delivery Priority Overnight	\$50.00

Contact Information				
Mortgage and Loan Dpt.	Student Choice Loan Center	Member Services	24-Hour PAL	Email Address
800.288.6423 Ext. 4001	844.814.9905 uecu.studentchoice.org	800.288.6423	800.278.6725	Advantages@uecu.org

^Additional fees will apply for delivery outside the contiguous United States.

All fees will be deducted from the member's account at the time of service, unless alternative payment method is requested by the member, alternate payment method subject to credit union approval. Additional fees could be charged if you utilize services not listed in this document.

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Consumer Membership Agreement & Disclosures

- Consumer Membership Agreement
- Funds Availability Policy
- Electronic Funds Transfer Agreement
- Truth-In-Savings Disclosure
- Privacy Policy



CONSUMER MEMBERSHIP AGREEMENT

Effective 1/1/2025

This Consumer Membership Agreement, along with the rest of the Consumer Membership Agreement and Disclosures (together, the “Agreement”), covers your and our rights and responsibilities concerning the accounts and services that Utilities Employees Credit Union (“Credit Union” or “UECU”) offers. In this Agreement, the words “you” and “yours” mean anyone who signs, or otherwise authenticates, an approved Membership Application, Signature Card, Account Application, ownership update document or a request for additional services (“Account Card”). The words “we”, “us”, and “our” mean the Credit Union. The word “account” means any one or more share or other deposit accounts or subaccounts you have with the Credit Union.

THIS AGREEMENT CONTAINS AN ARBITRATION AND WAIVER OF CLASS ACTION CLAUSE. IT IS IMPORTANT THAT YOU READ THIS CLAUSE CAREFULLY BEFORE CONSENTING TO THIS AGREEMENT.

Membership Eligibility: Employees and retirees of our partner companies, members of affiliated associations and anyone who lives, works, worships, or attends school in the Greater Reading Area are eligible for membership. The Greater Reading Area consists of 30 contiguous census tracts in Berks County, Pennsylvania. See Credit Union for census tract details. The spouse or domestic partner (living in same household), children (including stepchildren and adopted children), grandchildren, parents and siblings of a member may also join the Credit Union. You may call or write the Credit Union office for a membership/account application, or you may access an application on our website. Complete your membership online or return a membership/account application along with a minimum \$5.00 initial deposit, which is the par value of a membership share. You authorize us to check your account, credit and employment history and obtain credit reports in connection with any application for a deposit account; any application for credit or for the purpose of reviewing an extension of credit or increasing a credit line or limit; for the purpose of taking collection action; or for any other legitimate/permissible purposes associated with your accounts, including determining eligibility for additional Credit Union products or services. Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. Notice: Section 326 of the USA Patriot Act requires the Credit Union to obtain, verify and record information that identifies each person who opens an account. When you open an account we will ask you for your name, address, date of birth, driver’s license information and other information that will allow us to verify your identity. Your account(s) will be closed within 45 days of opening if we do not obtain all completed documentation required to establish membership.

Membership Share: UECU is a cooperative of members who are owners of the Credit Union. All UECU member owners are required to purchase and maintain a membership share. The cost of a membership share is \$5.00. The purchase of a membership share allows you to vote in accordance with our Bylaws and establish as many member accounts as you need, all subject to Credit Union approval processes. You will have a share account on each of your member accounts and your membership share of \$5.00 will be deposited to one of your share accounts to maintain your membership. There will be a hold placed on the \$5.00 membership share balance as long as you are a member of the Credit Union. You understand that multiple membership shares may be held on your share account if there are multiple owners. You understand that your membership share may be held in a share account with multiple owners and all owners have joint ownership over all balances, including your membership share. If you or another owner closes a share account that is holding your membership share, you give UECU authorization to transfer the hold of your membership share to any other open share account you are an owner of. You will not receive prior notification of this transfer. You will see a balance change to one of your remaining share accounts on your next statement, reflecting the deposit of the membership share and subsequent hold. If you are not an owner on any other share accounts, your membership share will be included in the payout balance of the closed member account. You understand that all balances held in a member account with multiple owners (joint account) can be closed individually by any one owner with no authorization from other owners. When an owner of a joint account acts individually and closes the member account, all funds can be paid to that owner individually, including your membership share if you are not an owner on any other member accounts. See Joint Account section below for more details.

Individual Accounts: An individual account is an account owned by one member qualified for Credit Union membership. If the account owner dies, all sums in the account will pass to the decedent’s estate or In-Trust-For (ITF) beneficiary, as applicable, subject to applicable law and provisions of this Agreement.

Joint Accounts: A joint account is an account owned by two (2) or more persons, with rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). We reserve the right to require written consent of all owners for any change to or termination of an account. You authorize us to recognize any of the signatures or other authentications subscribed in the membership application, signature card, or in any of your other account applications or ownership update documents in the payment of funds or the transaction of any business for your account. The joint owners agree with each other and with us that all sums now paid in on shares by any or all joint owners and all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and are subject to the withdrawal or receipt of any of them. Payment to any joint owner or to the survivor or survivors shall be valid and discharge us from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time to time and acknowledge that all account information, including Individual Retirement Account (IRA) and loan information, will be available to every individual on the account. Any or all of the joint owners may pledge all or any part of the shares in the account as collateral security to a loan or loans from the Credit Union. The right or authority of the Credit Union under this Agreement shall not be changed or terminated by any joint owner, except by written notice in a manner acceptable to us and that notice shall not affect transactions theretofore made. If all account owners die, all sums in the account will pass to the decedent’s estate or In-Trust-For (ITF) beneficiary, as applicable, subject to applicable law and provisions of this Agreement.



Trust Accounts: We offer revocable and irrevocable trust accounts (collectively “trust accounts”). The settlor(s) of a trust account must be a member of the Credit Union to establish a trust account. A trust account is held by one or more trustees for the benefit of one or more beneficiaries based on a trust agreement. We are not required to understand, interpret, or enforce the terms of your trust agreement. The Credit Union is not required to keep any trust agreement in its files and is not liable for the contents of a trust agreement. THE CREDIT UNION WILL NOT REQUEST A COPY OF THE TRUST AGREEMENT AND SHALL IN NO EVENT BE LIABLE FOR ITS CONTENTS. A person named as a trustee on a trust account application has the same rights, responsibilities, and liabilities as an owner of an account under this Agreement to open, change, add, or close an account or service. Any trustee acting alone may change, add, or close the account and/or a service, and their signature on the trust account application or continued use of an account or service confirms their agreement to any later change, addition, or closure of an account and/or service by any other trustee on the trust account. While any trustee may change, add, or close the trust account and/or a service acting alone, we may require all trustees to consent in writing to the addition or removal of any trustee to or from the trust account. We have no duty to notify the settlors or trustees of any transaction, change, addition, or closure of a trust account or service by any trustee acting alone. We will require a notarized certification of trust confirming the power of the trustee(s) prior to opening a trust account or allowing the trustee to make changes to a trust account. Any successor trustee(s) evidenced in the certification of trust will be authorized and fully qualified to act as trustee(s) in accordance with the terms of the trust agreement, such as in the event that all of the trustee(s) named in the trust account application resign, die, become incapacitated, or otherwise become unable to act as trustee(s) of the trust. You also agree to give us reasonable notice of changes affecting the trust account. You acknowledge that the trust account is governed by the applicable terms and conditions set forth in this Agreement and by the terms and conditions set forth in the trust account application.

ITF Accounts: An ITF account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving ITF beneficiaries. Upon the death of the last account owner, all UECU debts owed by the deceased will be paid. After UECU debts owed by the deceased have been paid, if there is more than one (1) surviving beneficiary, the remaining funds will be payable to such beneficiaries in equal shares. Upon learning of the death of the last surviving owner, UECU will consider the account of the deceased member closed, as permitted by our Bylaws, and transfer the funds to unclaimed shares. Dividends will not accrue or be paid after an account is closed. If a deceased owner was receiving federal benefit payments to their account, the account is subject to a reclamation review for paid federal benefits after date of death. These funds may be required to be returned to the issuing federal agency before any funds may be disbursed, in accordance with applicable law. The credit union will pay the funds of the deceased owner to the ITF beneficiaries in accordance with the terms of the ITF account and applicable law and is released from liability for the amounts paid.

Estate Accounts: Upon learning of the death of the last surviving owner, if there is no ITF designation, all sums in the account will pass to the decedent’s estate after all UECU debts owed by the deceased are paid. UECU will consider the account of the deceased member closed, as permitted by our Bylaws, and transfer the funds to unclaimed shares. Dividends will not accrue or be paid after an account is closed. UECU will not permit deposits or withdrawals to be made in the account without receiving authorization by a court-recognized representative of the estate for deposits or withdrawals. Until UECU receives the authorization, deposits and withdrawals will not be permitted. If a deceased owner was receiving federal benefit payments to their account, the account is subject to a reclamation review for paid federal benefits after date of death. These funds may be required to be returned to the issuing federal agency before any funds may be disbursed, in accordance with applicable law. The credit union will pay the funds of the deceased owner to the estate of the deceased owner in accordance with court orders and applicable law and is released from liability for the amounts paid.

Deposit Insurance: Your individual deposit accounts are insured, in aggregate, up to \$250,000. Your interests in joint deposit accounts are added together and insured up to \$250,000, separately from individual accounts. Your IRA(s) are also separately insured for up to \$250,000. Insurance is provided by the National Credit Union Share Insurance Fund (NCUSIF) which is managed by the National Credit Union Administration (NCUA). For more information about NCUA insurance coverage of accounts, visit [ncua.gov](https://www.ncua.gov).

Deposits: Funds may be deposited to any account in any manner approved by the Credit Union. You authorize us to supply missing endorsements of any owners if we choose. We act only as your agent, and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We have the right to limit, refuse or return any deposit and a fee may be charged. We may withhold all or part of the proceeds of any deposit in accordance with our Funds Availability Policy. We may send any item for collection. Any deposit of, or payable in, a foreign currency will receive credit in U.S. dollars only after final collection and exchange. Any collection fees we incur may be charged to your account. All items or transfers credited to your account are provisional until we receive final payment. Deposits made after the deposit cutoff time and deposits made on a Saturday, Sunday or a federal holiday will be credited to your account on the next business day.

Returned Deposited Items: Even if we have made funds available to you, we may charge back to your account the amount of a deposited item if it is later returned unpaid or charged back to us. We will not be liable for damages or losses to you as a result of checks drawn or other debits presented on the accounts, which are dishonored because of the charge back. We may charge a fee for a returned deposited item. Fees are set forth in the Fee Schedule.

Account Rates and Fees: The Credit Union’s payment of dividends and assessment of fees against your account are set forth in the Truth-In-Savings Disclosure and Fee Schedule, respectively. The Credit Union may change dividend rates and the fee schedule at any time, at our discretion. We will notify you of changes as required by law.

Withdrawals: You may withdraw or transfer funds from your account(s) in any manner we permit. We may refuse any withdrawal or transfer request which you attempt by any method not specifically permitted; which is greater in number than the frequency permitted; or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us to apply the frequency limitations. You authorize us to honor transactions initiated by a third party to whom you have given your account number or the MICR information appearing on the bottom of your check or deposit slip even if you do not authorize a particular transaction. We reserve the right to require at least seven days written notice before any withdrawal or transfer, excluding checking accounts. See the Funds Availability Disclosure for information about when you can withdraw funds you deposit.

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

Non-Sufficient Funds and Overdrafts: An overdraft occurs when the available balance in your account is not high enough to cover a transaction, but we pay it anyway as part of our Courtesy Pay program. Your available balance is your account balance, minus any pending holds, and pending transactions (such as debit purchases) that we have authorized but have not yet posted to your account. If a transaction is presented and your account does not have a sufficient available balance to cover it, we may,

at our discretion, pay the transaction through Courtesy Pay creating an overdraft or return the item for Non-Sufficient Funds (NSF). Courtesy Pay privileges are available for eligible consumer checking accounts. If we pay a transaction through Courtesy Pay, an overdraft fee will be charged per transaction. The amount of the overdraft fee is set forth in the Fee Schedule. UECU will not approve ATM or everyday debit card transactions through Courtesy Pay unless you have opted into the authorization and payment of these overdrafts. A transaction that is authorized against a sufficient available balance may result in a negative available balance (overdraft) when it finally posts if intervening transactions have reduced the available balance. In circumstances when a transaction was authorized when you had a sufficient available balance, and posts when you have an insufficient available balance, UECU will not charge you an overdraft fee for that transaction. If we do not pay the transaction, an NSF fee will be charged per transaction. The amount of the NSF fee is set forth in the Fee Schedule. Transactions may not be processed in the order in which they occur. The order in which transactions are received and processed may impact the total amount of fees incurred by you. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. We do not have to notify you if your account does not have funds to cover checks, fees, electronic debits, or other posted items. The Credit Union has the right to charge any shares you own to cover negative balances, except as prohibited by law. If you do not pay the negative balance within a reasonable period of time after we notify you of the deficiency, we will close your account. Courtesy Pay is governed by the Courtesy Pay Terms and Conditions. In the event of a conflict between the Courtesy Pay Terms and Conditions and this Agreement, the terms of the Courtesy Pay Terms and Conditions will control.

Overdraft Protection Plan: If you have elected an Overdraft Protection Plan, we will honor checks and other items that overdraw the available account balance in your checking account by transferring funds from your election of eligible accounts and/or loans, to your checking account. If you elect to have transfers from an eligible account, funds will be transferred in the amount necessary to clear the overdrawn item. If you elect to transfer from an eligible loan, funds will be transferred in \$100 increments. If there is a service charge for overdraft transfers, the charge is set forth in the Fee Schedule. Members cannot transfer funds from a business account to a consumer account under the Overdraft Protection Plan, or vice versa. The Overdraft Protection Plan is governed by the Overdraft Protection Agreement. In the event of a conflict between the Overdraft Protection Agreement and the Account Agreement and Disclosures, the terms of the Overdraft Protection Agreement will control.

Postdated and Stale Dated Items: We may pay any check without regard to its date unless you notify us of a postdating. We will not honor a postdated check unless we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check. You may make an oral notice, which lapses in fourteen (14) calendar days unless confirmed in writing. A written notice is effective for six (6) months and may be renewed in writing from time to time. We are under no obligation to pay a check or draft drawn on your account, which is presented more than six (6) months after its written date.

Stop Payment: You can request us to stop payment of a preauthorized payment, check or draft drawn on your account. The stop payment request must be dated, signed, or otherwise authenticated and must describe the account and specify the number, date, exact amount of the item, and the payee. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the item. We must receive the request in reasonable time to permit action on it. The stop payment request is ineffective, if at the time of the request, we have already cashed the item or if we have otherwise become legally obligated to pay the item. You may make an oral stop payment request, which lapses in fourteen (14) calendar days unless confirmed in writing. A written stop payment request is effective for six (6) months and may be renewed in writing for additional six-month periods. You agree to indemnify and hold us harmless for any expense, cost, or liability for refusing payment of any item on which a request has been made to stop payment or for payment of an item after a stop payment has expired. The Stop Payment Fee is set forth in the Fee Schedule.

Restrictive Legends: We are not required to honor any restrictive legend or other limitation written or printed on checks or drafts unless we have agreed in writing to the restriction or limitation. Examples of restrictive legends are “void after 90 days”, “not valid for more than \$1000.00 or “two signatures required”.

Inactive Checking Accounts: Active UECU checking accounts must have one or more transactions per month. Checking accounts that are inactive for six (6) consecutive months may be closed and any remaining checking account funds transferred to a member’s share savings account. Any check cards associated with the account will be expired.

Dormant Accounts: A deposit account is considered dormant if you have not initiated account activity (a deposit, withdrawal, check, transfer, loan payment, or loan advance) for a period of one year. A dividend posting, dividend transfer, fee, fee refund, ATM refund, membership share posting, inactive checking account transaction, or any credit union initiated activity does not constitute account activity. A deposit account will not be considered dormant if, you have an active related account, such as an open loan, mortgage, Certificate of Deposit (CD), Health Savings Account (HSA), Individual Retirement Account (IRA), or UEIS account; you have an aggregate balance of more than \$1,000.00; any account owner is under the age of 35; the account has been opened less than 18 months; you have applied for a UECU loan in the last 6 months; or you are an owner of another active account. If your account does not fall under one of those exceptions and meets the dormant criteria, a dormant fee will be charged. Dormant fees are set forth in the Fee Schedule. If an account is reduced to zero balance by dormant account fees, the account will be closed. A dormant fee will not reduce your membership share, and your membership will not be terminated as a part of the dormancy process. If your account remains inactive under the dormancy criteria for three (3) years, or such other period as required by law, the balance of your account(s) will be transferred as abandoned property to the appropriate government agency, in accordance with applicable escheat laws, and your membership will be terminated. Escheat fees are set forth in the Fee Schedule.

ACH and Wire Transfers: You may initiate or receive credits or debits to your account through Automated Clearing House (ACH) or wire transfer if we provide the service. You agree that if you receive funds by wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfers will be shown in your periodic statement. We may provisionally credit your account for an ACH transfer before we receive the final settlement. We may reverse the provisional credit, or you will refund us the amount if we do not receive final settlement. We may charge an ACH Exception Fee if you provide third parties with incorrect account information related to an incoming ACH transfer. Account fees are set forth in the Fee Schedule. When you initiate a wire or ACH transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. You agree to be bound by Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the Commonwealth of Pennsylvania. You agree to be bound by Automated Clearing House Rules and Regulation J, as applicable, which govern ACH and wire transfer processing. You agree to initiate and receive only lawful ACH and wire transfer entries. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. You agree to make use of multi-factor authentication, challenge questions and answers, a verification callback and/or other identification procedures that we may implement from time to time in order to increase security. You agree that our security procedures are reasonable. We reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive, or indirect loss or damage you may incur in connection with funds transferred to or from your account.



Transaction Limitations: Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer of funds from an interest-bearing account, excluding interest bearing checking accounts. We may refuse to allow a withdrawal in some situations and will advise you accordingly for example if: (1) there is a dispute between account owners; (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a Credit Union loan on time. UECU will not conduct transactions for non-members unless otherwise stipulated in Credit Union policy. Services and benefits outlined in this Agreement may be limited or excluded for Business accounts, Estate accounts or Representative Payee accounts.

Statements: We will send or make available to you, electronically or otherwise, a periodic statement showing transactions and activity on your account. You are responsible for examining each statement with reasonable promptness. If you believe there is an error, discrepancy, or irregularity, you must notify us immediately. If you fail to discover and notify us of any error, discrepancy, or irregularity within 60 days of when we first send or make the statement available, you cannot make a claim against us. In the case of a change of address, you are responsible for providing us with a current address. If you do not receive a periodic statement, you agree to notify us within fourteen (14) days of the time that you regularly receive a statement. For checking accounts, you understand that your original check, when paid, becomes property of the Credit Union, and will not be returned to you but copies will be retained by us or by a payable-through financial institution and made available upon your request. You may be charged a fee for check copies. Account fees are set forth in the Fee Schedule.

You agree to examine your statement including enclosed canceled checks, or images of checks, and notify us immediately of any unauthorized or altered item or discrepancy. If you do not notify us reasonably and promptly, you will be precluded from making a claim against us based on the forged or altered item. Unless you give us notice within 30 days after the date of the statement, the statement shall be deemed correct for all purposes, and we shall not be liable for any payments or charges reflected thereon. This includes a forged, unauthorized, or missing signature or endorsement, a material alteration, a missing or diverted deposit, or any other error or discrepancy.

Online Statements: When you request E-Statements, you agree to receive your monthly or quarterly account statements electronically. We will notify you by e-mail when your statements are available for review. You are responsible for providing and maintaining your e-mail address and all information contained in the Account Profile records. You are responsible to view, print and/or save your statement document(s) for future reference as your statements will periodically purge. You agree that in addition to your member account statement we may also send you important notices and disclosures as required by law or regulation regarding your membership and accounts. These notices and disclosures may be sent separately or incorporated into the member newsletter that is made available at the time your statement is available for viewing. You may be charged a fee if you subsequently request a paper copy of your E-Statement. You have the right to change your election to receive E-Statements unless an E-Statement is a requirement for a product or package of products.

Credit Union Lien and Security Interest: The Credit Union shall have an automatic lien on your shares or share certificates for any sum due from you or for any loan endorsed by you, except as limited by state or federal law. In addition, unless prohibited by law, you pledge and grant to us a security interest in all shares, deposits, and dividends in all accounts you have with us now and in the future and we may use the funds from your accounts to pay any debt or amount now or hereafter owed to us, except obligations secured by your principal residence. By not enforcing a lien, we do not waive our right to enforce it later.

Termination of Membership: You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all your accounts. UECU may return any debits or deposits to the account that UECU receives after closure and faces no liability for failing to honor any debits or deposits received after closure.

Denial of Services and Member Expulsion: It is the policy of the Credit Union to deny services, with the exception of a share savings account, to any member who has an existing obligation in default. If the obligation is reaffirmed or otherwise voluntarily repaid in a manner acceptable to the Credit Union, then the member may again be eligible for such services. The Credit Union has the right to deny services or expel any member for cause as defined by law and in accordance with Credit Union policy. We have monitoring processes in place for the purpose of determining your risk profile and determining when to maintain, suspend, or expel a membership due to elevated risk factors. We may restrict account access and services without notice to you when your account is being misused, when you are conducting activity that is suspicious in nature, when you have conducted fraudulent activity, when you have demonstrated conduct which is abusive in nature, as outlined in any policy we have adopted regarding restricting services, or as otherwise permitted by law. Personal accounts cannot be used for business purposes. If your account is being used for business purposes, we reserve the right to close your account. If we exercise this right, we will send notice of account closure and give 30 days for you to redirect your financial services.

Amendment: From time to time, we may make changes to this Agreement, to Fee Schedules, and to other terms and agreements related to your accounts. We will notify you of changes to this Agreement and to Fee Schedules by sending an email to your email address on record at the Credit Union, mailing you a Change in Terms Notice to your mailing address on record at the Credit Union, or both. If you receive an email notifying you that a Change in Terms Notice is available to view in Mobile and Online Banking, you agree to log in to Mobile and Online Banking, access the Change in Terms Notice, and review it. If you receive the Change in Terms Notice in the mail, you agree to review it. The effective date of the changes will be stated in the Change in Terms Notice. Your continued use of your account and other UECU services after the effective date of the changes constitutes your acceptance of, and agreement to, all changes.

Notice of Name or Address Change: 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 notice of a change in address and any other notice from you to be provided in writing. If you fail to notify us of your new address and we cannot locate you, we may impose a service fee as set forth in our current Fee Schedule.

Electronic Communications: You agree to receive electronic communications, including transaction and relationship messaging, related to the accounts you maintain with UECU, including but not limited to savings, checking, term, loan, line of credit, or credit card. You authorize UECU to electronically communicate information related to your accounts at any email address or wireless/cellular telephone number on record for your membership. We will contact you using any electronic means we choose, which may include but is not limited to email messages, voice messages, text messages and other similar electronic methods of communication.

Generally, electronic communications about your accounts will be sent to the primary email address or wireless/cellular telephone number on record. You agree that electronic communications sent to any email address or wireless/cellular telephone number on record will be considered delivered to all account owners. If an electronic communication is returned as "undeliverable" we will attempt to resend it. If an electronic communication is returned as "undeliverable" after additional attempts, we will send you the communication via U.S. mail to the primary mailing address currently on file with UECU. You are responsible for reading this agreement thoroughly and verifying that you can access communications electronically to your satisfaction. You agree that all electronic communications satisfy any legal requirement that such communications be in writing.

You acknowledge that anyone with access to your email address or wireless/cellular telephone will be able to access electronic communications from us. You agree that UECU will have no liability for any damages or losses resulting from the interception of electronic communications from UECU. You acknowledge that you are responsible for all costs incurred from electronic communications from UECU including, but not limited to, wireless charges.

Consent to Contact: You are required to provide an active telephone number by which we can reach you. You may, but are not required to, provide us with a cellular, Voice-over-Internet-Protocol (VoIP), or other telephone number which may require you to pay for receiving calls. If you choose to provide or by confirming your telephone number (including a mobile telephone number) for Mobile and Online Banking, you consent to receiving prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from UECU at the number. You consent to receive these calls in connection with your use of Mobile and Online Banking and as required for our everyday business purposes including notices and alerts regarding your account or account activity, identity verification, enhanced security and to prevent fraud. Standard text messaging rates may apply based on your plan with your mobile phone carrier.

Illegal Activities: You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities.

Negative Information Notice: We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

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

Governing Law: Your accounts and this Agreement, including the interpretation and construction of this Agreement, are governed by the following, as amended from time to time: the Credit Union's bylaws; local clearinghouse and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the Commonwealth of Pennsylvania, without regard to conflict of law provisions. Your accounts are located and maintained in Pennsylvania.

Venue; Jury Trial Waiver: Except as provided in the Arbitration Agreement, any action or proceeding arising out of or relating to this Agreement shall be brought in the same city as the U.S. District Court closest to the last known address shown in our records for the primary accountholder, unless the parties mutually agree to a different location. You and we agree to waive any right to a jury trial.

Limitation on Time to Sue: Any action or proceeding by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one year after the cause of action accrues.

Severability: If any provision of this Agreement is held by a court or arbitrator to be illegal, invalid or unenforceable, such provision shall be severed and inoperative, and—provided that the fundamental terms and conditions of this Agreement remain legal, valid and enforceable—the remainder of this Agreement shall remain operative and binding on you and the Credit Union.

Arbitration and Waiver of Class Action: You and we agree to attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services we have provided, will provide or have offered to provide to you, and/or any aspect of your relationship with us (hereafter referred to as the "Claims"). Attempts to informally settle the Claims shall include a written exchange of information describing the Claims, the basis for the Claims, and the relief sought, and then an in-person meeting (or a meeting by Zoom or similar electronic means) to discuss, in good faith, potential resolution of the Claims. If the Claims cannot be resolved informally, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or a copy of the Rules can be obtained at the Credit Union upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU AND WE EXPRESSLY AGREE TO WAIVE THE RIGHT TO TRIAL BY JUDGE OR JURY. This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code ("FAA") to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to: (i) claims that are initiated in or transferred to small claims court or a comparable court of limited monetary jurisdiction, so long as they are prosecuted individually; (ii) actions initiated by or against "covered borrowers" under the Military Lending Act; (iii) claims involving residential mortgage secured loans covered by Regulation Z; or (iv) any other claims where arbitration is prohibited by law.

1. Selection of Arbitrator. The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, or declines to administer the Claims for any reason, and if you and we do not agree on a substitute arbitration forum, then you can select the arbitration forum for the resolution of the Claims

2. Effective Date. This Arbitration Agreement is effective when you open your account or when it is provided to you, whichever occurs first.



3. Arbitration Proceedings. The arbitration shall be conducted in person within 50 miles of your residence at the time the arbitration is commenced, or by Zoom or video conference, or by submission of written materials, as required by the arbitrator and the Rules. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including any kind of relief that could be awarded by a court, including injunctive relief. The Arbitrator shall follow the law and shall not be entitled to make errors of law. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed; provided, however, that either party may appeal to any court with jurisdiction to the extent the arbitrator makes an error of law. Nothing contained in this Arbitration Agreement shall prevent either you or us from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies. Nor shall anything contained in this Arbitration Agreement prevent either you or us from exercising self-help remedies, including non-judicial foreclosure, repossession, or set off. Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by a court.

4. Costs. The Credit Union shall pay for any filing, administration, and arbitrator fees imposed on you by AAA (or the applicable arbitration forum), except if you are the claimant seeking relief, in which case you shall be responsible for: the first \$200 of the filing fees, whatever amount is required by AAA, or the amount you would be required to pay to file a claim in the applicable court, whichever is the greatest. You will be responsible for your own attorneys' fees. The arbitrator shall be entitled to award attorneys' fees and costs to the prevailing party in the arbitration if permitted by applicable law.

5. Class Action Waiver. ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

6. Severability. In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

7. Survival. This Arbitration Agreement shall survive the closing of your account, membership or this Agreement.

FOR MORE DETAILS or if you have questions, you may call us or visit the Credit Union. If you have questions about AAA procedures, you should check the AAA website, www.adr.org, or call AAA at (800) 778-7879.

FUNDS AVAILABILITY POLICY

Effective 4/1/2025

General Policy: The following policy describes the time period after which you may withdraw funds deposited to your account. Funds you deposit in your account at the UECU may not be available for immediate withdrawal. Once funds are available, you can withdraw the funds at any time, and UECU will use the funds to pay any checks or debits presented. Please remember, that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit: The length of any delay in availability is counted in business days from the day of your deposit. Every day except Saturday, Sunday, and a federal holiday is a business day. If you make a deposit before 5:00 p.m. Eastern Time on a business day that UECU is open, we will consider that day to be the day of your deposit. If you make a deposit after the above-mentioned time or on a day, we are not open, we will consider the deposit to be made on the next business day we are open. The length of delay varies depending on the type of deposit and is explained below.

Same-Day Availability: Funds from the following deposits will be available on the day we receive the deposit: (1) cash deposits made in person; (2) electronic direct deposits; (3) U.S. Treasury checks that are payable to you; (4) checks drawn on UECU; (5) travelers checks; (6) state and local government checks that are made payable to you; (7) cashier's, certified, and teller checks that are made payable to you; and (8) Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.

Next-Day Availability: Funds from wire transfers will be made available on the first business day after the day of deposit.

Longer Delays May Apply: In some cases, UECU will not make all the funds that you deposit by check available to you on the same day we receive 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 \$275.00 of your deposits will be available on the same business day as your deposit.

If we are not going to make all the funds from your deposit available on the day we receive your deposit, 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 business day after we receive your deposit.

Funds deposited by check may be delayed for a longer period under the following circumstances:

- a. When we believe a check deposited will not be paid.
- b. Check(s) deposited totaling more than \$6,725 on any one day.
- c. A redeposited check that has previously been returned unpaid.
- d. There is an emergency, such as failure of communications or computer equipment.
- e. Deposits to an account that has been repeatedly overdrawn in the last six months.

In these instances, funds will be available no later than the 7th business day after the day of deposit. In some circumstances, the first \$275 may not be available on the same day of your deposit.

Automated Teller Machine (ATM) Deposit: The first \$275 from any deposits (cash or checks) made to your account at an ATM will be available immediately. The remaining funds from the deposit will not be available until five business days after the day of deposit. The business day at an ATM generally ends at 2:00 p.m. but may change at other times posted at the ATM. Transactions made on a non-business day or after a disclosed cut-off time are considered to be made on the next business day.

Special Rules for New Accounts. If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, travelers, teller'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. The excess over \$6,725 will be available on the seventh 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 \$6,725 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 seventh business day after the day of your deposit.

ELECTRONIC FUNDS TRANSFER AGREEMENT

Effective 4/1/2025

The following information defines and explains the types of Electronic Funds Transfer ("EFT") services that are currently available to members. It also explains your and our rights, duties and liabilities concerning these services, including your rights under the Electronic Funds Transfer Act. Please read this document carefully.

EFT Services:

- 1) Direct Deposit** – If you specifically authorize us to electronically accept deposits, we will provide such services. You can arrange to have certain recurring or nonrecurring payments automatically deposited to your account. Examples of recurring payments include direct deposit of Social Security, other government payments and the direct deposit of your wages, salary, or retirement benefits.
- 2) Withdrawals and Preauthorized Debits** – You can arrange to have certain recurring or nonrecurring withdrawals and debits automatically paid from your account. An example of a nonrecurring withdrawal is a share withdrawal request. Examples of preauthorized debits include insurance premiums and utility payments initiated through an agreement with a third party.
- 3) Automated Telephone Transfers** – You may access your personal account(s) by using your Personal Access Line (PAL™) Access Code and your account number to initiate transactions using a touch-tone telephone. You may use the PAL™ system to: (1) make deposit and loan account balance inquiries; (2) transfer funds between your accounts; (3) transfer funds from your savings or checking account to pay on your line-of-credit or loan; (4) withdraw funds from your share savings account, by check, to be mailed to you at your address of record; (5) withdrawal funds via ACH Deposit to a financial institution account designated by your ACH Authorization Agreement (certain volume and dollar restrictions may apply to ACH transfers); (6) make inquiries concerning recent deposits to and withdrawals from your deposit accounts; or (7) make inquiries concerning your loan history and recent loan payments. PAL™ service is generally available 24 hours a day, seven days a week. This service may be interrupted for a short time each day for data processing. If your PAL™ withdrawal transaction is completed before 1:00 p.m., it will be processed on the same business day. If your PAL™ withdrawal transaction is completed after 1:00 p.m. or on a weekend or holiday, it will be processed on the next business day.

Online EFT Services:

- 1) Online Banking** – You may access your personal account(s) by using your Mobile and Online Banking username and password to initiate transactions using a compatible access device. You may use Mobile and Online Banking to: (1) view account balances on deposit and loan accounts; (2) transfer funds between your deposit accounts; (3) transfer funds to or from a deposit account at a financial institution designated in your ACH Authorization Agreement (certain volume and dollar restrictions may apply); (4) transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit; (5) withdraw funds from your deposit account, by check, to be mailed to you at your address of record; (6) make Member to Member transfers (This service allows you to deposit funds into another of your membership accounts or into another member's account, such as a spouse or child's account. However, it does not allow you to access the destination account or account information unless you are the sole owner of that account. This service excludes IRA and Certificate of Deposit accounts); (7) view and print or download account transaction activity; (8) apply for a loan (by submitting an online application, you authorize a credit report to be pulled automatically from a credit reporting agency); (9) enroll in Advantages Bill Pay™ which is an electronic bill payment service that allows you to access, view, and pay your monthly bills; (10) access Member Statements, VISA® Statements, Flex HELOC Statements, or Tax Forms electronically; (11) electronically deposit checks using our Mobile Check Deposit service; and (12) transfer funds to another individual at another US financial institution via Pay a Person service.
- 2) Mobile Banking** – You may access your personal account(s) by using your Mobile Banking username and password to initiate transactions using a compatible mobile access device and the UECU Mobile Banking App. You may use the Mobile Banking service to: (1) view account balances on deposit and loan accounts; (2) transfer funds between your deposit accounts; (3) transfer funds to or from a deposit account at a financial institution account designated by your ACH Authorization Agreement (certain volume and dollar restrictions may apply); (4) transfer funds from your deposit accounts to pay on your UECU loan or line-of-credit; (5) make Member to Member transfers to deposit funds into another of your membership accounts or into another member's account that has an established link (It does not allow you to access the destination account or account information unless you are the sole owner of that account. This service excludes IRA and Certificate of Deposit accounts); (6) view and print or download account transaction activity; (7) access, view, and pay your monthly bills via Advantages Bill Pay™, our electronic bill payment service; (8) electronically deposit checks using our Mobile Check Deposit service; (9) access Member Statements, VISA® Statements, Flex HELOC Statements, or Tax Forms electronically; and (10) transfer funds to another individual at another US financial institution via Pay a Person service.

Mobile and Online Banking are generally available 24 hours a day, 7 days a week. This service may be interrupted for a short time each day for data processing. Generally, if a withdrawal transaction request is completed in Mobile and Online Banking before 1:00 p.m., and a reasonable amount of time is available to verify and validate the withdrawal/transfer request, it will be processed the same business day. If your Mobile and Online Banking withdrawal transaction is completed after 1:00 p.m. or on a weekend or holiday, it will be processed on the next business day. UECU does not presently charge a fee for utilizing Mobile and Online Banking. We do reserve the right to do so in the future and will provide advance notice to all users through the system, in accordance with applicable regulations, if charges are assessed.



3) Advantages Bill Pay™ – Advantages Bill Pay™ is an electronic bill payment service that allows you to access, view, and pay your monthly bills from UECU's secure website. You may access Advantages Bill Pay™ through your Mobile and Online Banking username and password. You may use this service to: (1) make bill payments from your checking account in amounts you designate on the days you request; (2) schedule one-time, variable, or recurring monthly payments; (3) schedule payments up to a year in advance; (4) review, change or cancel pending payments; and (5) access a full twelve months of payment history. We will withdraw the designated funds from your checking account. Some payments may be delayed. The earliest available payment date is shown at the time you schedule a payment. If you do not use the Advantages Bill Pay™ service at least once in a six-month period, it will be cancelled. Payments to billers outside the United States or its territories are prohibited through the service. Refer to the Advantages Bill Pay™ homepage for fee information and additional terms and conditions associated with this service. Any fees associated with your deposit accounts will continue to apply. Refer to our current Fee Schedule.

Third Party EFT Transfers: You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment network. The transaction will require you to provide the third party with your account number and credit union information. Thus, you should only provide your credit union and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these EFTs. Examples of these transfers include, but are not limited to:

- 1) Point of Purchase (POP)** – With this type of transaction, a check you write to a merchant for the purchase of goods and services is converted to an electronic transaction at the time of payment. You write out your check in the usual manner and give it to the merchant. The merchant will electronically read your check, mark it VOID and return it to you along with a special receipt detailing your now-electronic transaction. The merchant will request you to sign the receipt authorizing conversion of the check. Your monthly statement will describe your POP transactions including the check number and the merchant's name. You may stop payment on a POP transaction if it has not already been paid and if you give us sufficient time to act on your request. You must also give us the dollar amount and the check number. If this information is not an exact match, we may not be able to stop the transaction. You will have to settle directly with the merchant about any disputes you have about goods and services for which you pay with a POP transaction.
- 2) Accounts Receivable Truncated Checks (ARC)** – Some merchants or service providers that you pay on a regular basis, such as utilities and insurance companies, may convert the check you mail to them into an electronic debit from the account upon which the check was written. The debit will appear on your account statement with a check number and the payee's name. Your check will not be returned to you by the payee.
- 3) Electronic Returned Check or Draft Charge** – Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.
- 4) Electronic Check Conversion/ Electronic Returned Check Charge** – 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 or pay bills or initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by posted notice or notice sent to you) that the transfer may be processed electronically or if you sign a written authorization.
- 5) Bill Payer Services** – Many bill payment service providers will send a payment to a payee or payees as an electronic transaction. A payment authorized by you under a computer (or other electronic) bill-payment service is considered an electronic funds transfer unless the terms of the service explicitly state that all payments or all payments to a particular named payee will be solely by check or paper instrument. Your monthly statement will show your electronic bill payment transactions including the payee's name.
- 6) Telephone-Initiated (TEL) or Internet-Initiated (WEB) Transaction** – With this type of transaction you provide an authorization over the telephone or internet to a company or merchant to transmit a single ACH debit entry to your account to collect payment for goods or services. By providing your credit union information (routing and account number), you authorize the initiation of an ACH debit. Information relating to the transaction (i.e., company or merchant name, amount of transaction) will be provided to you on your monthly statement. You may stop payment on a TEL or WEB transaction if it has not already been paid and if you give us a reasonable opportunity to act upon the stop payment order.

Automated Teller Machine (ATM) and Point of Sale (POS):

- 1) Advantages VISA® Debit Card™** – You may use your Advantages Visa® Debit Card™ and your Personal Identification Number (PIN) to initiate transactions at ATMs. You may use your card to (some of these services may not be available at all ATMs): (1) withdraw cash from your checking or savings account; (2) transfer funds from a checking account to savings account or savings account to checking account; (3) deposit funds to your checking account or savings account; or (4) obtain balance information for your checking or savings account. You may use your Advantages Visa® Debit Card™ for POS purchases at merchants and other locations where the VISA symbol appears or to get cash from a merchant, if the merchant permits, or from a participating financial institution. You may use your Advantages Visa® Debit Card™ and your PIN for POS purchases at participating terminals/merchants or to get cash from a merchant, if the merchant permits, or from a participating financial institution.
- 2) Quick Cash Card™ (ATM) Card** – You may use your Quick Cash Card™ and your PIN to initiate transactions at ATMs. You may use your card to (some of these services may not be available at all ATMs): (1) withdraw cash from your checking or savings account; (2) transfer funds from a checking account to savings account or savings account to checking account; (3) deposit funds to your checking account or savings account; (4) obtain balance information for your checking or savings account; or (5) use your Quick Cash Card and your PIN for POS purchases at participating terminals/merchants or to get cash from a merchant, if the merchant permits.

Terms and Conditions of Card Services: The Advantages Visa® Debit Card™, HSA Visa® Debit Card™ and Quick Cash Card™, ("Card") means the access device that we issue to you to enable you to make various transactions by means of EFT with respect to your checking and savings accounts. The Terms and Conditions of Card Services, ("Card Terms") apply to all cardholders and to all transactions made with a Card. Upon receipt of a Card, you must sign the signature panel. When you sign the Card and each time you use the Card you agree to be legally bound by the Card Terms and this Agreement, as they may be amended or changed from time to time. We can change the Card Terms and impose fees or other charges at any time. If we do, we will mail you written notice thirty (30) days before the changes become effective. Your use of the Card after the effective date of any such amendments or changes shall constitute acceptance and agreement to such amendment or change. This Agreement also applies to any transaction involving your deposit accounts.

- 1) Reporting a Lost or Stolen Card** – You are responsible for the possession and use of the Card and must notify us immediately in the event of loss, theft, or possible unauthorized use of the Card by calling us at 1-800-288-6423 or 610-927-4000 in the Reading, PA area, between 8:00 a.m. and 5:00 p.m. on any Monday – Friday business day (8:00 a.m. to 3:30 p.m. on Wednesday) or e-mail us during these times at Advantages@uecu.org. After hours, you must telephone us to report a lost or stolen card.
- 2) Use of Card** – The Card is our property, and we may revoke all privileges connected with the Card at our discretion at any time without prior notice to you. The Card and its privileges are non-transferable by you. You will surrender the Card to us promptly upon demand. If the Card is issued for a joint account, you agree to be jointly and severally liable under the Card Terms and this Agreement. If your Card is lost, stolen or damaged, and you wish to obtain a replacement, we may impose a fee for each replacement Card issued. Refer to the current Fee Schedule for replacement card fees. You understand that we will not be responsible for anyone's refusal to honor the Card. We will not be responsible for goods or services purchased through the use of your Card, except as may be provided by law. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law.
- 3) Limitations on Use** – Payments to merchants for purchases and cash withdrawals from your deposit accounts will be charged to your accounts immediately. Payments to merchants may be made from your primary checking account or savings account with us, accessible by the Card. Purchases at merchants may be limited each day in aggregate. We may also limit the aggregate amount of cash you can withdraw during any day. Refer to the Transaction Limitations section of this disclosure for applicable limitations. The available balance in the account(s) and the amount available under your overdraft protection line of credit or other overdraft protection plan, if applicable, further limits the maximum daily amount available for purchases or withdrawal.
- 4) PIN** – Your PIN, which you use with your Card is personal and confidential. You agree to take all necessary precautions that no one else learns your PIN. You will not disclose your PIN to anyone, write your PIN on, or keep it with your Card. Your PIN must be used to authenticate and validate your use of the Card, except use of the Card for purchases at participating Visa merchants. You agree that if you give your PIN or Card to someone else to use, you are authorizing him or her to act on your behalf and will be responsible for any use of the Card by them.
- 5) Charges and Fees** – You agree to pay all charges or fees that may be imposed by us in connection with the Card as disclosed in our current Fee Schedule, as amended from time to time. Your account will be charged directly when and as such charges and fees are due and payable.
- 6) Disclosures** – You acknowledge that you have received this EFT Agreement, which explains your and our respective rights, duties, and liabilities under the Electronic Funds Transfer Act. The use of your Card constitutes acceptance of the Terms and Conditions of Card Services and this Agreement.
- 7) Information Updating Service and Authorizations** – If you have authorized a merchant to bill charges to your Card on a recurring basis, it is your responsibility to notify the merchant in the event your Card is replaced, your account information (such as Card number or expiration date) changes, or your account is closed. However, if your Card is replaced or your account information changes, you authorize us, without obligation on our part, to provide the updated account information to the merchant in order to permit the merchant to bill recurring charges to your Card. You authorize us to apply such recurring charges to your Card until you notify us that you have revoked authorization for the charges to your Card. Your Card is automatically enrolled in an information updating service. Through this service, your updated account information (such as Card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated account information to a merchant, please contact us.

Transaction Limitations:

- 1) ATM Withdrawals** – The Credit Union reserves the right to limit the number and/or dollar amount of withdrawal requests per business day or an aggregate number or dollar amount of requests over a period of time. The withdrawal limitations are not revealed for security purposes.
- 2) POS Purchases** – The Credit Union reserves the right to limit the number and/or dollar amount of withdrawal requests per business day or an aggregate number or dollar amount of requests over a period of time. The withdrawal limitations are not revealed for security purposes.
- 3) PAL™ Transactions** – The Credit Union reserves the right to limit the number and/or dollar amount of withdrawal requests per session or per business day. -There is a limit on the number of access denials due to an improper Access Code. The number of attempts is not revealed for security purposes.
- 4) Mobile and Online Banking Transactions** – The Credit Union reserves the right to limit the number and/or dollar amount of withdrawal requests per session or per business day or an aggregate number or dollar amount of requests over a period of time. The withdrawal limitations are not revealed for security purposes. There is a limit on the number of access denials due to an improper username or password. The number of attempts is not revealed for security purposes. The Credit Union requires a current email address for access to Mobile and Online Banking and we reserve the right to limit access until your e-mail address is received and/or updated.
- 5) Account Restrictions** – Services and benefits outlined in this Agreement may be limited or excluded for Business accounts, Estate accounts or Representative Payee accounts.

Fees and Charges: There are certain charges for electronic funds transfer services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

- 1) Replacement Card Fee** – If you request a replacement Card you will be charged a replacement Card fee as indicated on our Fee Schedule.
- 2) ATM Fee** – A fee may be imposed on Card transactions by: (1) the automated teller machine (ATM) operator, if the member initiates a transfer from an ATM that is not operated by the institution issuing the card or other means of access; and (2) by any national, regional, or local network utilized to affect the transaction. An ATM operator or network may charge separate fees to conduct balance inquiries, withdrawals, and any other transaction available resulting in multiple ATM fees.



3) Foreign Transactions – Purchases, cash withdrawals and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash advances, cash withdrawals and credits to your account. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash advances, cash withdrawals and credits to your account. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

4) Mobile and Online Banking Fees – No fees at present. We will notify you of any changes as required by applicable law.

5) Other Fees – Any charges and fees such as Non-Sufficient Funds, Overdraft Transfer or Stop Payment fees applicable to our various deposit accounts generally shall apply to EFTs. Refer to our current Fee Schedule.

Consumer Liability for Unauthorized Transactions: Tell us AT ONCE if you believe your access has been lost or stolen or if you believe that an EFT has been made without your permission using information from your access device. Access device means a card, code, or other means of access to your account, or any combination thereof, that may be used to initiate an EFT. Telephoning is the best way of keeping your losses to a minimum. You could lose all the money in your account(s) plus, if applicable, the available balance in your overdraft protection account. If you notify us within two business days after learning of the loss or theft of the access device, your liability shall not exceed the lesser of \$50 or the amount of unauthorized transfers that occur before notice to us. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device and we can prove we could have stopped someone from using your access device without your permission, if you had told us, you could lose as much as \$500. If your statement shows any EFT, you did not make or authorize, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days, if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a long trip or hospitalization) kept you from telling us, the time periods may be extended. You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service or your access device, you are responsible for any transactions they authorize or conduct on any of your accounts.

Business Days: Our business days are Monday through Friday, excluding federal holidays.

Address and Telephone Numbers: If you believe your access device has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you will tell us at once. The fastest way to notify us is to call 1-800-288-6423 or 610-927-4000 in the Reading PA area, between 8:00 a.m. and 5:00 p.m. on any Monday – Friday business day (8:00 a.m. to 3:30 p.m. on Wednesday), e-mail us during these times at Advantages@uecu.org or login to Mobile and Online Banking via uecu.org and send us a secure message. After hours, you must call to report a lost/ stolen access device and you will be provided a toll-free number to report your Lost/Stolen access device. You should also call the number above or send an email to the address above if you believe a transfer has been made using the information from your check without your permission.

Documentation of Transfers:

- 1) Periodic Statements** – Transactions generated by you through electronic methods including Mobile and Online Banking, Advantages Visa® Debit Card™, HSA Visa® Debit Card™ Quick Cash Card™ and PAL™ will appear on your monthly account statement.
- 2) Terminal Receipts** – You can get a printed receipt, unless the transaction amount is \$15 or less, for each ATM transaction or purchase transaction or VISA merchant transaction which you make, at the time of transaction.
- 3) Direct Deposits** – If you arrange to have electronic direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 800-288-6423 (or 610-927-4000 in the Reading PA area) to find out whether or not the deposit was made or view your transaction history via Mobile and Online Banking.

How to Stop a Recurring Payment and Notice of Varying Amounts:

- 1) Stop Payments** – If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 800-288-6423 or write us at, P.O. Box 14864, Reading, PA 19612 in time for us to receive your request three (3) business days before the payment is scheduled to be made. If you call, we will also require you to put your request in writing and get it to us within 14 days after you call. An oral stop payment shall cease to be binding 14 days after it has been made. We will charge a fee for each stop payment order you give according to our current Fee Schedule. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- 2) Notice of Varying Amounts** – If these regular payments may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. If you wish to verify a preauthorized transfer, you may call us at the telephone number set forth in this disclosure.

Our Liability: If we do not complete a transfer to or from your account on time or in the correct amount according to this Agreement and according to your properly entered and transmitted instructions, we will be liable for your losses or damages as required by federal law. However, there are some exceptions. We will not be liable: (1) if through no fault of ours, you do not have enough available funds in the account from which a payment or transfer is to be made or if we reverse a payment or transfer because of insufficient funds; (2) if any payment or transfer would exceed the credit limit of any account; (3) if the terminal where you are making the transfer or the electronic fund transfers system was not properly working and you knew about the breakdown when you started the transfer; (4) if you used your card or access code in an incorrect manner; (5) if the ATM where you are making the transfer does not have enough cash; (6) if the money in the account from which a payment or transfer is to be made is subject to legal process, or other claim restricts the transaction; (7) if the telephone, computer equipment or mobile access device you use to conduct audio response or Online Banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction; (8) if circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions we have taken (such circumstances include but are not limited to computer failure, telecommunications outages, fire, flood, and other natural disasters); (9) except as required by law, we shall not be liable for indirect, incidental or consequential damages arising out of use of Mobile and Online Banking or other electronic funds transfer services; or (10) for any other exceptions as established by the Credit Union.

Disclosure of Account Information: We will disclose information to third parties about your account or transfers you make: (1) where it is necessary for completing transfers or services; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with legal process, a government agency or a court order; (4) if you give us written permission or if you opt-in orally, electronically or in writing; and (5) as allowed in compliance with NCUA regulation 716, Privacy of Consumer Financial Information.

In Case of Errors or Questions: If you think your statement is wrong or if you need more information about an EFT listed on the statement, immediately telephone us at 800-288-6423 or 610-927-4000 in the Reading, PA area, email us at Advantages@uecu.org or write us at P.O. Box 14864, Reading, PA 19612-4864. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. Your correspondence must include: (1) your name and account number; (2) description of the error or the transfer you are unsure about; (3) the date the transaction occurred and explain as clearly as you can why you believe it is in error or why you need more information; and (4) the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question(s) in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (5 business days for an unauthorized Advantages Visa® Debit Card™ point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (90 days if the transfer involved a new account*, point-of-sale transaction, or a foreign-initiated transfer transaction) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (5 business days for an unauthorized Advantages Visa® Debit Card™ point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have 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 credit your account. (* Your account is considered a new account for the first 30 days after the first deposit is made). We will tell you about the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Changes in Terms: We may change the terms and conditions of our EFT services from time to time. We will notify you of changes by giving written notice of change at least 21 days prior to the effective date of the change, as required by law. However, if the change is made for security purposes, we can make a change without giving prior notice.

ATM Safety Notice: The following information is a list of safety precautions regarding the use of an ATM: (1) do not write your PIN on your ATM Card; (2) be aware of your surroundings (at night, be sure the facility is well lighted); (3) consider having someone accompany you when the ATM is used after dark; (4) if another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction; (5) refrain from displaying your cash at the ATM (as soon as your transaction is completed, place your money in your purse or wallet and count the cash in the safety of your own car, home or other secure surrounding); (6) if you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave (consider using another ATM or coming back later); (7) do not accept assistance from anyone you do not know when using an ATM; and (8) report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.



TRUTH-IN-SAVINGS DISCLOSURE

Effective: July 1, 2024

This disclosure contains rules that govern your consumer deposit account(s). Consumer deposit accounts cannot be used for commercial purposes. Current dividend rates will be quoted upon request at 1-800-288-6423 or 610-927-4000 (in Reading, PA area) or can be obtained at www.uecu.org.

Account Type	Minimum Balance to Open Account	Minimum Daily Balance to Avoid A Monthly Fee	Monthly Service Fee or Minimum Balance Fee	Minimum Balance to Obtain Annual Percentage Yield	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	None Required	None Required	None	None Required	See Published Rate Sheet	See Published Rate Sheet
Kasasa Saver	None Required	None Required	None	\$.01-\$50,000.00 \$50,001.00 +		
Special Savings	None Required	None Required	None	None Required		
Health Savings	None Required	None Required	None	None Required		
Individual Retirement Account (IRA) Savings	None Required	None Required	None	\$.01-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000.00+		
Money Market Savings	None Required	None Required	None	\$.01-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000.00+		
Certificate of Deposit (CD) and IRA CD - All Terms	\$500.00	\$500.00	See CD section for early withdrawal penalties.	\$500-\$9,999.99 \$10,000-\$74,999.99 \$75,000 +		

Account Type	Minimum Balance to Open Account	Minimum Daily Balance to Avoid A Monthly Fee	Monthly Service Fee or Minimum Balance Fee	Minimum Balance to Obtain Annual Percentage Yield	Dividend Rate	Annual Percentage Yield (APY)
Kasasa Cash	None Required	None Required	None	\$.01 - \$15,000.00 \$15,001.00 +	See Published Rate Sheet	See Published Rate Sheet
Kasasa Cash Back	None Required	None Required	None	Not Applicable	None	None
Rewards Checking	None Required	None Required	None	Not Applicable	None	None
Rewards Checking – Power U	None Required	None Required	None	Not Applicable	None	None

Dividend Rate and APY: The dividend rate and APY are variable and may change after the account is opened. Rates are subject to change at the Credit Union's discretion, without notice. APY assumes dividends remain on deposit. A withdrawal of dividends will reduce earnings.

Compounding and Crediting: Dividends will be compounded and credited monthly on the last day of the current statement cycle. If you close your account before dividends are credited, you will receive dividends accrued through the date of account closure. Exclusions apply for payment of accrued dividends at closure for Kasasa Cash, Kasasa Cash Back, Kasasa Saver, CD's, and Rewards Checking PLUS accounts converted to a Kasasa Cash account on the same day. See specific sections within this disclosure for closure details.

Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends: Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

Nature of Dividends: Dividends are paid from current income and available earnings, after required transfers to reserves.

Transaction Limitations: Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer.

Money Market Savings: The dividend rate used to calculate your daily periodic rate is the dividend rate of the tier that corresponds to your daily balance.

IRA Savings: The dividend rate used to calculate your daily periodic rate is the dividend rate of the tier that corresponds to your daily balance.

Standard and promotional special CD terms are offered. For each account term, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date. For all account terms, at your option, you may choose to have dividends credited to your CD or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply. Additional deposits are not permitted during any term. A CD will automatically renew for an equal term at the dividend rate set by the Credit Union at the beginning of the renewal period unless you: (1) redeem the CD on the maturity date, (2) redeem the CD before the expiration of the grace period, or (3) renew a special CD. Special CDs do not renew at an equal term. The renewal term will be disclosed at the time of account opening. You will have a 10-day grace period after the maturity date to withdraw principal without penalty. Certificates redeemed during any grace period will not receive dividends accrued during the grace period. If you withdraw any of the principal before the maturity date, we will impose a penalty. Terms of 12 months or less – The penalty will be an amount equal to 90 days of dividend on the principal amount withdrawn. Terms of greater than 12 months up to and including 2 years – The penalty will be an amount equal to 180 days of dividend on the principal amount withdrawn. Terms of greater than 2 years – The penalty will be an amount equal to 360 days of dividend on the principal amount withdrawn. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

Rewards Checking – Power U: To open this account, you must have reached 13 years of age but have not yet reached 22 years of age. To earn either \$5.00 or \$10.00 cash back incentives you must use your debit card for point-of-sale (POS) transactions during each qualification cycle. Each qualification cycle will begin on the first business day of the month, and end on the last business day of the current month. ATM withdrawals and cash advances using your debit card do not qualify as POS transactions for cash back incentives. A debit card will only be issued to the primary owner. Joint owners will not be issued a debit card. To earn \$5.00 cash back the primary owner must: (a) make between 5-9 POS transactions using their debit card during a qualification cycle; and (b) consent to receive periodic statements electronically. To earn \$10.00 cash back the primary owner must: (a) make 10 or more POS transactions using their debit card during a qualification cycle; and (b) consent to receive periodic statements electronically. When you have reached your 22nd birthday, your account will be closed and your entire balance transferred to a Rewards Checking account, subject to the terms of that account. Cashback incentives will terminate upon account transfer.

Inactive Checking Accounts: Active UECU checking accounts have one or more transactions per month. A checking account that is inactive for six consecutive months will be closed and any remaining funds will be transferred to the member's share savings account.

ATM Fee Refunds: Nationwide ATM withdrawal fee refunds will be credited to eligible accounts on the last day of the current statement cycle. We will refund ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate refund, we will adjust the refund amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.



- You will receive a refund up to an aggregate total of \$12.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account, Kasasa Cash account, or linked Kasasa Saver account when the respective account qualifications are met during a Monthly Qualification Cycle. If qualifications are not met, ATM withdrawal fees are not refunded. If an account is closed during the Monthly Qualification Cycle, you will forfeit any ATM fee refunds that have not been credited to your account. The Kasasa Cash, Kasasa Cash Back, and Kasasa Saver account terms and conditions articulated within this disclosure will apply.
- You will receive refunds up to an aggregate total of \$12.00 per month within your Rewards Checking PLUS account. If an account is closed during the current statement cycle, you will forfeit any ATM fee refunds that have not been credited to your account.
- You will receive refunds up to an aggregate total of \$8.00 per month within your Rewards Checking account. If an account is closed during the current statement cycle, you will forfeit any ATM fee refunds that have not been credited to your account.

All Kasasa Products: Limit of one Kasasa Saver account and one Kasasa Checking account per membership. Members cannot exceed two Kasasa Saver accounts and two Kasasa Checking accounts for all combined UECU membership accounts. Rates, rewards, and bonuses, if any, are variable and may change after an account is opened. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. Please see uecu.org or contact a Member Service Representative at 800.288.6223 for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash & Kasasa Cash Back: The Kasasa Cash and Kasasa Cash Back accounts are intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with the spending activities identified, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. UECU reserves the right to determine if an account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts closed altogether.

We have the right to close an account at any time, with proper notice. Our decision to close an account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after an account is closed. If an account is closed, you will forfeit any rewards that have not been credited to the account. A check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of an account, any optional add-on products / services associated with this account will also be terminated at the same time, including any linked Kasasa Saver account.

Kasasa Cash & Kasasa Cash Back Qualification Information:

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first Banking Day of the current Statement Cycle through one (1) day prior to the last Banking Day of the current Statement Cycle.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that are posted and settled to the accountholder's account.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

To earn rewards for the Kasasa Cash and Kasasa Cash Back accounts, the following enrollments must be in place and all transactions and activities must post and settle to each respective account during each Monthly Qualification Cycle:

- One or more direct deposit, ACH credit, or ACH payment transaction.
- 12 debit card purchases.
- Enrollment in Mobile and Online Banking and paperless Member Statements.

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Kasasa Cash Reward Information: When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, daily balances earn the qualifying dividend rate that corresponds to the daily balance as published on UECU's Rate Sheet. If the Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle, daily balances earn the nonqualifying dividend rate as published on UECU's Rate Sheet. Dividends will be credited to your Kasasa Cash account on the last day of the current Statement Cycle. Dividends in Kasasa Cash do not compound if dividends are automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause a negative balance to your Kasasa Cash account if the account balance is less than the transferred amount when the transfer occurs. See Kasasa Saver section for more information. If the Kasasa Cash account is closed during the Monthly Qualification Cycle, you will forfeit any dividends that have not been credited to your account.

Kasasa Cash Back Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. Cash back payments will be credited to your Kasasa Cash Back account on the last day of the current Statement Cycle. If the Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle, no cash back payments are made. If the Kasasa Cash Back account is closed during the Monthly Qualification Cycle, you will forfeit any rewards that have not been credited to your account.

Kasasa Saver: You must have a linked Kasasa Cash or Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. If the linked Kasasa Cash or Kasasa Cash Back account is closed during the

Monthly Qualification Cycle, the Kasasa Saver account cannot remain open. The Kasasa Saver account will be closed and converted to a Special Savings account, unless instructed otherwise. The Special Savings account's terms and conditions articulated within this disclosure will apply. If, for whatever reason the Kasasa Saver portion of your account is closed, the balance in your Kasasa Saver account will automatically be transferred to the associated standalone Kasasa Cash or Kasasa Cash Back account, unless instructed otherwise. The Kasasa Cash or Kasasa Cash Back account terms and conditions articulated within this disclosure will apply.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, the (a) dividends, (b) cash back dollars, and (c) the nationwide ATM withdrawal fee refunds earned through the linked Kasasa Cash or Kasasa Cash Back account, as applicable, are transferred into the Kasasa Saver account on the last day of the current Statement Cycle or within one day of the current Statement Cycle.

When your linked Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, daily balances in your Kasasa Saver account earn the qualifying dividend rate that corresponds to the daily balance as published on UECU's Rate Sheet. When your Kasasa Cash or Kasasa Cash Back qualifications are not met, daily balances earn the nonqualifying dividend rate as published on UECU's Rate Sheet. Dividends will be credited to your Kasasa Saver account on the last day of the current Statement Cycle. If the Kasasa Saver account is closed during the Monthly Qualification Cycle, you will forfeit any dividends that have not been credited to your account.

Courtesy Pay Opt In/Out Form: An overdraft occurs when the available balance in your checking account is not high enough to cover a transaction, but we pay it anyway. Your available balance is your account balance, minus any pending holds, and pending transactions (such as debit purchases) that we have authorized but have not yet posted to your account. You may access your account balance and available balance at any time via Online and Mobile Banking.

UECU's Courtesy Pay program has standard overdraft practices that allow you to overdraw your checking account as follows:

1. We have standard overdraft practices that come with your account. Under standard overdraft practices we do authorize and pay overdrafts for the following types of transactions, unless you opt out (see below):
 - Checks and other transactions made using your checking account number
 - Automatic bill payments, including recurring debit card transactions
2. Under standard overdraft practices we do not authorize and pay overdrafts for the following types of transactions, unless you opt in (see below):
 - ATM transactions
 - Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What fees will I be charged if UECU pays my overdraft through Courtesy Pay?

Under our Courtesy Pay standard overdraft practices:

- We will charge you an overdraft fee of up to \$28 for each item we pay an overdraft
- There is a limit of 5 per day on the total overdraft fees we charge you for overdrawing your account

What if I want UECU to authorize and pay overdrafts on my ATM and everyday debit card transactions through Courtesy Pay?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions through Courtesy Pay, call 800-288-6423, log into Mobile and Online Banking and navigate to Overdraft Options, or complete your selection below and present it at our branch or mail it to: P.O. Box 14864, Reading, PA 19612-4864.

_____ I want UECU to authorize and pay overdrafts on my ATM and everyday debit card transactions under Courtesy Pay standard overdraft practices. I understand I will be charged an overdraft fee per item as described above.

_____ I understand, by not opting in, I will not receive Courtesy Pay services for ATM and everyday debit card transactions.

What if I want to opt out of Courtesy Pay standard overdraft practices?

If you want to opt out of Courtesy Pay standard overdraft practices, call 800-288-6423 or indicate below and present it at our branch or mail it to: P.O. Box 14864, Reading, PA 19612-4864.

_____ I want to opt out of Courtesy Pay standard overdraft practices. I understand by opting out, I will not receive any Courtesy Pay services.

Printed Name: _____ Date: _____

Account Number: _____

COURTESY PAY TERMS AND CONDITIONS

This agreement explains the terms and conditions governing your access to Courtesy Pay services. The terms "our", "we", "us", and "Credit Union" refer to Utilities Employees Credit Union ("UECU"). The terms "you", "your" and "member" refer to each and all account owners, authorized signers, or agents under the eligible consumer checking account number.

The Consumer Membership Agreement & Disclosures provided to you at the time you opened your membership with UECU controls the duties, obligations and rights of the account owners, authorized signers, and agents with regard to your checking account. A copy of the Consumer Membership Agreement & Disclosures is available to you on request from UECU or at uecu.org. In the event of a conflict between these Courtesy Pay Terms and Conditions and the Consumer Membership Agreement & Disclosures, the terms of these Courtesy Pay Terms and Conditions will control.



Overview: Courtesy Pay services are available for eligible consumer checking accounts. Courtesy Pay is not a line of credit. However, if you inadvertently overdraw your eligible consumer checking account, we will have the discretion to pay the overdraft, subject to the Courtesy Pay limit and the amount of any overdraft fee.

Eligibility: *Green Light Checking™* accounts are not eligible for Courtesy Pay services. If your consumer membership is in good standing, your checking account will be automatically eligible for Courtesy Pay standard overdraft practices. For memberships with multiple checking accounts, only one (1) checking account is eligible for Courtesy Pay services per membership. Memberships in good standing must meet the following criteria:

1. Your eligible checking account must have a positive account balance within every thirty (30) day period for a minimum period of 24 hours;
2. Account owners must not be in default on any loan or other obligation to UECU; and
3. Account owners are not a subject to any legal or administrative order or levy.

Courtesy Pay Overdraft Practices: UECU is not obligated to pay for any item presented for payment if your eligible checking account does not contain sufficient available funds. Any discretionary payment by UECU of an overdraft item does not obligate UECU to pay any other overdraft items, or to provide prior notice of its decision to refuse to pay an item. While UECU will have the discretion to pay overdrafts on eligible checking accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the eligible checking account holder or an obligation of UECU. UECU, in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.

1. **Standard Overdraft Practices:** Courtesy Pay standard overdraft practices automatically come with eligible checking accounts. Under Courtesy Pay standard overdraft practices, UECU will authorize and pay overdrafts up to the Courtesy Pay limit for checks, transactions made using an eligible checking account number, and automatic bill payments, including recurring debit card transactions. If you want to opt out of Courtesy Pay standard overdraft practices, call 800-288-6423 or complete and mail the Courtesy Pay Opt In/Out Form to: P.O. Box 14864, Reading, PA 19612-4864. Under Courtesy Pay standard overdraft practices, UECU will not authorize and pay overdrafts for ATM transactions and everyday debit card transactions.
2. **ATM and Everyday Debit Card Transactions:** For eligible checking account holders, UECU will not approve ATM or everyday debit card transactions using the Courtesy Pay limit unless you have opted into the authorization and payment of these overdrafts. If you want UECU to authorize and pay overdrafts on ATM and everyday debit card transactions through Courtesy Pay, call 800-288-6423, log in to Mobile and Online Banking and navigate to Overdraft Options, or complete and mail the Courtesy Pay Opt In/Out Form to: P.O. Box 14864, Reading, PA 19612-4864.

Explanation of Balances: As stated above, you will incur an overdraft fee when the available balance in your account is not high enough to cover a transaction, but we pay it anyway. Your eligible checking account has two kinds of balances: the "account" balance and the "available" balance. It is important to understand how these balances differ so that you know when a given transaction may cause you to incur an overdraft fee through Courtesy Pay.

The account balance is the amount of money that is actually in your account, although not all of it may be available to you. It reflects all transactions that have "posted" to the account (i.e., completed transactions for which payment has been deducted from your account). It is important to note that your account balance may not reflect the money that is available for you to spend at any given time, as it does not reflect transactions that have been authorized, such as purchases or deposits, but have not yet posted or been made available to you.

The available balance, on the other hand, is the amount of the actual balance that is available for you to use at any given time. This balance often differs from the account balance, as it reflects not only the completed and posted transactions, but also any transactions for which payment is authorized but still pending. It also reflects restrictions on the funds in your account, such as deposit holds and/or authorization holds for pending debit card transactions.

A common transaction that can cause your available balance to differ from your account balance is an everyday, signature-based (non-PIN) debit card transaction. When you present your debit card to a merchant to purchase an item, the merchant electronically contacts us to authorize the transaction. When that happens, we place an "authorization hold" on the available funds in your account. This reduces the available balance of your account, usually in the amount of the transaction (the hold can be for less than the full transaction amount when the amount is not known at the time of authorization, e.g., when you are purchasing gas or add a tip at a restaurant). Your account balance remains unchanged because the transaction has not yet posted, and the funds are still in the account. When the merchant later submits the transaction for payment, the transaction is posted to your account and the payment amount is deducted from your account balance to reflect the completion of the transaction. This can happen hours or up to several days after you made the purchase, and we authorized the transaction.

A transaction that is authorized against a sufficient available balance may result in a negative available balance (overdraft) when it finally posts if intervening transactions have reduced the available balance. In circumstances when a transaction was authorized when you had a sufficient available balance, and posts when you have an insufficient available balance, UECU will not charge you an overdraft fee for that transaction.

Courtesy Pay Limit: UECU will have the discretion to pay overdrafts within the Courtesy Pay limit, but payment by UECU is a discretionary courtesy and not a right of the eligible checking account holder or an obligation of UECU. The Courtesy Pay limit for eligible checking accounts is limited to a maximum of \$500. Any and all fees and charges, including without limitation overdraft fees, will be included as part of this maximum amount. It is possible that your eligible checking account will become overdrawn in excess of the Courtesy Pay limit as a result of the assessment of a fee.

Overdraft Fee: An overdraft fee (as set forth in our fee schedule) will be imposed for each overdraft created by checks, ACH, ATM withdrawals, everyday debit card transactions, in-person withdrawals, or by other electronic means up to five (5) per day. Transactions may not be processed in the order in which you made them, and the order in which transactions are received and processed may impact the total amount of fees incurred.

Courtesy Pay Repayment: Any negative balance owed as a result of Courtesy Pay, which includes any fees and charges, including overdraft fees, is due and payable upon demand, and account owners are liable, jointly and severally, for all such amounts. If you do not bring your account balance to a positive balance within 30 days, Courtesy Pay services will be suspended.

Termination: UECU can terminate your access to Courtesy Pay at any time without notice to you.

Privacy Policy – Effective 12/1/2013

What Does Utilities Employees Credit Union Do With Your Personal 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ✓ Social Security Number and Income ✓ Account Balance and Payment History ✓ Transaction History and Employment Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Utilities Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does UECU Share?	Can You Limit This Sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 800-288-6423 or go to www.uecu.org



Who We Are	
Who Is Providing This Notice?	Utilities Employees Credit Union

What We Do	
How Does Utilities Employees 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. We restrict access to your personal information to those employees who need to know that information to provide products and services to you.
How Does Utilities Employees Credit Union Collect My Personal Information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ✓ Open an account or apply for a loan ✓ Pay your bills or use your debit or credit card ✓ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, employers, other financial institutions 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> <p>Utilities Employees Credit Union does not share with our affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Utilities Employees Credit Union does not share with nonaffiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include companies that offer products and services such as payment processing, loan application processing, bill payment, check printing, overdraft protection, rewards, real estate loans, debit/credit cards, insurance, investments and 24 hour banking services.</p>



Your Trusted Financial Partner for Life



EQUAL HOUSING
OPPORTUNITY

