



DISCLOSURES

Eau Claire • Chippewa Falls • Whitehall • Rice Lake • Colby • New Richmond • Menomonie
715-833-8111 • 1-800-341-9911 • www.rcu.org



INDEX

ATM/CHECK CARD DISCLOSURE 3 - 4

CHECKING ACCOUNT DISCLOSURE 5 - 6

ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE 7 - 8

ELECTRONIC “WHOLESALE CREDIT” TRANSACTIONS 9

PRIVACY POLICY 10

RCU TRUTH IN SAVINGS DISCLOSURE 11 - 12

VISA VARIABLE RATE CREDIT CARD DISCLOSURE 13 - 14

YOUR ABILITY TO WITHDRAW FUNDS
AT ROYAL CREDIT UNION (RCU) 15

ATM/CHECK CARD DISCLOSURE

Use of your Card and/or Personal Identification Number (PIN) are governed by the Electronic Funds Transfer Act (EFT). The following terms and conditions also apply.

You may use your ATM/Check Card and PIN to:

1. Obtain balance information on your Checking and Savings Accounts at an Automated Teller Machine (ATM).
2. Withdraw cash from your Checking or Savings Account at an ATM.
3. Make deposits to your Checking or Savings Account at a PULSE, CO-OP, or MoneyPass Network ATM.
4. Transfer funds between your linked Checking and Savings Account at an ATM.
5. Obtain cash advances if you have a Kwik Cash line of credit available when your Checking or Savings Account is overdrawn. Cash advances will be deposited in increments of \$100 into the Checking or Savings Account that is affected. An advance charge will be charged as disclosed in the "Special Service Charges" disclosure.
6. Pay for purchases from your one designated Checking Account at merchants that have agreed to accept the card and PIN. (POS Transactions)

Some of these services may not be available at all terminals.

You may use your Check Card without your PIN to:

1. Pay for purchases from your Checking Account at places that display the Visa logo or have agreed to accept the Check Card.
2. Obtain a cash advance from your Checking Account at a financial institution that displays the Visa logo.

Any purchase or cash advances may be subject to authorization by RCU or by a Visa authorization center.

Each time your card is properly used, you authorize RCU to debit or credit (whichever is appropriate) your account for the total amount shown on any sales draft, receipt, or credit voucher originated by use of the card whether or not it is signed by you. RCU is permitted to handle such sales drafts, orders, and vouchers in the same way it handles authorized checks drawn on your account.

Limitations of the Frequency and Dollar Amounts of Transfers:

For security reasons, there are limitations on the number and dollar amount of cash withdrawals you may make per day at an ATM or POS terminal. There are also limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances or Visa ATM withdrawals you may make each day.

RCU reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below \$100 without giving you prior notice.

Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

Your Ability to Withdraw Funds:

RCU's policy is to make available immediately up to \$100 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available on the second business day after your deposit.

For determining the availability of your deposits made through a terminal, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit through a terminal before 2:30 pm on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 2:30 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

Longer Delays May Apply:

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

1. We believe a check you deposit will not be paid;
2. You redeposit a check that has been returned unpaid;
3. You have overdrawn on your account repeatedly in the last six months;
4. There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than eleven (11) business days after the day of your deposit.

All checks that RCU has authorized through a terminal for deposit or payment are credited subject to collection, and the credit will be reversed if the check is not paid. All cash deposits are received subject to verification by RCU. If the reversal to a deposit overdraws the account, RCU may charge all or part of the deficiency to any other account at RCU of any Member authorized to use the card, and the Member shall pay to RCU any deficiency that cannot be paid out of such accounts.

Charges: (See "Special Service Charges" Disclosure)

Foreign Transactions:

If your card is used to initiate a transaction in a foreign currency, the transaction amount will be converted to US dollars using the exchange rate selected by Visa or Mastercard/Cirrus from the range of rates available in wholesale currency markets

for the applicable central processing date, which rate may vary from the rate Visa or Mastercard/Cirrus itself receives, or the government-mandated rate in effect for the applicable central processing date. The date of the conversion may differ from the transaction date and the posting date identified in the monthly statement for your account. All international transactions are charged up to two percent (2%) for the Visa International Service Assessment Fee or Mastercard Cross Border fee.

Limitation on Use of Card:

1. You must maintain a Checking Account at RCU to be eligible for a Check Card.
2. You may not:
 - A) Request any transaction at a terminal if you know or are informed at the terminal or by a clerk that a terminal is malfunctioning or not operating.
 - B) Attempt any transaction at an ATM or POS terminal without the use of your Card and correct PIN, which will be furnished by RCU.
 - C) Attempt to initiate any transaction in connection with an account that has been closed by you or RCU that is subject to legal process or other encumbrance.
 - D) Request a withdrawal or transfer of funds from an account:
 - 1) If the withdrawal or transfer would overdraw the account or if the account is maintained in connection with a Kwik Cash Loan that would exceed the credit limit of that loan;
 - 2) In an amount in excess of any dollar limitations imposed by the terminal owner.
 - E) Deposit funds to an account at a PULSE, CO-OP, or MoneyPass Network ATM:
 - 1) By means of anything other than transfer from another account, U.S. currency, or a completed negotiable instrument payable in U.S. dollars dated within six months prior to the date attempted deposit, drawn by, or properly endorsed by you and does not violate any restrictions on the instrument;
 - 2) In a combined deposit amount greater than \$5,000 or in an amount in excess of any dollar limitations imposed by the terminal owner, whichever is less;
 - F) Use your card for illegal transactions. RCU will terminate or withdraw any product or service if we become aware that you used it in an illegal manner or for an illegal transaction. You agree to hold harmless and indemnify RCU and reimburse RCU for losses incurred as a result of using the card for any illegal transactions.
3. Cash refunds will not be made to you on purchases made with your Check Card. If a merchant who honors your Check Card gives you credit for merchandise returns or adjustments, the merchant will do so by applying a credit to your account and giving you a credit slip. Any claim or defense with respect to property or services purchased with your Check Card must be handled by you directly with the merchant or other business establishment that accepts the Check Card, and any such claim or defense that you assert will not relieve you of your obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.
4. If any of your RCU accounts become overdrawn or past due, RCU may restrict your use of the card. If this action becomes permanent, you will be notified within 30 days. Neither RCU nor the terminal owner is liable to you if the transaction is not completed and you have violated any of these rules.
5. Right to Stop Payment: You may stop payment of a preauthorized recurring electronic fund transfer authorized with your Check Card. To place a stop payment, call RCU's Member Service Department at 715-833-8111 or 1-800-341-9911; or write us at PO Box 970, Eau Claire, Wisconsin, 54702-0970 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing within 14 days after your call. The charge for placing a stop payment is listed in the "Special Service Charges" Disclosure. One-time only electronic fund transfers are not eligible for stop payment.

Limitations on RCU's Responsibilities:

The terminals, the PULSE, CO-OP, or MoneyPass System, and any other system containing terminals at which the card may be used are available for your convenience and except to the extent provided in Section 910 of the Electronic Funds Transfer Act, RCU is not liable for the unavailability for failure to operate of all or any part of any system. Except for its own negligence, RCU is not liable for any personal injury or tangible property damage suffered or incurred by you through use or attempted use of the card at any terminal.

RCU is not responsible for the refusal of any merchant or terminal to honor the card. The card and PIN are provided solely for your use and convenience. If you furnish your card or PIN to another person, you shall be deemed to have authorized all transactions that may be accomplished using the card or PIN until you have given actual notice to RCU that further transactions are unauthorized. You shall be obligated to pay RCU the amount of any money, property, or services obtained by the authorized use of the card or PIN to the extent that RCU is unable to charge such amounts to the account, and you hereby authorize RCU to charge the amount of any such obligation to any other of your accounts at RCU. You understand that RCU does not encourage the use of your card and/or PIN by people who are not joint on your account. If you allow another person to use your card and/or PIN but do not tell

ATM/CHECK CARD DISCLOSURE (CONT.)

us, RCU will treat all transactions made by that person as if the transactions were made by an authorized user. It is your responsibility to control or terminate the use of your Card and/or PIN by such persons, and you will remain liable for any and all use by such persons. The card remains the property of RCU and shall be surrendered upon request. RCU may terminate your privilege of using of the Card and may withhold approval of any transaction at any time. Termination of privileges shall not affect your rights and obligations for transactions made with the card before your privileges were terminated.

You shall at all times:

1. Safely keep Card and PIN and not permit anyone else to use them;
2. Not record the PIN on or near the card or otherwise disclose or make it available to anyone else;
3. Use the card, PIN, and terminals only as instructed and only for purposes authorized by RCU;
4. **Immediately** report to RCU any loss, theft, disappearance, or known or suspected unauthorized use of the card or any disclosure of the PIN. Immediate notification will limit your liability for unauthorized use as provided for in RCU's Electronic Funds Transfer Act Disclosure. Telephoning us is the best way of doing this. Call us at 715-833-8111 or 1-800-341-9911. If you cannot notify us by phone, you may notify RCU in person or by writing us at:

Debit Card Department
RCU
PO Box 970
Eau Claire, WI 54702-0970

Liability for Unauthorized Use:

If you keep your Personal Identification Number (PIN) on, with, or near your card, or in a location accessible to others, you will be liable for any unauthorized use of the card and/or PIN up to the maximum amount allowed by law.

Your retention of, signature on, or use of the card constitutes your agreement to comply with these rules as amended from time to time. This agreement and your use of the card will be governed by the laws of the State of Wisconsin.

CHECKING ACCOUNT DISCLOSURE

TERMS AND CONDITIONS REGARDING YOUR CHECKING ACCOUNT

MINIMUM BALANCE CHECKING

1. \$700.00 minimum balance.
2. No per item charge.
3. Monthly charge* if balance falls below \$700.00 at any time during the month.

RCU FREE CHECKING

1. No monthly service charge.
2. No per item charge.

CHECKING PLUS

1. No monthly service charge.
2. The first 15 items to clear each month are free, over 15 there is a per item charge*, which is taken from the Checking Account on the last day of the month.

CHECKING PLUS INTEREST

1. Dividends are calculated daily, compounded and paid monthly. The dividend rate is effective at the beginning of each month.
2. Monthly service charge* will be deducted from all Checking Plus Interest Accounts on the last day of each month.
3. The first 15 items to clear each month are free, over 15 there is a per item charge*, which is taken from the Checking Account on the last day of the month.

Charge for stop payments: (See "Special Service Charges" Disclosure)

Balancing your Checking Account:

1. If you are not familiar with balancing Checking Accounts, an RCU Financial Sales Representative will show you how to balance your accounts at no charge to you; or
2. If you should have problems balancing your Checking Account, RCU will balance it for you; but there will be an hourly charge.* You must furnish RCU with a balanced statement from within the last three statement periods. Use the form provided by RCU for balancing and use the completed form to show us you actually did have the account in balance.

Post-dated checks:

Under no circumstances will RCU be liable for the payment or nonpayment of a post-dated check.

Statements:

While you have a Checking Account with RCU, statements will be mailed to you on a monthly basis unless you choose eStatements. If a duplicate statement is needed, you may obtain it for a charge.*

Photocopies of checks:

Copies of checks drawn on your Checking Account to provide proof of payment to a third party - FREE. Other reasons - see "Special Service Charges" Disclosure.

Cost of printing checks:

If you have automatic Direct Deposit of your entire paycheck or government check to your account at RCU, there will be a discount for check printing. The cost for printing your checks will be deducted from your Checking Account. Check the "Special Service Charges" Disclosure for current prices.

Reject Charge: See "Special Service Charges" Disclosure

Inactive accounts:

Though a Member must maintain a minimum of \$5 in their Savings Account to be a Member in good standing, we will charge a fee of \$1 per month to Members age 18+ with Savings or Checking Accounts of \$25 or less, inactive for six months or more, and with no other active services on that account.

Please note that if your Checking Account has a ZERO balance and no activity for SIX months, RCU will automatically close the account.

CHECKING WITHOUT KWIK CASH PROTECTION

If a Checking Account does not contain sufficient funds to pay a check when presented to RCU or to cover a withdrawal from an ATM, a Check Card transaction, or any other preauthorized debit to the account, an attempt will be made to obtain the funds. This will be done by transferring the funds from your other savings accounts to the Checking Account in \$100.00 increments or \$250 increments from the Money Market Account, and there will be a charge for each transfer.*

Remember... a balance of \$5.00 is required in the Primary Savings Account in order to keep your account open. The required \$5 minimum balance in the Primary Savings Account cannot be used to pay checks, Check Card transactions, withdrawals from an ATM, or any other preauthorized debit.

Federal regulations require RCU to discourage more than six (6) telephone transfers, CompuTeller, ACH savings debits, and/or preauthorized transfer withdrawals from each regular Savings Account per calendar month.

(A preauthorized transfer is when RCU must transfer funds from savings to checking to cover an overdraft.)

If RCU manually transfers and/or clears ACH or EFT preauthorized Savings withdrawals made after the 6th Regulation D Transaction, your account would be charged the manual processing charge as listed in the current "Special Service Charges" Disclosure.

If sufficient funds are still not available (non-business accounts only), RCU may clear the check, Check Card, or preauthorized debit as a Courtesy Paid item. An account must be open more than 6 months, have a positive ending balance for 30 consecutive days, and have a total of \$750 in deposits in 31 days. The account cannot have a negative balance for more than 15 consecutive days, and you cannot have a 30-day or greater past due loan. Courtesy Pay is only applicable to check, Check Card, and ACH checking debits on the account. The account may be removed from the Courtesy Pay program at any time without notice to you. A charge will be deducted for each check or preauthorized debit that is cleared.* Consumer Members are notified that they may opt out of the Courtesy Pay Program.

If sufficient funds are still not available, the check or preauthorized debit will be returned non-sufficient funds (NSF). A charge will be deducted from your account for every check or preauthorized debit that is returned NSF.* ACH debits are cleared or returned the same day they attempt to post to the account. RCU may close a Checking Account if that Checking Account is charged with an excessive number of NSF's. RCU cannot honor any check or preauthorized debit on an account that has been closed.

CHECKING WITH KWIK CASH PROTECTION

Advances from Kwik Cash to cover overdrafts may not be made if any loan made by RCU to the account holder is past due.

Kwik Cash line of credit limit for overdraft protection is zero (0) dollars until written notice has been received from RCU advising that the limit has been changed.

If a Checking Account does not contain sufficient funds to pay a check when presented to RCU or to cover a withdrawal from an ATM, a Check Card transaction, or any other preauthorized debit to the account, an attempt will be made to obtain the funds in the following order:

1. A Kwik Cash (line of credit) Loan will be advanced in \$100 increments up to the approved line of credit limit, and the loan proceeds deposited in the Checking Account. An advance charge will be charged as disclosed in the "Special Service Charges" disclosure.
2. If the line of credit limit has been reached, funds will be transferred from your other accounts to the Checking Account in \$100 increments or \$250 increments from your Money Market Account, and there will be a charge to the Checking Account for each transfer.* The required \$5 minimum balance in the Primary Savings Account cannot be used to pay checks, Check Card transactions, withdrawals from an ATM, or any other preauthorized debit.

Federal regulations require RCU to discourage more than six (6) telephone transfers, CompuTeller, ACH Savings withdrawals, and/or preauthorized transfer withdrawals from each regular Savings Account per calendar month. (A preauthorized transfer is when RCU must transfer funds from Savings to Checking to cover an overdraft).

If RCU manually transfers and/or clears ACH or EFT preauthorized Savings withdrawals made after the 6th Regulation D Transaction, your account would be charged the manual processing charge as listed in the current "Special Service Charges" Disclosure.

If sufficient funds are still not available, RCU may clear the check, Check Card, or preauthorized debit as a Courtesy Paid item. An account must be open more than 6 months, have a positive ending balance for 30 consecutive days, and have a total of \$750 in deposits in 31 days. The account cannot have a negative balance for more than 15 consecutive days, and you cannot have a 30-day or greater past due loan. Courtesy Pay is only applicable to check, Check Card, and ACH checking debits on the account. The account may be removed from the Courtesy Pay program at any time without notice to you. A charge will be deducted for each check or preauthorized debit that is cleared.*

If sufficient funds are still not available, the check or preauthorized debit will be returned non-sufficient funds (NSF). A charge will be deducted from your account for every check or preauthorized debit that is returned NSF.* ACH debits are cleared or returned the same day they attempt to post to the account. RCU may close a Checking Account if that Checking Account is charged with an excessive number of NSF's. RCU cannot honor any check or preauthorized debit on an account that has been closed.

CHECKING ACCOUNT DISCLOSURE (CONT.)

KWIK CASH PAYMENT METHOD OPTIONS

If and when you use the overdraft protection with your Kwik Cash Loan, you may choose to make the payments by one of the following methods:

Transfer From Checking or Savings... the monthly payment will be made by transferring money from your **Checking or Savings Account to your Kwik Cash Loan.**

Payroll Payment... the monthly payment will be made on your Kwik Cash Loan by Payroll Deduction. A **Payroll Deduction** card must be completed and signed.

Over the Counter Payment... the monthly payment will be made on your Kwik Cash Loan **over-the-counter** by you and by the due date set up for the loan at the time you use the service.

*See "Special Service Charges" Disclosure.

ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE

To our non-business Members who have or may authorize Electronic Fund Transfers (EFTs):

The Electronic Fund Transfer Act and Regulations require that we disclose pertinent information to you about EFT's to or from your account. By EFT's we mean preauthorized transactions to and from your account with us or by means of your Check Card, ATM Card, ePay, ACH, Electronic Check Conversion, CompuTeller, or eBranch.

If an EFT overdraws your account, you will be notified and will agree to make immediate payment to RCU of the amount of any such overdrafts together with any service charges RCU may impose. Also, whenever your account is overdrawn, we have the right to return, unpaid, any checks or other orders on your account that are presented to RCU and to assess a service charge for making such returns. If your account has a Kwik Cash Loan associated with it, the terms and conditions contained in your Kwik Cash Loan Agreement (or other applicable agreement) will control, with respect to overdrafts of your account regardless of whether they result from purchases, cash withdrawals, use of checks, or any EFT.

If you have authorized a payment sequence balance transfer that is scheduled to pay on the exact due date and funds are not available, RCU will retry the transfer for up to 10 days after the due date. If payment still cannot be made, no future transfers will occur until the loan is current.

These rules constitute an addition to all other agreements and regulations of RCU governing accounts, which are accessible by EFT's or indebtedness on which payments may be made by use of EFT's. Any account directly or indirectly accessible with a PIN (Personal Identification Number) or card will remain subject to the charges provided for in the separate agreement or regulations covering that account. RCU reserves the right to change the terms and conditions at a future date after giving you 21 days notice of such change.

These rules may be amended by RCU at any time, and, subject to compliance with any applicable requirement of law concerning notice, such amendment shall be effective upon mailing or emailing by RCU of a copy of such amendment to Member at the address to which Member's statements are sent.

I. DISCLOSURES APPLICABLE TO ALL TYPES OF EFT SERVICES

A. Business Day Disclosure: RCU's business days are Monday through Friday. Holidays are not included.

B. Periodic Statements: You will get a monthly statement unless there are no transactions in a particular month. In any case you will get a statement at least quarterly.

C. Account Information Disclosure: We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers or
2. In order to verify the existence and condition of your account for a third party, such as, a credit bureau or
3. In order to comply with government agency or court orders or whenever required by law or
4. If you give us your written permission.

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

1. If, through no fault of ours, you do not have enough money in your account to make the transfer,
2. If your funds are subject to legal process or other encumbrance restricting such transfers,
3. If the transfer would go over the credit limit on your Visa or Kwik Cash line of credit,
4. If the system was not working properly and you knew about the breakdown when you started the transfer,
5. If the transfer would be restricted as otherwise provided in regulations of the Federal Reserve Board,
6. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in our agreement with you.

E. Multiple Party Accounts: Each Member, who is a party to an account that is a joint account, hereby appoints each other Member, who is a party to such account, as Member's attorney with power to appoint one or more agents with power to use the PIN or card or make transfers to or from such account. Each Member shall indemnify RCU for any tax it may be required to pay under state statutes by reason of withdrawals or payments from the account, after the death of a Member, to any person, or to the survivor in the case of a joint account.

F. If You Furnish Your Card, Password, or PIN to Another Person: You shall be deemed to have authorized all transactions, which may be accomplished using the card, password or PIN until you have given actual written notice to RCU that further transactions are unauthorized. You shall be obligated to pay RCU the amount of any money, property, or services obtained by the authorized use of the card, password, or PIN to the extent that RCU is unable to charge such

amounts to the account; and you hereby authorize RCU to charge the amount of any such obligation to any other of your accounts at RCU.

G. Error Resolution Procedures: In case of errors or questions about your EFT: Telephone RCU at 715-833-8111 or 1-800-341-9911; or write us at, PO Box 970, Eau Claire, Wisconsin, 54702-0970; or email member_services@rcu.org as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 calendar days after you receive the FIRST statement on which the problem or error appeared.

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

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

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your concern or question. If we decide to do this, we will provisionally recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. When we ask you to put your concern or question in writing and we do not receive it within 10 business days, we may not recredit your account.

The 10-day periods in the preceding paragraph may be extended to 20 business days if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States, or a transfer that occurred within 30 days after the first deposit to the account was made, the time period to investigate your complaint or question will be extended from 45 days to 90 days.

If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation and reverse any provisional credit we may have issued. You may ask for copies of the documents we used in our investigation.

II. PREAUTHORIZED EFT'S:

A. Documentation of Transfers: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call CompuTeller at 715-833-8168 or 1-800-762-6280, or log on to eBranch at www.rcu.org to find out if the deposit has been made. You may also call RCU's Member Service Department at 715-833-8111 or 1-800-341-9911; however, you may incur a charge. If you pay for something with a check, you may authorize your check to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check charges.

B. Right to Stop Payment: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. To place a stop payment, call RCU's Member Service Department at 715-833-8111 or 1-800-341-9911; or write us at PO Box 970, Eau Claire, Wisconsin, 54702-0970 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing. The charge for placing a stop payment is listed in the "Special Service Charges" Disclosure. If you order us to stop one of these payments 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. You are not permitted to stop payment on any purchase, withdrawal, payment or transfer originated by use of the Check Card, ATM Card, ePay, CompuTeller, or eBranch, and RCU has no obligation to honor any such stop payment request by you. You may, however, stop payment of a preauthorized recurring electronic fund transfer made with your credit card or Check Card.

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

D. Limitations on Frequency of Transfers: In compliance with Regulation D of the Federal Reserve Board, you are limited to six transfers per month from each of your Savings Accounts or Money Market Accounts, whether by means of CompuTeller, eBranch, preauthorized transfers, scheduled automatic transfers, telephoning Member Service, automatic transfer due to insufficient funds, or ACH preauthorized Savings withdrawals.

E. Charges that apply to Preauthorized EFT's are detailed in the "Special Service Charges" Disclosure and "Checking Accounts" Disclosure.

F. Liability Disclosure: If your monthly statement shows transfers that you did not make and you do not contact us within 60 days after the statement was provided to you, you may not get back any money lost after that time if your contacting

ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE (CONT.)

us would have prevented those losses. If extenuating circumstances (such as extended travel or hospitalization) prevent your contacting us, the time period may be extended.

G. Telephone Number and Address: If you believe that an unauthorized transfer from your account has occurred or may occur, call RCU at 715-833-8111 or 1-800-341-9911, write RCU at PO Box 970, Eau Claire, Wisconsin 54702-0970, or email member_services@rcu.org.

III. ATM / CHECK CARD

A. Account Access: You may use your ATM/Check Card and PIN to:

1. Obtain balance information on your Checking and Savings Accounts at an Automated Teller Machine (ATM).
2. Withdraw cash from your Checking or Savings Account at an ATM.
3. Make deposits to your Checking or Savings Account at a PULSE, CO-OP, or MoneyPass Network/ATM.
4. Transfer funds between your linked Checking and Savings Account at an ATM.
5. Obtain cash advances if you have a Kwik Cash line of credit available when your Checking or Savings Account is overdrawn. Cash advances will be deposited in increments of \$100 into the Checking or Savings Account that is affected. An advance charge will be charged as disclosed in the "Special Service Charges" disclosure.
6. Pay for purchases from your one designated Checking Account at merchants that have agreed to accept the card and PIN.
7. If you have a Check Card, you may also;
 - (a) Pay for purchases from your Checking Account at places that display the Visa logo or have agreed to accept the Check Card.
 - (b) Obtain a cash advance from your Checking Account at a financial institution that displays the Visa logo. Some of these services may not be available at all terminals. The time required to charge or credit your account after you use your card will depend on the location of the terminal and the type of transaction.

B. Documentation of Transfers: You will have the option of receiving a receipt at the time you make any transfer to or from your account using an ATM or Point of Sale (POS) terminal or make purchases using your Check Card in excess of \$15.00.

C. Limitations of the Frequency and Dollar Amounts of Transfers:

For security reasons, there are limitations on the number and dollar amount of cash withdrawals you may make per day at an ATM or POS terminal. There are also limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances or Visa ATM withdrawals you may make each day.

RCU reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below \$100 without giving you prior notice.

Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

D. Your Ability to Withdraw Funds: RCU's policy is to make available immediately up to \$100 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available on the second business day after your deposit. For determining the availability of your deposits made through a terminal, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit through a terminal before 2:30 pm, on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 2:30 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

E. Charges for Transfers: Charges that apply to ATM/Check Cards are detailed in the "ATM/Check Card" Disclosure.

F. Liability Disclosure: Contact us AT ONCE if you believe your card and/or PIN has been lost or stolen or money is missing from your account. You will not be liable to RCU for more than \$50 for unauthorized transfers if you immediately notify RCU of any loss, theft, disappearance or known suspected unauthorized use of the card or PIN.

G. Telephone Number and Address: If you believe your card or PIN has been lost or stolen or that an unauthorized transfer from your account has occurred or may occur, call RCU at 715-833-8111 or 1-800-341-9911, write RCU at PO Box 970, Eau Claire, Wisconsin 54702-0970, or email member_services@rcu.org.

IV. COMPUTELLER/EBRANCH/EPAY

A. Account Access: For any authorized account, you may use your eBranch password to pay bills directly from your Checking Account to any vendor on your authorized vendor list. For any authorized account, you may use your CompuTeller/eBranch PIN to:

1. Transfer funds between your Checking and Savings Account.
2. Obtain cash advances, if you have Kwik Cash line of credit available, to be transferred into Savings, Checking, or issued to you in a check.
3. Transfer from Savings or Checking to make loan payments.
4. Inquire on your accounts at RCU.

B. Limitations on Frequency of Transfers: You may use ePay to make any number of payments from your Checking Account to any vendor on your list. There are no limitations on the number of CompuTeller or eBranch transfers. However, in compliance with Regulation D of the Federal Reserve Board, you are limited to six transfers per month from each of your Savings Accounts whether by means of CompuTeller or eBranch, preauthorized transfer, ACH withdrawal, telephoning Member Service, Member Service voice mail, or by automatic transfer due to insufficient funds.

C. Limitations on Dollar Amount of Transfers: You may make transfers or check withdrawals up to the dollar amount of the available balance in your account. There is a \$40,000 limit for CompuTeller or eBranch transfers. You may make a check withdrawal from your Checking, Savings, or Kwik Cash accounts with no limitation using CompuTeller or eBranch.

D. Charges for Transfers: Charges, if any, which apply to the ePay service are disclosed in the "Special Service Charges" Disclosure. Until Member is notified by RCU to the contrary, Member will not be charged any transaction charges by RCU for use of CompuTeller or eBranch.

E. Liability Disclosure: Contact us AT ONCE if you believe your PIN or password has been lost or stolen or money is missing from your account. You will not be liable to RCU for more than \$50 for unauthorized transfers if you immediately notify RCU of any loss, theft, disappearance or known suspected unauthorized use of the PIN.

F. Telephone Number and Address: If you believe your PIN or password has been lost or stolen or that an unauthorized transfer from your account has occurred or may occur, call RCU at 715-833-8111 or 1-800-341-9911, write RCU at PO Box 970, Eau Claire, Wisconsin 54702-0970 or email member_services@rcu.org.

G. Inactive Accounts: Please note if you have not accessed your account using CompuTeller or eBranch within a 6-month time period, RCU may automatically unenroll you from their services. You may re-enroll at any time.

V. ELECTRONIC CHECK CONVERSION

A. Account Access: 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:

1. Pay for purchases.
2. Pay bills.

B. Liability Disclosure: Contact us at once if you believe an electronic fund transfer has been made without your permission using information from your check.

C. Telephone Number and Address: If you believe a transfer has been made using the information from your check without your permission:

- Call RCU Member Service at 715-833-8111 or 1-800-341-9911
- Write to RCU at PO Box 970, Eau Claire, WI 54702-0970
- Email member_services@rcu.org

ELECTRONIC “WHOLESALE CREDIT” TRANSACTIONS
SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

To our business Members who have or may authorize electronic credit transactions on your account.

RCU’s Responsibilities:

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, as provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

PRIVACY POLICY

RCU DOES NOT GIVE ANY OF THE INFORMATION WE OBTAIN FROM YOU TO ANY OUTSIDE COMPANIES OR ORGANIZATIONS.

RCU is owned by its Members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at 715-833-8111 or 1-800-341-9911.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share transaction and experience information about you with our affiliated third party financial service providers that provide investment and insurance services. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

We have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collected, as described below, to companies that perform marketing or other services on behalf of other financial institutions with whom we have joint marketing agreements.

To protect our Members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide. We do not share your non-public personal information with any non-affiliated third parties.

Information We Collect and Disclose About You

We collect the following non-public personal information, about you from a variety of sources.

- From Membership and loan applications and other forms, we obtain information such as, name, address, social security number, and income.
- From your transactions with us and our affiliates, we obtain information such as, account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as, your credit-worthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions, and other sources listed on the application.

If you terminate your Membership with RCU, we will not share information we have collected about you except as permitted by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those Employees who have specific business purposes in utilizing your data. Our Employees are trained in the importance of maintaining confidentiality and Member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

RCU TRUTH IN SAVINGS DISCLOSURE

(Except as specifically described, the following disclosures apply to all accounts.)
Specific rates are enclosed on inserted rate sheets that may change from time to time. Current rates on all savings instruments are always available by calling 715-833-8168.

1. Services Information

In order to receive any services from RCU, the Member must open a Savings Account and maintain a \$5.00 minimum balance. Though a Member must maintain a minimum of \$5 in their Savings Account to be a Member in good standing, we will charge \$1 per month to Members age 18+ with Savings or Checking Accounts of \$25 or less, inactive for six months or more, and with no other active services on that account.

2. Balance Information

The minimum balance required to open each account is set forth in this packet. The minimum monthly balance required to avoid a service charge is set forth in this packet. Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

3. Nature of the Dividend

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that RCU anticipates paying for the applicable dividend period. The annual percentage yield assumes all dividends remain and are not withdrawn from the account.

4. Rate Information

See RCU's rate card, visit www.rcu.org, or call 715-833-8168 to find the dividend rate and annual percentage yield on your accounts. All accounts are considered variable rate accounts except the certificate accounts and the fixed IRA accounts that are contractually fixed rates. The dividend rate and annual percentage yield may change monthly on the variable rate accounts as determined by the Board of Directors. The annual percentage yield assumes all dividends remain and is not withdrawn from the account.

5. Compounding and Crediting

Dividends will be compounded and credited as set forth in the account description portion of this packet. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. The exceptions to this are the certificates and the fixed IRAs, which are detailed below.

6. Account Limitations

The account limitations for all accounts except Checking Accounts are that no more than six (6) preauthorized, automatic, ACH/EFT, eBranch, or telephone transfers may be made from these accounts to another account of yours or to a third party in any one month. If you exceed these limitations, your account may be subject to a charge or be closed.

For Federal Reserve bank reporting purposes, this account consists of a transaction category and a savings category. RCU may periodically transfer funds not routinely needed to pay debits between these two categories. If your account is one on which dividends are paid, your dividend calculation will remain the same. Otherwise, the savings category will be non-interest or non-dividend bearing and will be governed by the rules governing our other Savings Accounts indicated within the "Your Ability to Withdraw Funds at Royal Credit Union (RCU)" section of this disclosure. This process will be invisible to you and will not affect your available balance, the dividends you may earn, NCUA insurance protection, your monthly or quarterly statement, or any other features of this account.

7. Accrual of Dividends

Dividends will begin to accrue on the non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

8. National Credit Union Share Insurance Fund

All Member accounts in RCU are federally insured by the National Credit Union Share Insurance Fund to at least \$250,000.

ACCOUNT DESCRIPTIONS

(More detailed information is available upon request)

PRIMARY SAVINGS AND OTHER SECONDARY SAVINGS:

Description of Account: This is the primary credit union "Savings" Account. You must fill out a membership card and maintain a \$5.00 balance in a primary share account for membership in the credit union, allowing you to vote at the annual meeting, if all voting requirements are met, and to obtain other credit union benefits and services. Secondary Savings can be established to meet the Member's needs for separate Savings Accounts. This includes Real Estate Escrow accounts. The Escrow accounts have restrictions for withdrawals for other than tax or insurance purposes. (They all receive the same dividend rate and Annual Percentage Yield.)

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$5.00 for Primary Savings and \$0.00 for any other Secondary Savings
Minimum Monthly Balance:	\$5.00 for Primary Savings and \$0.00 for any other

Secondary Savings

Balance Computation Method:	Daily
Account Limitations:	Account Transfer Limitations Apply
Charges:	See "Special Service Charges" Disclosure

MONEY MARKET ACCOUNT:

Description of Account: Our money market account, with a minimum balance, offers you premium rates and convenient withdrawal privileges. The account is limited to a maximum of six (6) withdrawals (checks, ACH/EFT, telephone, eBranch) per month and no more than three (3) of the six (6) may be made by check. Unlimited over-the-counter transactions.

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$10,000
Minimum Monthly Balance:	\$10,000
Balance Computation Method:	Daily
Account Limitations:	Limitations do apply as detailed in the disclosure. There is a minimum deposit of \$100 and a minimum check amount of \$250. Tiered dividend rates are paid on the entire daily collected balance of your account. The balance tiers are: \$0.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$99,999.99 \$100,000 and over.
Charges:	See "Special Service Charges" Disclosure

CERTIFICATES (BOTH REGULAR AND MINI JUMBO):

Description of Account: Certificate accounts offer a preferred rate in exchange for your commitment to leave funds on deposit for a set period of time. Early withdrawals are subject to dividend penalty. Generally, we offer certificates with maturates of three, four, six, eight, twelve, eighteen, thirty, forty eight, and seventy two months. We offer a premium rate if the deposit is \$50,000 (Mini Jumbo Certificate) or more. A Member may get a quarter percent higher rate if they meet certain criteria of services used at RCU. The Member will receive the premium rate if they have an active Checking Account (active Checking Account is defined as 10 Checking Account and or Check Card transactions per month), plus five other specified services. These relationship prices are included in the rate sheets available to the Members. All rates disclosed in this packet are assuming that the dividends earned are left in the investment and compounded. Withdrawal of the earned dividends will reduce future earnings.

Dividends Compounded:	Monthly on all new certificates. Some older automatically renewable certificates have been allowed to continue, upon renewal, to have dividends compounded quarterly or upon maturity if the Member chooses.
Dividends Credited:	Monthly on all new certificates. Some older automatically renewable certificates have been allowed to continue, upon renewal, to have dividends credited quarterly or upon maturity if the Member chooses.
Minimum Opening Balance:	\$100
Minimum Monthly Balance:	\$100
Balance Computation Method:	Daily
Account Limitations:	Early withdrawal penalty will be applied. Penalties for certificates one year or less - equivalent of 90 days dividends; greater than one year up to and including three years - equivalent of 180 days dividends; greater than three years - equivalent of 1 year's dividends. Automatically renewable certificates will be automatically extended for successive, like maturity periods unless: a) upon or within ten days after such original or extended maturity date, this certificate is surrendered and presented for payment, b) the credit union elects not to extend such maturity, in which case the certificate amount and any dividend will be paid to the depositor. Expiring certificate; upon maturity the certificate amount and any dividend will be paid to the depositor by transferring the amount into the Member's Primary Savings Account.
Charges:	See "Special Service Charges" Disclosure

RCU TRUTH IN SAVINGS DISCLOSURE (CONT.)

EASY SAVE INDIVIDUAL RETIREMENT ACCOUNT (IRA):

Description of Account: IRA'S are savings investments set up for the purpose of accumulating funds for retirement. All IRA's are regulated by the Internal Revenue Service. This investment has no term and can be added to periodically for the purpose of accumulating funds to put into a fixed IRA. (Special rates and other terms apply.)

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$5.00
Minimum Monthly Balance:	\$5.00
Balance Computation Method:	Daily
Account Limitations:	Minimum payroll deposit amount is \$5.00. Also IRS regulations apply. This investment option is not available for Roth or Sep IRA's.
Charges:	See "Special Service Charges" Disclosure

FIXED RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRA) INCLUDING ROTH AND SEP:

Description of Account: IRA'S are savings investments set up for the purpose of accumulating funds for retirement. All IRA's are regulated by the Internal Revenue Service. The investments are in certificate instruments. (Special rates and other terms apply to these accounts.)

Dividends Compounded:	Quarterly
Dividends Credited:	Quarterly
Minimum Opening Balance:	\$1,000
Minimum Monthly Balance:	\$1,000
Balance Computation Method:	Daily
Account Limitations:	Early withdrawal penalties will be the same as the penalties disclosed under the certificate section plus any penalties imposed by the IRS.
Charges:	See "Special Service Charges" Disclosure

VARIABLE RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRA) INCLUDING ROTH AND SEP:

Description of Account: IRA'S are savings investments set up for the purpose of accumulating funds for retirement. All IRA's are regulated by the Internal Revenue Service. The investments are two-year variable rate certificate instruments. (Special rates and other terms apply to these accounts.)

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$5.00
Minimum Monthly Balance:	\$5.00
Balance Computation Method:	Daily
Account Limitations:	Minimum payroll deposit amount is \$5.00. An early withdrawal penalty equal to 180 days interest will be accessed on the amount of the withdrawal if the account holder is under 59 1/2 years old, plus any penalties imposed by the IRS.
Charges:	See "Special Service Charges" Disclosure

CHECKING PLUS INTEREST:

Description of Account: This account offers you the convenience of withdrawing funds by checks or other remote means.

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$0.00
Minimum Monthly Balance:	\$0.00
Balance Computation Method:	Daily
Account Limitations:	Each month the first fifteen cleared checks are FREE with each check clearing thereafter at a per check charge.
Charges:	See "Special Service Charges" Disclosure

CHECKING PLUS:

Description of Account: This account offers you the convenience of withdrawing funds by checks or other remote means.

Dividends Compounded:	None
Dividends Credited:	None
Minimum Opening Balance:	\$0.00
Minimum Monthly Balance:	\$0.00
Balance Computation Method:	None
Account Limitations:	Each month the first fifteen cleared checks are FREE with each check clearing thereafter at a per check charge.
Charges:	See "Special Service Charges" Disclosure

RCU FREE CHECKING:

Description of Account: This account offers you the convenience of withdrawing funds by checks or other remote means.

Dividends Compounded:	None
Dividends Credited:	None
Minimum Opening Balance:	\$0.00
Minimum Monthly Balance:	\$0.00
Balance Computation Method:	None
Account Limitations:	None
Charges:	No Checking charges associated with this account. Transaction and access to ATM may be charged as detailed in the "Special Service Charges" Disclosure.

MINIMUM BALANCE CHECKING:

Description of Account: This account offers you the convenience of withdrawing funds by checks or other remote means.

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Opening Balance:	\$700.00
Minimum Monthly Balance:	\$700.00
Balance Computation Method:	Daily
Account Limitations:	Limitations do apply to this account. A minimum balance of \$700.00 must be maintained in the account or there will be a charge for the month that your balance falls below the minimum. The charge will be on the last day of the month.
Charges:	See "Special Service Charges" Disclosure

HEALTH SAVINGS ACCOUNT:

Description of Account: Savings investments set up for the purpose of accumulating funds for healthcare. All Health Savings Accounts are regulated by the Internal Revenue Service.

Dividends Compounded:	Monthly
Dividends Credited:	Monthly
Minimum Open Balance:	\$0.00
Minimum Average Monthly Balance:	\$0.00
Balance Computation:	Daily
Account Limitations:	Withdrawals may be subject to additional penalties according to the Internal Revenue Service regulations of Health Savings Accounts.
Charges:	See "Special Service Charges" Disclosure

VISA VARIABLE RATE CREDIT CARD DISCLOSURE

Keep This Notice for Future Use

As used in the Regulations, “you” and “your” means natural persons, businesses, and organizations, which means each and all of those who applied for or received or who signed or used a card. “Card” means each of your Visa credit cards issued by RCU or its predecessor. “We,” “us,” and “our” mean RCU and “account” means your credit card account with us. These regulations apply to cards issued to all organizations, businesses, and natural persons unless otherwise stated.

1. Responsibility

If you applied for and received a Card from us, you and all other persons obligated for the card agree to these Regulations. If more than one person is obligated on a card, their obligation shall be joint and several. Except for unauthorized use of a card, you agree to repay all debts and any finance charges, charges, and insurance premiums arising from use of the Card on your account. For example, if you are a natural person, you agree to pay all amounts owed as a result of use of the card or your account by you, your spouse, and your minor children. You agree to pay all accounts owed as a result of use of the card or your account by anyone else to whom you give the card or you authorize to use your account. If the Wisconsin Consumer Act (“WCA”) does not apply to the card or to your account, you agree to pay to us all attorneys’ fees incurred in collecting or attempting to collect amounts owed to us as a result of use of the card or your account. Your card may not be used for illegal transactions. The Credit Union will terminate or withdraw any product or service if used in an illegal manner or for an illegal transaction. You agree to hold harmless and indemnify RCU and reimburse RCU for losses incurred as a result of using the card for any illegal transactions.

2. Credit Line

We will establish a credit line for you and advise you of its amount. You agree not to let the account balance exceed the credit line, but you remain responsible for payment even if it does. Any account balance in excess of the credit line is payable immediately. We reserve the right to reduce your credit line from time to time without affecting your obligation to pay the account balance. All Cards remain our property; and if we request, you must recover and surrender to us all cards we have issued on your account.

3. Limitations of the Frequency and Dollar Amounts of Transfers

For security reasons, there are limitations on the number and dollar amount of cash withdrawals you may make per day at an ATM or POS terminal. There also may be limitations on the total number and dollar amount of Visa merchant purchases or Visa cash advances or Visa ATM withdrawals you may make each day.

RCU reserves the right to make periodic risk assessments and to change your maximum daily limits without notice. We will not reduce your daily limits below \$100 without giving you prior notice.

Individual terminals or terminal operators may also have limits on the frequency of cash withdrawals or deposits performed at their terminals.

4. Insurance Charges (for consumer use only)

If you are eligible and have elected to participate in one of our group credit life and disability insurance programs, an insurance premium charge based on the balance shown on your monthly statement will be posted to your account as a miscellaneous charge during each statement period. If your insurance is stopped for one of the reasons listed in your Certificate of Insurance, you must re-enroll if you wish to have coverage reinstated.

5. Promotional Visa Transfer Checks

As part of a promotion, RCU cardholders may receive cash advance and/or balance transfer checks which may be used to access their Visa credit line. Under no circumstances will RCU be liable for the payment or nonpayment of a post-dated check. If the account is delinquent or over the credit line when a check is presented for payment, the check will be returned non-sufficient funds (NSF). RCU cannot honor any check on an account that has been closed. Checks will only be honored when they are drawn by the Primary or Joint Owner(s) of the account.

6. Finance Charge

The interest will be set on a variable rate. We may increase or decrease the **annual percentage rate** beginning with the first billing cycle of the next calendar quarter and the first billing cycle of the next calendar quarter thereafter. Each date on which the rate may be changed by us is called “changed date.” Beginning with the first change date, the rate applicable to this card will be based on an index. The **annual percentage rate** on each change date shall equal the highest prime rate published in The Wall Street Journal “Money Rate” tables on the last date of publication in the calendar month preceding each change date plus a margin of 4.5 percentage points. The quarterly Periodic Rate is 1/4th of the **annual percentage rate**. The minimum finance charge that will be imposed is \$0.50.

Before each change date we will calculate your new **annual percentage rate** by adding four and a half percentage points (4.5%) to the current index. This will be your new rate until the next change date. The calculation of annual percentage rate shall result in a minimum rate of 8% and a maximum rate of the allowable usury ceiling. If we, on any change date, fail to increase the rate in accordance with changes in the index, we will not carry over and add any portion of that increase to any adjustment made on subsequent change dates. In addition, there is a delinquency charge such that the sum of the underlying interest and this charge shall equal 18% per annum. It is applied in this fashion: should there be failure to have the account current for two months, then interest at a rate not to exceed 18% shall be imposed from the date of the delinquency and shall continue for a period of six months in which there is no delinquency or payment less than called for in the note or agreement, in which event the delinquency rate shall be removed and the underlying rate applied as long as you are current.

6 (a) The Finance Charge in Section 6 (above) will be imposed on Cash Advances that you obtain through the use of your card or Visa transfer checks during the current billing cycle from the date of each such Cash Advance and will continue to accrue until paid. If paid during the same billing cycle as made, or if not paid in full during the same billing cycle as made, the **finance charge** will continue to accrue on the unpaid balance until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full. If the new balance indicated on cardholder’s statement for the prior monthly period is paid in full within 25 days after the closing date, no **Finance Charge** will be imposed during the current billing cycle for cash advances made during previous billing cycles.

The balance of cash advances subject to finance charge is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of cash advances is determined by adding any new cash advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later, to the previous balance excluding any unpaid finance charge, and subtracting each payment and credit on the date of receipt.

6 (b) The interest rate as stated in Section 6 (above) will be imposed on credit purchases of goods and services that you obtain through the use of your card only if you elect not to pay the entire new balance shown on your previous monthly statement within 25 days from the closing date of the statement. If you elect not to pay the entire new balance shown on your previous monthly statement within 25 days from the closing date of the statement, a finance charge will be imposed on the unpaid balance of credit purchases from the statement closing date and on credit purchases made during the current billing cycle from the transaction date of each such credit purchase to the account and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full.

The balance of credit purchases subject to finance charge is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the previous balance new credit purchases posted through that date if the previous balance was not paid in full within 25 days of the statement closing date, and subtracting each payment and credit on the date of receipt, but excluding any unpaid finance charges.

7. Other Charges (See “Special Service Charges” Disclosure or visit www.rcu.org)

8. Security Interest

Each purchase and cash advance through your account is a loan by us to you in Wisconsin. Non-business accounts agree that the Wisconsin Consumer Act applies to all of these loans (the rate of finance charge and the penalties for violation of rate limitations will be governed by state law). If you give or have given us or the financial institution named on your card a security interest in personal or business property to secure all of your debts, these loans will also be secured by that property (except clothing, household furnishings, and deposit accounts). These loans will not be secured by any other property.

9. Default: Termination

You will be in default if you fail to make a payment, including a payment under paragraph 2, on time, twice during any 12-month period. You will also be in default if your ability to repay us is materially reduced by bankruptcy or insolvency proceedings involving you, your death, or your failure to abide by these regulations. We have the right to demand immediate payment of your full account balance if you do not cure your default within 15 calendar days after we send you a written notice of default. We have this right, without notice, if the default is your third within 12 months, and we notified you of the prior two and you cured those defaults.

Your privilege of using the card and the account shall expire on the date shown on the card provided, however, if the card is used after the termination date, you shall remain responsible for any charges made after the expiration date. You may terminate your account relationship with us at any time by surrendering to us all of your cards, but you will remain liable to us for full payment of any balance of your account. We may revoke your card at any time without prior notification and without affecting your obligation to pay the account balance.

In the event of delinquency, a delinquency rate not to exceed 18% for the underlying and penalty rate shall be applied until the account is brought current for six months.

10. Monthly Payment

Unless we are prevented by law or unless we believe that your account is uncollectible, we will mail you a statement each month in which your account has a balance of \$1.00 or more provided, however, that if more than one person is obligated for a card, we need only to mail a statement to one of said persons. The fact that we do not send a monthly statement to each person obligated on a card shall not relieve any person to whom a monthly statement is not sent from liability on the account. This statement will show your previous balance, current transactions on your account, amount available under your credit line, charges and finance charges, new balance and minimum payments due. Each month you must pay at least the minimum payment within 25 days after the statement closing date. You may, of course, pay more than the minimum payment; and if you pay the new balance in full, you may reduce or avoid additional finance charges unless you have a cash advance. Each minimum payment will be the greater of \$10.00 or 3% of your new balance. A minimum payment is required for each statement period in which there is a debit balance in your account; and any additional amount paid, while

VISA VARIABLE RATE CREDIT CARD DISCLOSURE (CONT.)

reducing your balance, will not prepay any future minimum payments. Any past due minimum payment continues to be due immediately.

11. Preauthorized Payments

Upon your authorization, the preauthorized payments are to remain in full force and effect until you or a joint owner of the authorized savings or checking account, provide RCU with a written request that a change be made; or until you or a joint owner of the named account provide RCU with a written request that the periodic payments be terminated. This written authorization to change or terminate must be provided to RCU at least 30 days prior to any change or termination request. Once terminated, the service cannot be reinstated for 6 months.

Right to Stop Payment: You may stop payment of a preauthorized recurring electronic fund transfer authorized with your credit card. To place a stop payment, call RCU's Member Service Department at 715-833-8111 or 1-800-341-9911; or write us at PO Box 970, Eau Claire, Wisconsin, 54702-0970 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing within 14 days after your call. The charge for placing a stop payment is listed in the "Special Service Charges" Disclosure. One-time only electronic fund transfers are not eligible for stop payment.

If you have specified your RCU checking account for the preauthorized payment, and the account does not contain sufficient funds to pay this preauthorized debit, refer to the "Checking Accounts" Disclosure and the "Special Service Charges" Disclosure for details of how the preauthorized payment may be covered.

If you have specified your RCU savings account for the preauthorized payment, and the account does not contain sufficient funds to pay this preauthorized debit, a charge will be collected. Refer to the "Special Service Charges" Disclosure.

If sufficient funds are not available, the preauthorized payment will be returned and the credit to the named credit card account will be reversed.

You further understand and agree that RCU shall not be responsible for any act or failure to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, you agree to hold RCU harmless from any claims, liabilities, attorneys' fees, and other costs and expenses of any and every kind and nature which may be incurred by reason of their performance under the Credit Card Preauthorized Payment request.

12. Foreign Transactions

If your card is used to initiate a transaction in a foreign currency, the transaction amount will be converted to US dollars using the exchange rate selected by Visa or Mastercard/Cirrus from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or Mastercard/Cirrus itself receives, or the government-mandated rate in effect for the applicable central processing date. The date of the conversion may differ from the transaction date and the posting date identified in the monthly statement for your account. All international transactions are charged up to two percent (2%) for the Visa International Service Assessment Fee or Mastercard Cross Border fee.

13. Disputes

We are not responsible for the refusal or failure of any merchant, bank, or automated equipment to honor or accept your card. Except as indicated in the Billing Rights Summary below, we are not responsible for any goods or services you purchase with card credit and you must resolve all disputes directly with the merchant. It is your responsibility to contact the merchant to cancel all preauthorized, recurring, and unauthorized charges. Canceling the card will not stop charges posting to the account.

14. Use

You authorize us to pay from your account all items reflecting purchases or cash advances made with the Card in spite of the absence of your signature on a draft or the lack of presentation of the card.

Notify us at once at 1-800-853-0872 in the U.S. and 608-240-7700 (collect) out of the U.S. of any loss, theft, disappearance or possible unauthorized use of your card. Notification to us is given when steps have been taken as may be reasonably required in the ordinary course of business to provide us with the pertinent information about the loss, theft, or possible unauthorized use of a credit card. Notification may be given, at your option, in person, by telephone at the numbers above, or in writing.

If you furnish your card or Personal Identification Number (PIN) to another person; you shall be deemed to have authorized all transactions that may be accomplished using the card or PIN until you have given actual notice to RCU that further transactions are unauthorized. You shall be obligated to pay RCU the amount of any money, property, or services obtained by the authorized use of the Card or PIN to the extent that RCU is unable to charge such amounts to the account; and you hereby authorize RCU to charge the amount of any such obligation to any other of your accounts at RCU. You shall at all times:

- 1.) Safely keep the card and PIN and not permit anyone else to use them;
- 2.) Not record the PIN on or near the Card or otherwise disclose or make it available to anyone else;
- 3.) Use the card, PIN, and terminals only as instructed and only for purposes authorized by RCU;

Some terminal owners and or networks may impose additional transaction charges, which will be indicated at that terminal.

15. Effect of and Changes in Regulations

These regulations are the contract that applies to all transactions on your account even though the sales, cash advances, or credit slips you sign contain different terms. We may change these regulations from time to time by sending you advance written notice and your use of the card or the account thereafter will indicate your agreement to those changes. To the extent the law permits, and we indicate in our notice, amendments will apply to existing account balances as well as future transactions. Our delay in exercising or our failure to exercise any of our rights is not a waiver of those rights, and no waiver is valid unless it is in writing and signed by us. You authorize us to investigate your credit standing at any time and to disclose to others information relating to your credit standing.

YOUR BILLING RIGHTS

Keep This Notice for Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

In Case of Errors or Inquiries about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at:

RCU Cardholder Services
Attn: Dispute Resolution
P.O. Box 1111
Madison, WI 53701-1111

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Send a copy of the statement the disputed charge shows on.

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-800-853-0872, but doing so will not preserve your rights.

Your Rights and Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we will report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. We must also tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right.

- (a) You must have made the purchase in your home state or if not within your state, within 100 miles of your current mailing address and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or service.

YOUR ABILITY TO WITHDRAW FUNDS AT ROYAL CREDIT UNION (RCU)

DEPOSITS MADE IN PERSON AT RCU OFFICES

In most cases, funds from your deposits made in person are available to you immediately. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written.

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 for any reason.

If you make a deposit before the posted closing time of the office you are using, we will consider that day to be the day of your deposit. However, for determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

DEPOSITS MADE THROUGH AN ATM

RCU's policy is to make available immediately up to \$100 of your total funds deposited daily through a terminal. The remaining funds will become available in compliance with regulatory requirements. The balance of your deposited funds generally will be available on the second business day after your deposit.

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 for any reason.

For determining the availability of your deposits made through a terminal, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit through a terminal before 2:30 pm on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit through a terminal after 2:30 pm or on a day we are not open, we consider that the deposit was made on the next business day we are open.

DEPOSITS MADE THROUGH A NIGHT DEPOSITORY LOCATED AT AN RCU OFFICE

Funds from your deposits made through a night depository are posted to your account by the close of the business day we receive your deposit. At that time, in most cases you can withdraw the funds in cash, and we will use the funds to pay checks that you have written.

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 for any reason.

For determining the availability of your deposits through a night depository, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 8:00 am on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 8:00 am or on a day we are not open, we consider that the deposit was made on the next business day we are open.

DEPOSITS MADE THROUGH ACH

Funds from your deposits made through the ACH system for online account origination will be made available on the third business day after the deposit is received by RCU. At that time, you can withdraw the funds for cash, and we will use the funds to pay items that have been submitted for payment from your account. Every day is a business day except Saturday, Sunday, and Federal Holidays.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for deposits you have made that are returned to us as unpaid for any reason.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposit will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available immediately, 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 end of the business day following the day of your deposit.

If you will need funds from a deposit right away, you should ask us when the funds will be available.

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. If withheld, those funds would be available at the time funds from the check we cashed would have been available if you had deposited it. For example, if we cash a \$100 local check for you, \$100 of funds already in your account will not be available until the second business day after the day we cashed the check. We will notify you if we delay your ability to withdraw funds for the reason described in this paragraph, and we will tell you when the funds will be available.

In addition, funds you deposited by check may be delayed for a longer period under any of the following circumstances:

1. We believe a check you deposit will not be paid.
2. You redeposit a check that has been returned unpaid.
3. You have overdrawn your account repeatedly in the last six months.
4. There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

*This funds availability policy applies only to transaction accounts. For checks that are deposited to nontransaction accounts, primarily Savings Accounts, longer holds may apply.